

Canada Social Report

# Welfare in Canada, 2015

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## 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 that had been published regularly by the former National Council of Welfare. The figures presented in this report are based on the same methodology used by the Council, thereby ensuring the integrity and comparability of the data series.

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

Total welfare incomes consist of the following components:

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

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

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

The next part of the report compares welfare incomes to several adequacy measures. These adequacy measures are based on the most recent data available.<sup>1</sup> We use the after-tax low income cut-offs and the Market Basket Measure as poverty measures. We then compare welfare incomes to the after-tax average and median incomes. Data for 2014 onward are drawn from the Canadian Income Survey and are not comparable to data for earlier years, which were taken from the former Survey of Labour and Income Dynamics (SLID).

Appendix A provides a detailed summary of the components of welfare incomes in each jurisdiction by household type for 2015. Appendix B presents separate tables for each province and territory, showing welfare incomes over time in 2015 constant dollars by household type.

### WHAT IS WELFARE?

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

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.

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

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

## Assets

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

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

*Liquid assets* include cash on hand and in a bank account as well as stocks, bonds and securities that can be readily converted to cash.

Each province and territory sets the maximum allowable amount of liquid assets a household may retain and still be eligible for assistance. The actual levels of exempt liquid assets vary by household category and size. Moreover, some jurisdictions have different provisions for those applying for welfare compared to those already receiving benefits.

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

**Table 1** shows the liquid asset exemption levels in effect as of January 2015. These levels vary considerably by jurisdiction and by household category and size. Changes that occurred during the year are described in the footnotes.

**TABLE 1**  
**LIQUID ASSET EXEMPTION LEVELS AS OF JANUARY 2015**  
**PROVISIONS FOR APPLICANTS AND RECIPIENTS <sup>1</sup>**

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Single Parent, One Child</i>	<i>Couple, Two Children</i>
<b>NL</b>	\$3,000	\$3,000	\$5,500	\$5,500
<b>PE</b>	\$50 to \$200 <sup>2</sup>	\$900	Up to \$1,200 <sup>2</sup>	Up to \$1,800 <sup>2</sup>
<b>NS</b>	\$1,000	\$1,000 <sup>3</sup>	\$2,000	\$2,000
<b>NB</b>	\$1,000	\$10,000	\$2,000	\$2,000
<b>QC</b> <sup>4</sup>	Applicants: \$887 Recipients: \$1,500	\$2,500	Applicants: \$1,268 Recipients: \$2,914	Applicants: \$1,807 Recipients: \$3,031
<b>ON</b>	\$2,500	\$5,000 <sup>5</sup>	\$3,000	\$6,000
<b>MB</b>	\$4,000	\$4,000	\$8,000	\$16,000
<b>SK</b> <sup>6</sup>	\$1,500	\$1,500	\$3,000	\$4,000
<b>SK</b> <sup>7</sup> – Saskatchewan Assured Income for Disability (SAID)	Not applicable	\$1,500	<i>Same as above</i> <sup>8</sup>	<i>Same as above</i> <sup>8</sup>
<b>AB</b> <sup>9,10</sup>	\$627	\$1,618 <sup>11</sup>	\$1,120	\$1,602
<b>AB</b> – 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>	<i>Same as single person with a disability</i> <sup>13</sup>	<i>Same as single person with a disability</i> <sup>13</sup>
<b>BC</b>	\$2,000	\$5,000 <sup>14</sup>	\$4,000	\$4,000
<b>YT</b>	\$500	\$1,500	\$1,000	\$1,600

**TABLE 1 (continued)**  
**LIQUID ASSET EXEMPTION LEVELS AS OF JANUARY 2015**  
**PROVISIONS FOR APPLICANTS AND RECIPIENTS <sup>1</sup>**

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Single Parent, One Child</i>	<i>Couple, Two Children</i>
<b>NT</b>	\$300	\$50,000	\$380	\$560
<b>NU <sup>15</sup></b>	\$0	\$5,000	\$0	\$0

1. Unless otherwise noted, the asset exemption provisions apply to both those applying for and those receiving social assistance.
2. Applicants requiring short-term assistance (four months or less) cannot have assets in excess of \$50. The higher asset exemption levels apply to those requiring long-term assistance.
3. Individuals who were in receipt of Family Benefits when the Employment Support and Income Assistance (ESIA) program was enacted were grandparented. For these clients, the asset exemption is \$3,000 for single individuals with disabilities, \$5,500 for married individuals with disabilities and \$2,500 for single parents without disabilities.
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. Exemption levels are for the Ontario Works (OW) program except for the single person with a disability. The exemption level for this client is for the Ontario Disability Support Program (ODSP).
6. 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).
7. The Saskatchewan Assured Income for Disability (SAID) program was introduced in 2009. Initially, it supported individuals with disabilities in residential care. In June 2012, SAID was expanded to include persons with disabilities living independently. Asset exemption levels are the same as those for persons with disabilities under the Saskatchewan Assistance Plan (SAP).
8. Families with disabilities are eligible for SAID benefits.
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 2015, asset levels for the single parent with one child and the couple with two children rose to \$1,123 and \$1,608, respectively, as a result of the increase to the National Child Benefit Supplement.
11. This represents the amount for an Income Support client in the "barriers to full employment" category. The maximum allowable liquid assets are equivalent to two months' core benefits. Asset exemption levels for these clients also include the Personal Needs Supplement 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. Families with disabilities are eligible for AISH benefits. The total value of all non-exempt assets applies to an applicant/recipient with a cohabiting partner, a single parent applicant/recipient with dependent children, or an applicant/recipient with a cohabiting partner with dependent children and must not exceed \$100,000.
14. In December 2015, maximum allowable assets for a single person receiving Income Assistance for the Disabled increased to \$100,000.
15. In Nunavut, there is no exemption on liquid assets other than for persons with disabilities and persons 60 years of age or older.

## **Income**

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

*Exempt income* is not taken into account when determining the amount of welfare assistance. The Canada Child Tax Benefit (replaced by the Canada Child Benefit in July 2016), 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 designated percentage. If a jurisdiction has a 50 percent earnings exemption policy, for example, then the welfare entitlement is reduced by 50 percent of the client's earnings.

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

**Table 2** shows the earnings exemption levels in effect as of January 1, 2015. Any changes that occurred during the year are described in the footnotes to the table. Note that some jurisdictions have different provisions for persons or households applying for welfare compared to those already receiving benefits.

**TABLE 2  
MONTHLY EARNINGS EXEMPTION LEVELS AS OF JANUARY 2015  
PROVISIONS FOR APPLICANTS AND RECIPIENTS**

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Single Parent, One Child</i>	<i>Couple, Two Children</i>
<b>NL</b>	100% of income up to \$75 plus 20% of income in excess of \$75	100% of income up to \$150 plus 20% of income in excess of \$150 <sup>1</sup>	100% of income up to \$150 plus 20% of income in excess of \$150	100% of income up to \$150 plus 20% of income in excess of \$150
<b>PE</b>	\$75 of net earned income plus 10% of the balance	\$75 of net earned income plus 10% of the balance	\$125 of net earned income plus 10% of the balance	\$125 of net earned income plus 10% of the balance
<b>NS</b> <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
<b>NB</b> <sup>4</sup>	Applicants: no exemption Recipients: \$150 fixed amount plus 30% of the balance of earnings	Applicants: no exemption Recipients: \$500 fixed amount plus 30% of the balance of earnings <sup>5</sup>	Applicants: no exemption Recipients: \$200 fixed amount plus 30% of the balance of earnings	Applicants: no exemption Recipients: \$200 fixed amount plus 30% of the balance of earnings
<b>QC</b>	\$200 <sup>6</sup>	\$100 <sup>7</sup>	\$200 <sup>8</sup>	\$300 <sup>9</sup>
<b>ON</b>	Applicants: no exemption Recipients: \$200 plus 50% of net earnings after 3 months of continuous assistance	\$200 plus 50% of net earnings <sup>10</sup>	Applicants: no exemption Recipients: \$200 plus 50% of net earnings after 3 months of continuous assistance	Applicants: no exemption Recipients: \$200 plus 50% of net earnings after 3 months of continuous assistance
<b>MB</b> <sup>11</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% net earnings over \$200, for each earner



**TABLE 2 (continued)**  
**MONTHLY EARNINGS EXEMPTION LEVELS AS OF JANUARY 2015**  
**PROVISIONS FOR APPLICANTS AND RECIPIENTS**

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Single Parent, One Child</i>	<i>Couple, Two Children</i>
<b>SK</b>	No earnings exemption (TEA clients)	\$200 plus 25% of the next \$500 for a maximum of \$325 (SAP clients)	No earnings exemption (TEA clients) \$125 (SAP clients) SAP and TEA families with earnings over \$125 are eligible for the Saskatchewan Employment Supplement	No earnings exemption (TEA clients) \$125 (SAP clients) SAP and TEA families with earnings over \$125 are eligible for the Saskatchewan Employment Supplement
<b>SK – Saskatchewan Assured Income for Disability (SAID)</b> <sup>12</sup>	Not applicable	\$200 plus 25% of the next \$500 for a maximum of \$325	<i>Same as SAP</i> <sup>13</sup>	<i>Same as SAP</i> <sup>13</sup>
<b>AB</b>	Applicants: no exemption Recipients: \$230 of net income plus 25% of the remaining net income	Applicants: no exemption Recipients: \$230 of net income plus 25% of the remaining net income	Applicants: no exemption Recipients: \$230 of net income plus 25% of the remaining net income	Applicants: no exemption Recipients: \$115 of net income plus 25% of the remaining net income (for each working adult)
<b>AB – Assured Income for the Severely Handicapped (AISH)</b> program	Not applicable	The first \$800 of net employment income is fully exempt and any amount above \$800, and up to \$1,500, is 50% exempt to a maximum exemption of \$1,150	<i>See endnote</i> <sup>14</sup>	<i>See endnote</i> <sup>14</sup>
<b>BC</b> <sup>15 16</sup>	Applicants: no exemption Recipients: \$200	Applicants: no exemption Recipients: \$9,600 per year <sup>17</sup>	Applicants: no exemption Recipients: \$200	Applicants: no exemption Recipients: \$200
<b>YT</b>	Applicants: \$100 Recipients: \$100 plus 50% of earned income for first 36 months, then the exemption is 25%	Applicants: \$100 Recipients: \$100 plus 50% of earned income for first 36 months, then the exemption is 25% <sup>18</sup>	Applicants: \$150 Recipients: \$150 plus 50% of earned income for first 36 months, then the exemption is 25%	Applicants: \$150 Recipients: \$150 plus 50% of earned income for first 36 months, then the exemption is 25%
<b>NT</b>	\$200 plus additional 15% of the remaining earned income	\$200 plus additional 15% of the remaining earned income	\$400 plus additional 15% of the remaining earned income	\$400 plus additional 15% of the remaining earned income
<b>NU</b>	\$200	\$200	\$400	\$400

1. This amount applies to a single person with a disability requiring supportive services.
2. In Nova Scotia, families already in receipt of assistance may also earn up to \$3,000 annually through the Harvest Connection program without these earnings affecting their basic income assistance payment.
3. This provision applies to persons with disabilities participating in supported employment.
4. All amounts shown are for the Transitional Assistance program except for the single person with a disability.
5. This amount is for a single person with a disability under the Extended Benefits program.
6. This provision is for a person in the Social Assistance program with no severe limitations to employment.
7. This amount is for a person in the Social Solidarity program with severe limitations to employment.
8. This exemption is for a person in the Social Assistance program with temporary limitations to employment.
9. This amount is for a couple in the Social Assistance program regardless of the type of limitations to employment.

10. In addition, a \$100 Work-Related Benefit is paid to each eligible adult family member in any month he/she receives earnings.
11. 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.
12. The Saskatchewan Assured Income for Disability (SAID) program was introduced in 2009. 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.
13. Families with disabilities are eligible for SAID benefits. For the two household types shown, the earnings exemption is \$200 per month.
14. Families with disabilities are eligible for AISH benefits. For the two household types shown, the first \$1,950 of net employment income is exempt and any amount up to \$2,500 is 50 percent exempt, up to a maximum exemption of \$2,225.
15. Recipients under either the Income Assistance or the Disability Assistance program had to be on assistance for one month before the exemption applied.
16. In September 2015, earnings exemption levels for families with children were increased to \$400 per month.
17. There is no longer a monthly earnings exemption maximum in BC for persons receiving Disability Assistance. In 2015, the annual maximum earnings exemption for a single person with a disability is the base amount (\$800) times the number of months remaining in the year.
18. Persons who qualify for the Yukon Supplementary Allowance (payable to persons with disabilities and the elderly) are eligible for an additional annual earned income exemption of up to \$3,900.

### Basic Needs

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

- the households live in the largest city in their province or territory.
- the households live in private market housing and utility costs are included in the rent.

### WELFARE INCOMES

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

The social assistance amounts are calculated using the following assumptions:

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

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, programs have been added or enhanced. The changes for 2015 are summarized below.

#### Manitoba

- Rent Assist benefits for Employment and Income Assistance (EIA) households in private rent were increased in July 2015 and again in December 2015, when the Rent Assist program was fully implemented, achieving the province's plan to raise shelter benefits rates to 75 percent of median market rent. Rent Assist is automatically provided to EIA households. The non-EIA Rent Assist program provides financial benefits to low-income households who are required to spend a large portion of their income on private rent.

#### British Columbia

- In April 2015, the BC Early Childhood Tax Benefit was implemented. It provides a tax-free, monthly benefit of \$55 for each child under age 6.

#### Federal Child Benefits

- In 2015, the Universal Child Care Benefit was increased from \$100 to \$160 per month for each child under the age of 6. It was also expanded to include children ages 6 to 17, paying a monthly benefit of \$60 per child. These changes were implemented in July 2015 and were retroactive to January 2015. As a result, welfare incomes increased for both family types with children in our scenarios, but most notably for the couple with two children.

## WELFARE INCOMES OVER TIME

The figures in this series track total welfare incomes for the period 1986 to 2015 for each of the four illustrative family types. All figures are presented in constant 2015 dollars, taking into account the effect of inflation.

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

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

### Newfoundland and Labrador

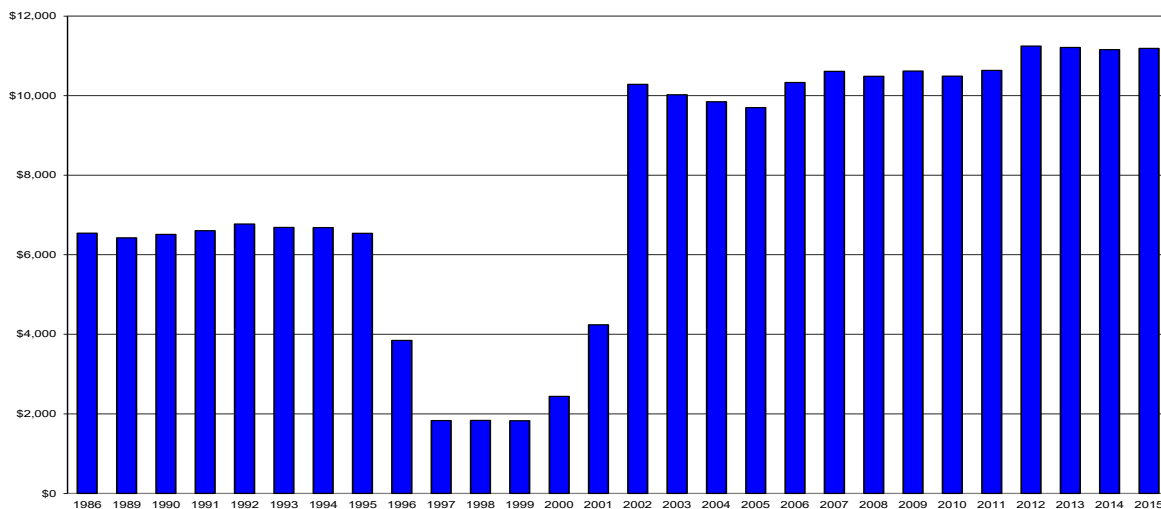
From 1986 through 1995, single employable persons received just over \$6,000 in welfare incomes. After that point, their incomes dropped precipitously to less than \$2,000 in 1997, 1998 and 1999, then went up in 2000, 2001 and 2002, remaining around \$10,000 until 2011. The 'cliff' seen in **Figure 1a** was due primarily to changes in the way in which the province calculated shelter allowances for this particular household type. It shifted from the payment of market rent to room-and-board allowances, which are substantially lower than the former amount. By 2015, welfare incomes for single employable households sat at \$11,188.

In 1989, single persons with disabilities<sup>1</sup> received a maximum \$12,826 – nearly double that of single employable recipients (\$6,541). The income amounts for single persons with disabilities were not only more adequate but also more stable, as shown in **Figure 1b**, with only slight variations over time. Single persons with disabilities were the only household type to see their welfare incomes drop slightly since 2011. In Newfoundland and Labrador, persons with disabilities on assistance often receive financial benefits towards the actual cost of shelter and utilities from the Department of Health and Community Services and are therefore ineligible for the additional shelter supplement paid under the social assistance program. By the end of the period in 2015, they were eligible for welfare incomes of \$11,188 – the same amount paid to a single employable person.

In 1986, single-parent families with one child age 2 received welfare incomes of just over \$18,000. These have remained relatively stable over the past 29 years – with a slight jump in 2006 and again in 2015. Welfare incomes for this household reached \$22,236 in 2015. **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 and again in 2015. Total welfare incomes for this household reached a maximum \$26,399 in 2015.

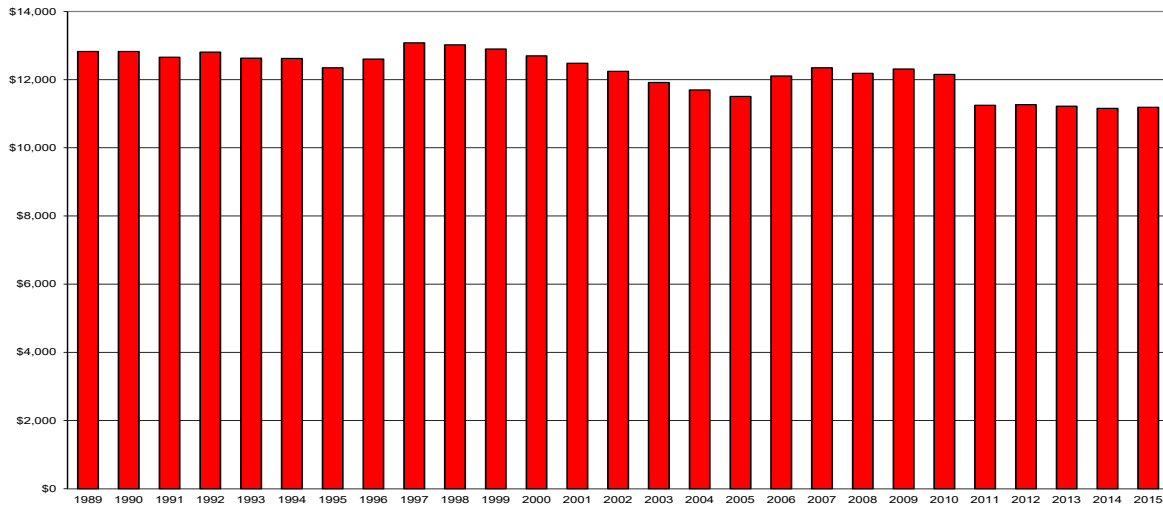
**Figure 1a**  
Total welfare incomes, single employable person,  
Newfoundland and Labrador, in constant 2015 dollars, 1986-2015



1. The category 'persons with disabilities' in Newfoundland and Labrador represents those clients who require supportive services.



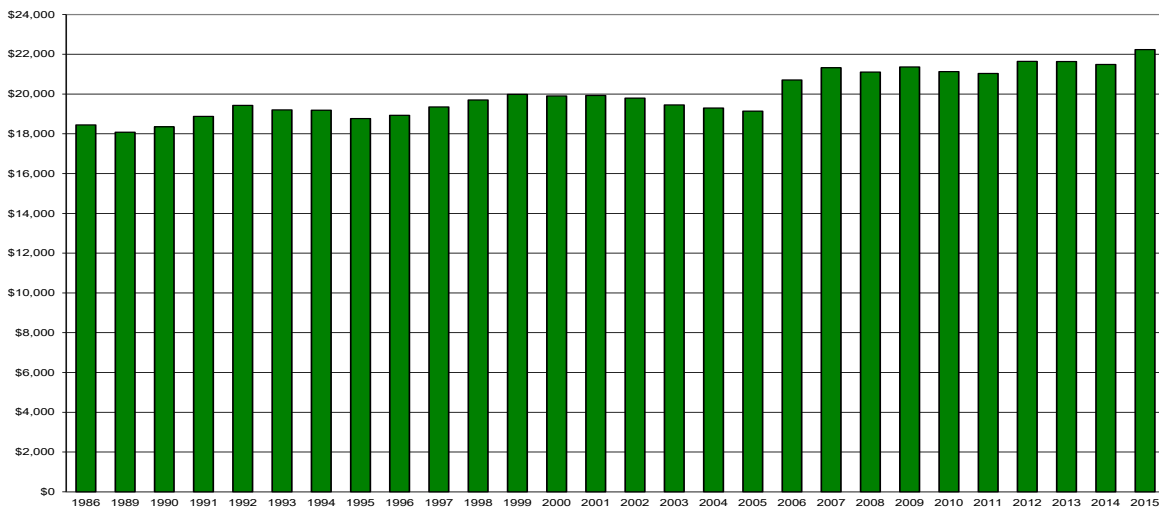
**Figure 1b**  
**Total welfare incomes, person with a disability,**  
**Newfoundland and Labrador, in constant 2015 dollars, 1989-2015**



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

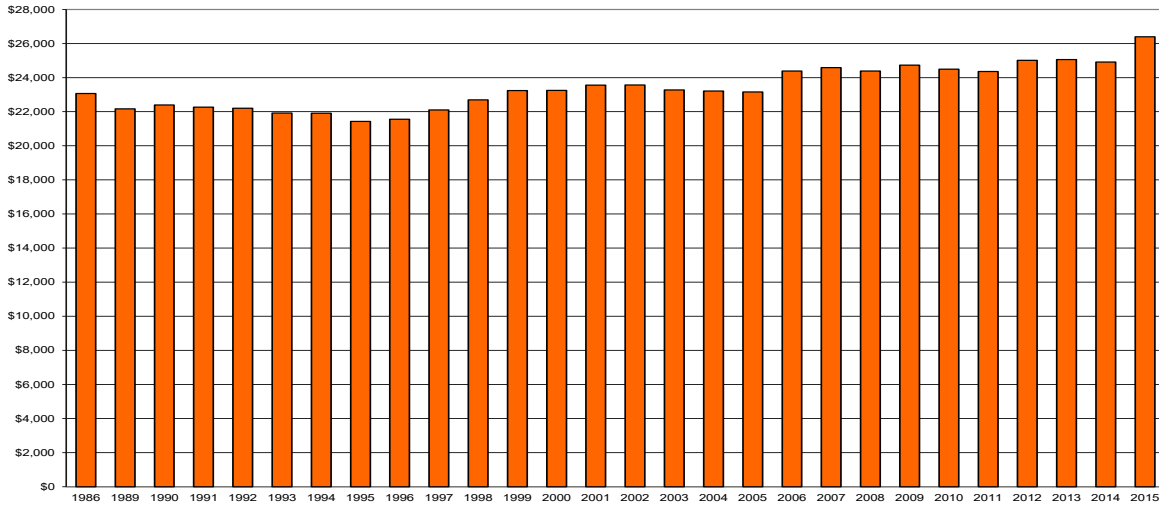
in January 2006. A further boost of 5 percent came into effect in July 2006. The Family Benefit rate for single-parent families and couples with two children was also increased by 5 percent in July 2006.

**Figure 1c**  
**Total welfare incomes, single parent with one child age 2,**  
**Newfoundland and Labrador, in constant 2015 dollars, 1986-2015**





**Figure 1d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Newfoundland and Labrador, in constant 2015 dollars, 1986-2015**



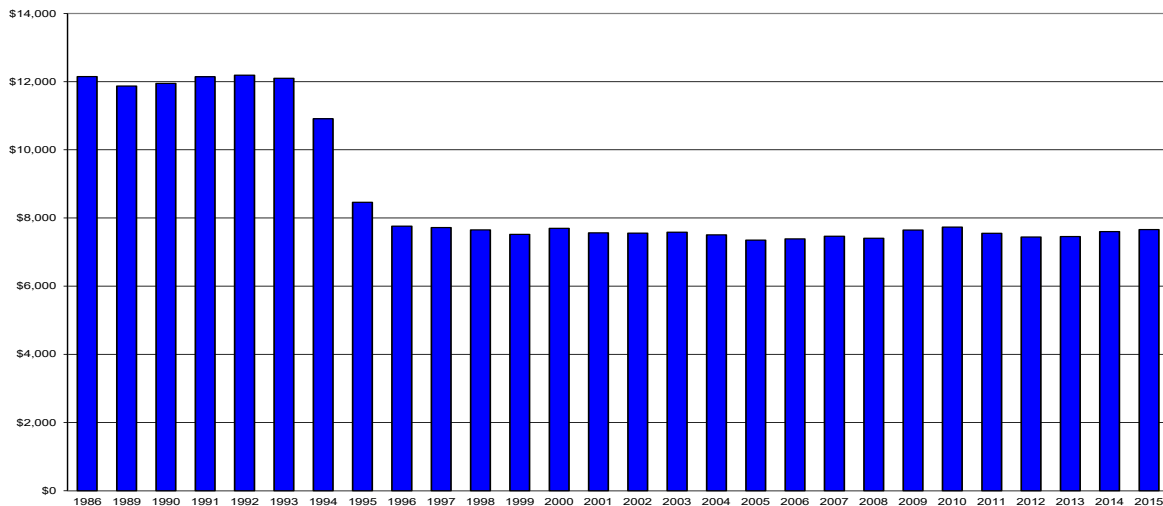
**Prince Edward Island**

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 \$7,662 in 2015 – considerably less than the \$12,000 range paid from 1986 to 1993.

Single persons with disabilities saw a more gradual decline – but a drop nonetheless – throughout the 1989-2012 period. Welfare incomes for this household were a maximum \$13,796 in 1989 but then declined substantially, falling to \$9,793 in constant dollars by 2012. By 2015,

**Figure 2a**  
**Total welfare incomes, single employable person,**  
**Prince Edward Island, in constant 2015 dollars, 1986-2015**



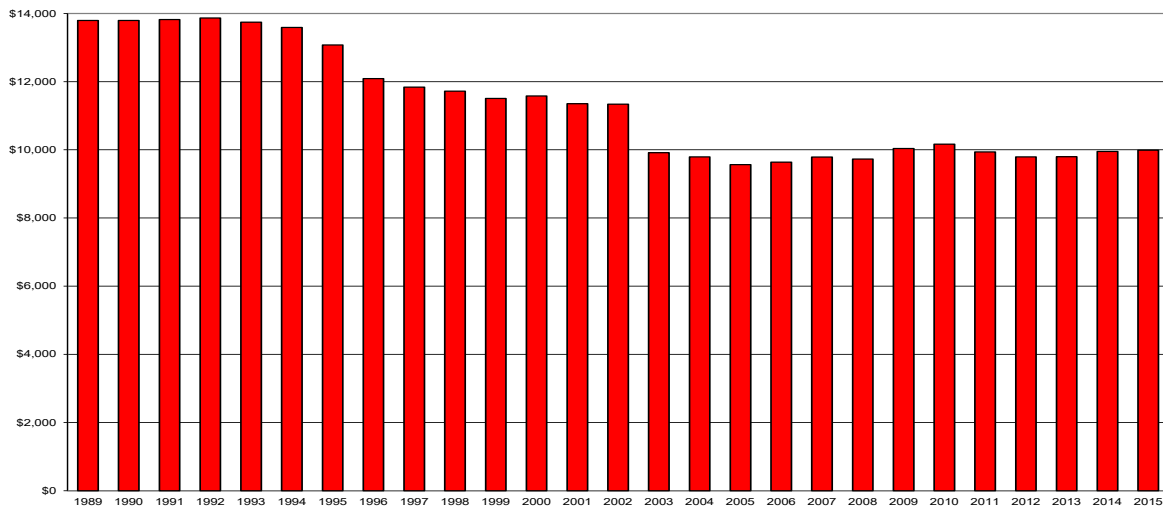
this increased to \$9,989, still more than \$3,800 under the amount for 1989. See **Figure 2b**.

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

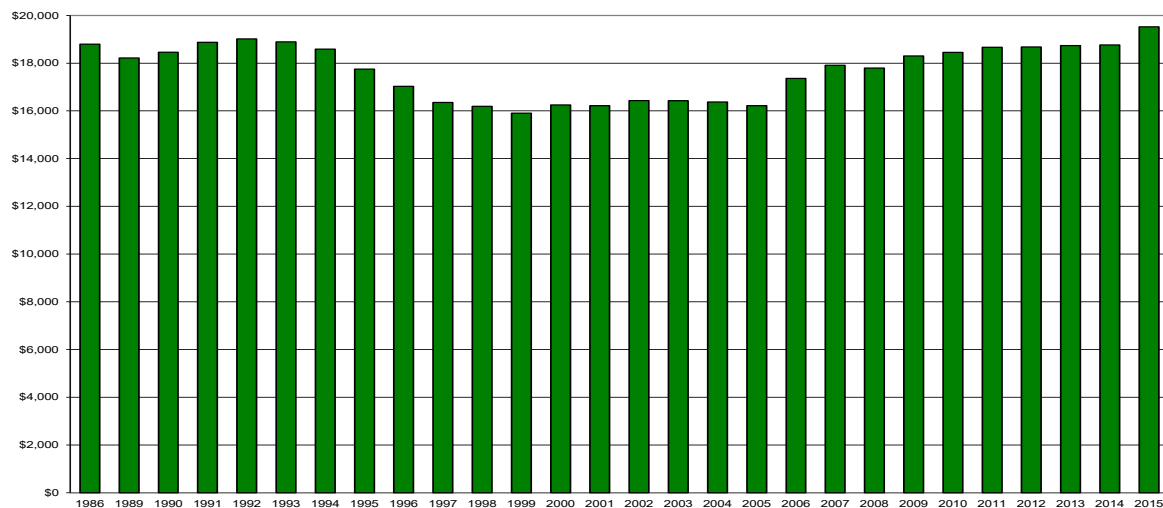
In 2015, single-parent families with one child age 2 ended up slightly better off than they were in 1986, with maximum welfare incomes of \$19,523.

Welfare incomes for two-parent families with two children ages 10 and 15 followed a similar up-down pattern starting at a maximum \$28,641 in 1986 and ending at \$29,224 in 2015.

**Figure 2b**  
Total welfare incomes, person with a disability,  
Prince Edward Island, in constant 2015 dollars, 1989-2015

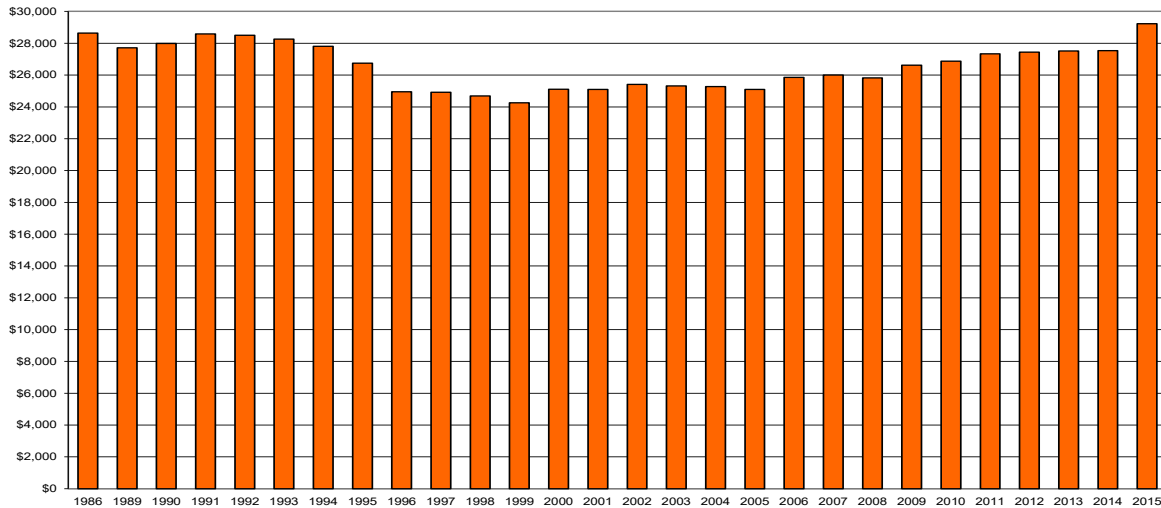


**Figure 2c**  
Total welfare incomes, single parent with one child age 2,  
Prince Edward Island, in constant 2015 dollars, 1986-2015





**Figure 2d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Prince Edward Island, in constant 2015 dollars, 1986-2015**

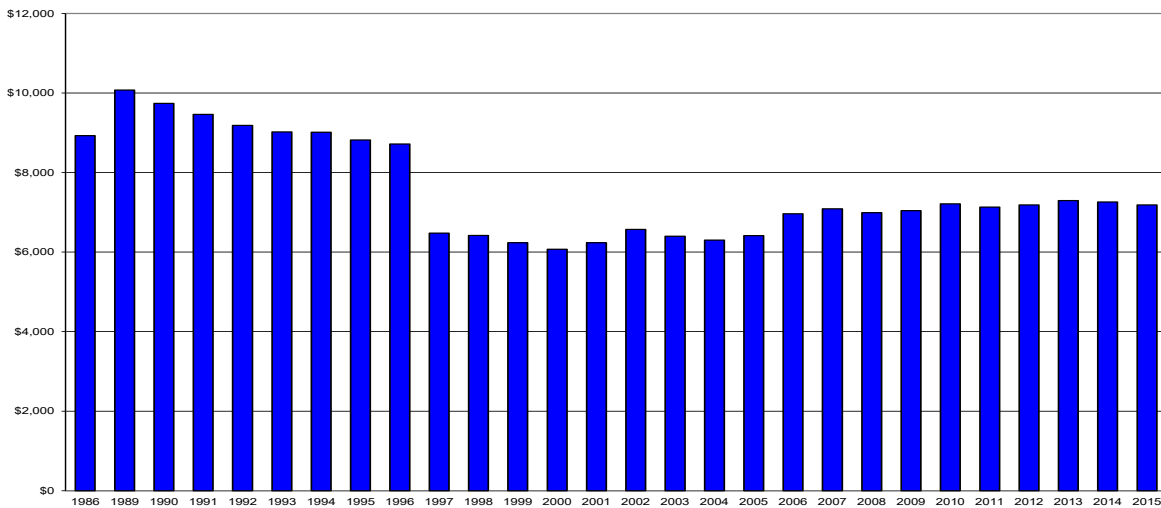


**Nova Scotia**

The early 1990s were better years for Nova Scotia single welfare recipients than later decades. Welfare incomes dropped substantially from a 'high' of \$10,073 in 1989 down to \$6,072 in 2000. Prior to 1997, the calculations for this report employed the rates paid by the City of Halifax, which were considerably higher than those paid in other municipalities.

After the amalgamation of the municipal and provincial social assistance systems in April 1996, a uniform rate was paid to single employable recipients across the province. **Figure 3a** shows that these incomes have remained at relatively low levels. They reached a maximum of only \$7,185 in 2015.

**Figure 3a**  
**Total welfare incomes, single employable person,**  
**Nova Scotia, in constant 2015 dollars, 1986-2015**

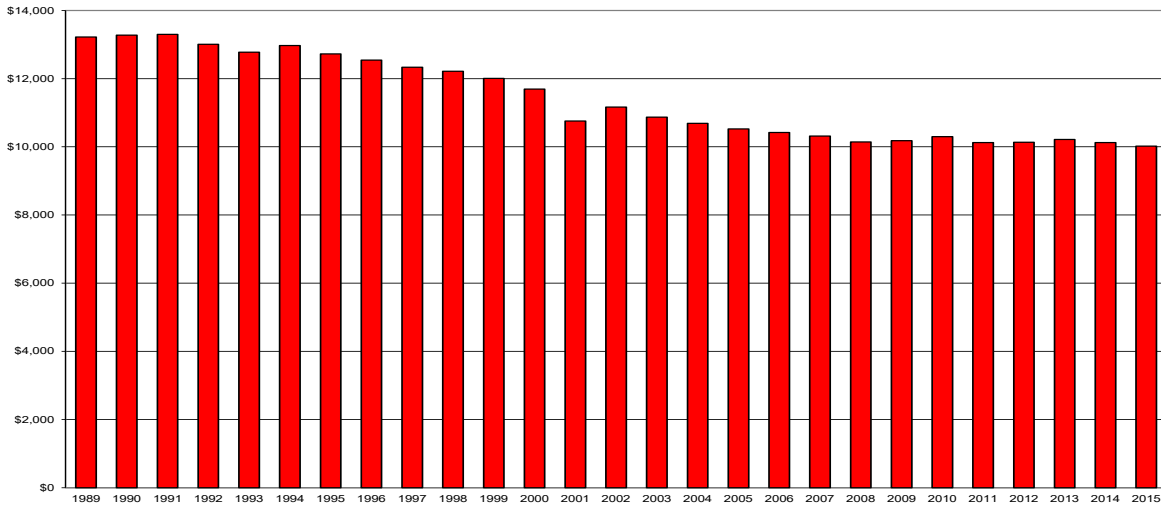




As in PEI, single persons with disabilities in Nova Scotia saw a slow but steady decline over time. Welfare incomes began the period at \$13,222 in 1989 but dropped continually in real terms until 2008. Since then,

they have remained fairly constant and finished the period at \$10,018. See **Figure 3b**.

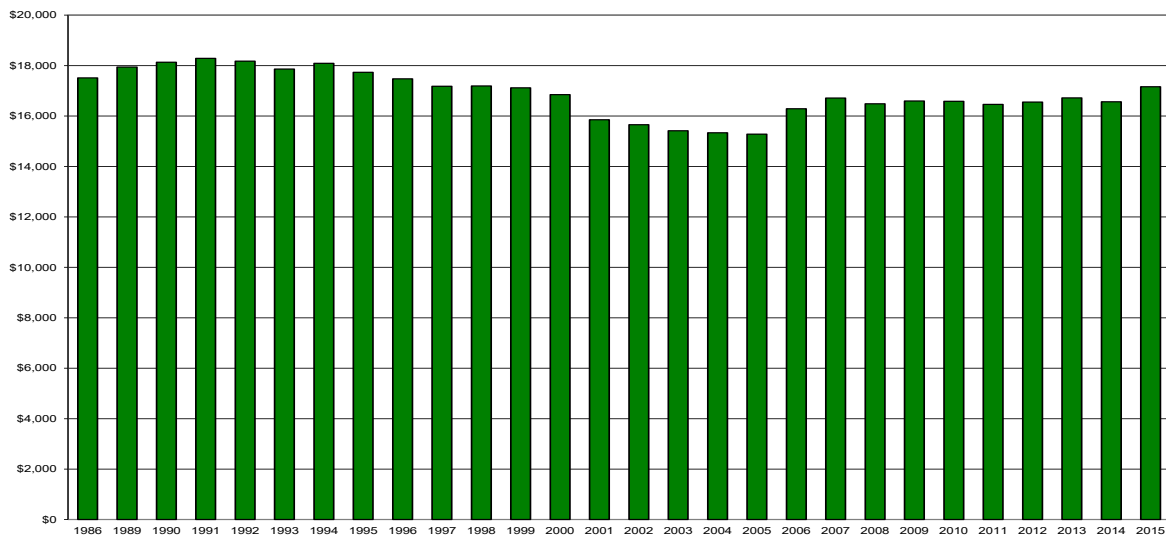
**Figure 3b**  
Total welfare incomes, person with a disability,  
Nova Scotia, in constant 2015 dollars, 1989-2015



**Figure 3c** shows that welfare incomes for single-parent families with one child went up and down only slightly over the years. They started the period at a maximum \$17,513 in 1986 and ended at \$17,161 in 2015.

**Figure 3d** presents a wave-like pattern with only slight variations for two-parent families with two children ages 10 and 15. Welfare incomes were \$22,714 in 1986 and stood at \$24,975 in 2015.

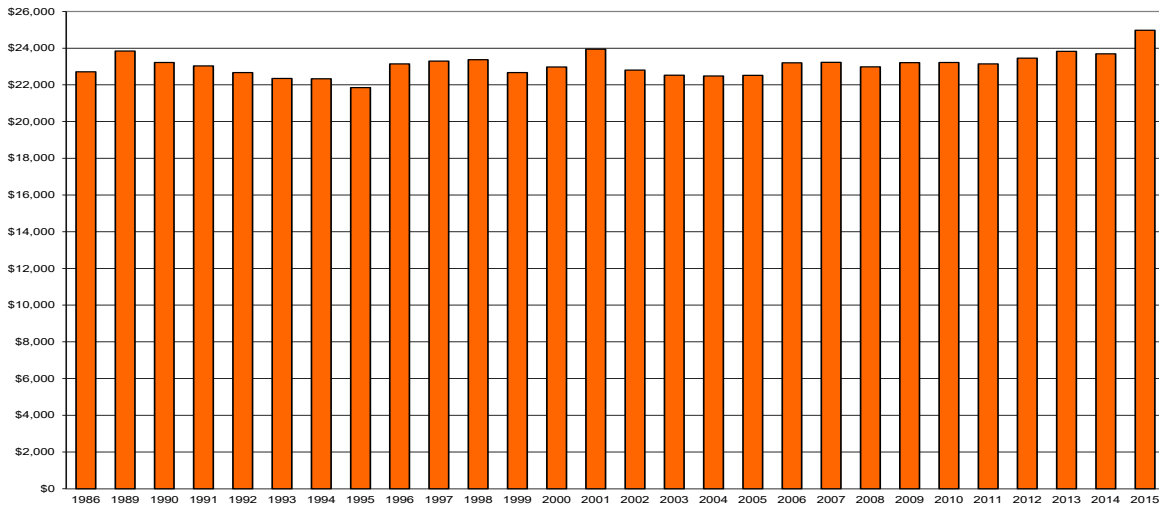
**Figure 3c**  
Total welfare incomes, single parent with one child age 2,  
Nova Scotia, in constant 2015 dollars, 1986-2015







**Figure 3d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Nova Scotia, in constant 2015 dollars, 1986-2015**

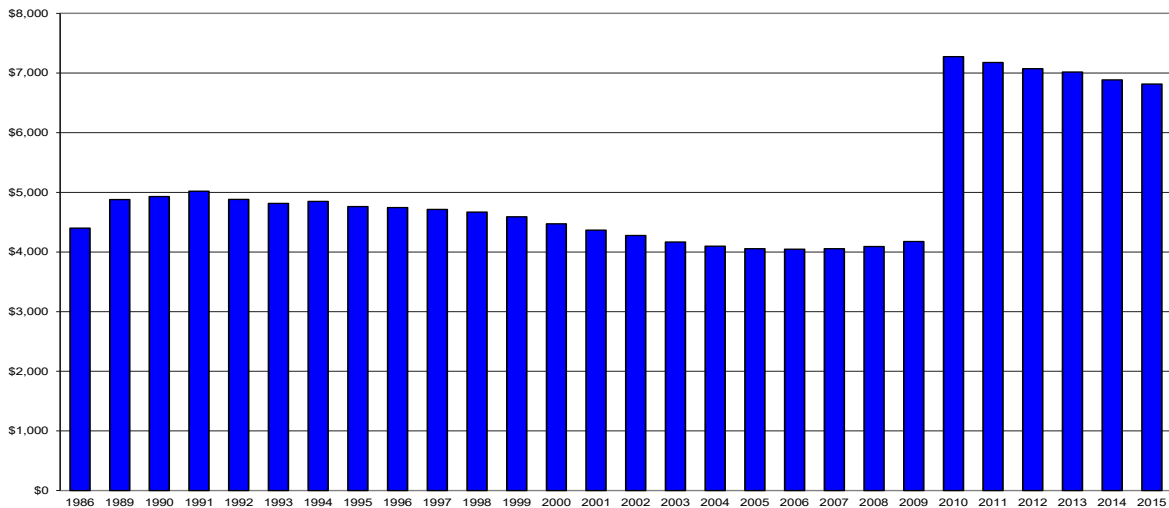


**New Brunswick**

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 \$7,275 and fell back to \$6,814 in 2015. 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**.

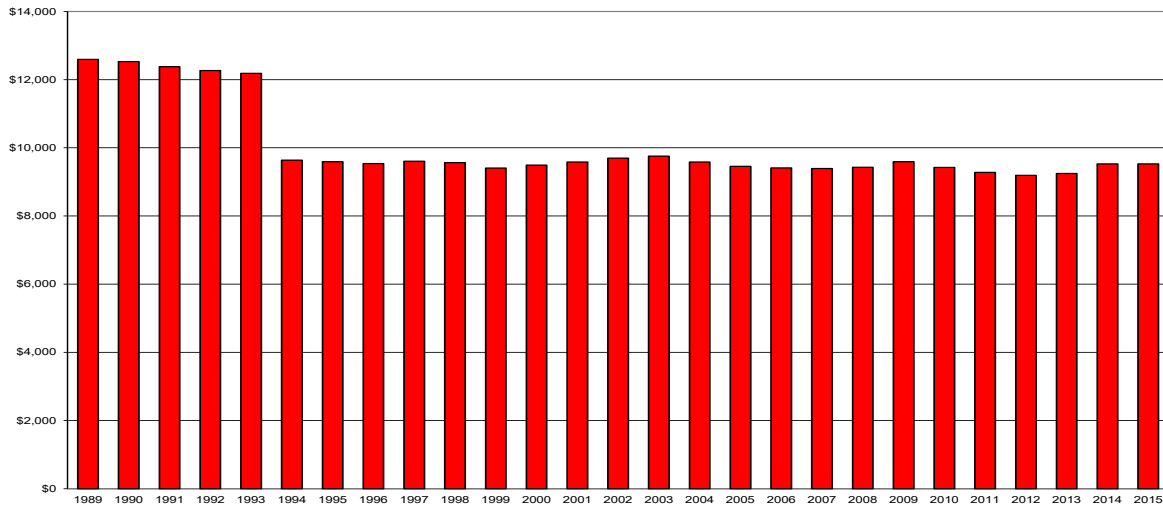
It can be seen in **Figure 4b** that the trend for single persons with disabilities was precisely opposite to that of employable recipients. Welfare incomes for single persons with disabilities totalled \$12,593 in 1989 and hovered at that level for several years. They then fell to \$9,638 in 1994 where they have remained more or less the same for the past 21 years, amounting to \$9,528 in 2015.

**Figure 4a**  
**Total welfare incomes, single employable person,**  
**New Brunswick, in constant 2015 dollars, 1986-2015**





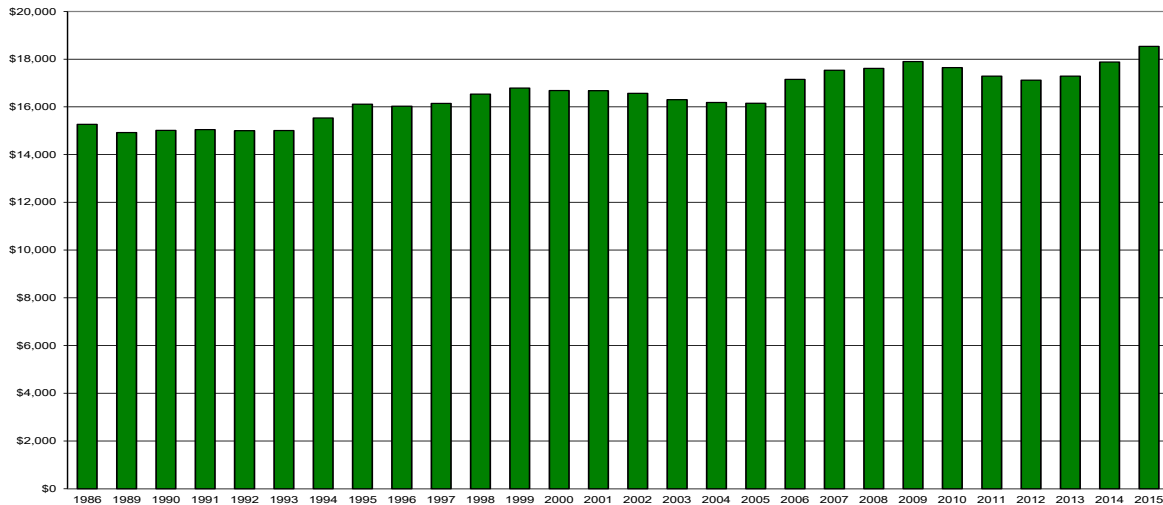
**Figure 4b**  
**Total welfare incomes, person with a disability,**  
**New Brunswick, in constant 2015 dollars, 1989-2015**



In **Figure 4c**, total welfare incomes for single-parent families with one child were pegged at \$15,268 in 1986. These incomes have gone up and down slightly over the past 29 years, ending at \$18,539 in 2015.

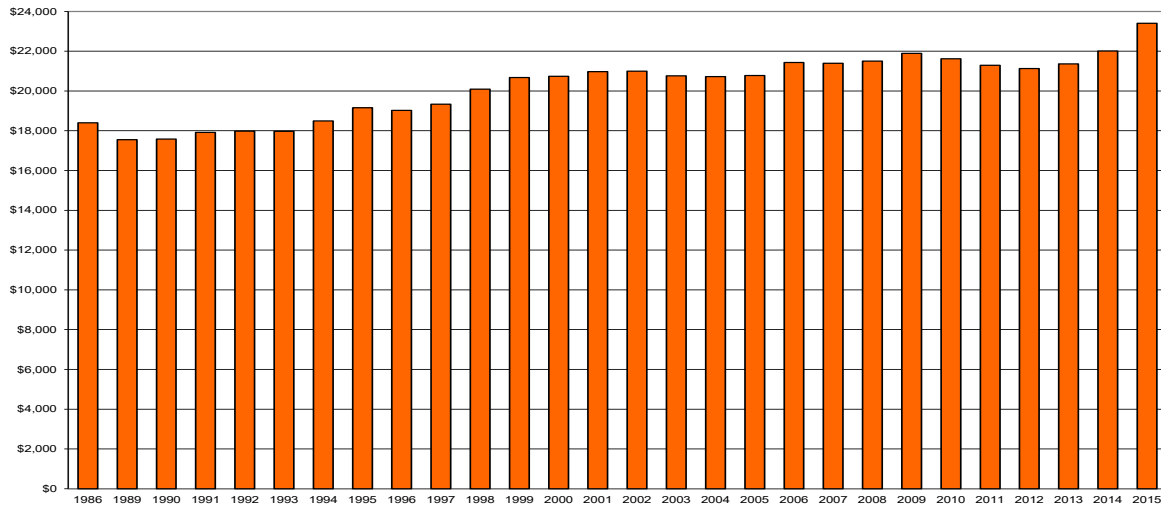
Welfare incomes for two-parent families with two children ages 10 and 15 in New Brunswick followed a similar pattern as the single-parent households. In 1986, welfare incomes for couples with two children came to \$18,401, and reached a high point of \$23,404 in 2015. See **Figure 4d**.

**Figure 4c**  
**Total welfare incomes, single parent with one child age 2,**  
**New Brunswick, in constant 2015 dollars, 1986-2015**





**Figure 4d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**New Brunswick, in constant 2015 dollars, 1986-2015**

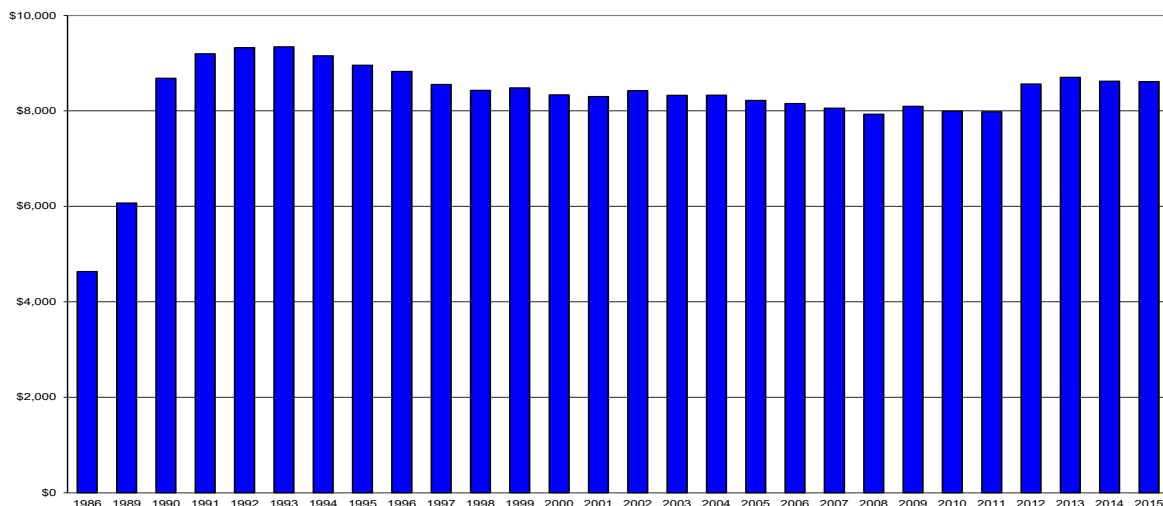


### Québec

Total welfare incomes in Québec for single employable persons started out at a very low rate of \$4,632 in 1986. **Figure 5a** shows that these incomes then jumped to a 'high' of \$9,341 in 1993 after which they declined gradually through 2011. They rose again in 2012 and ended the period at \$8,612 in 2015.

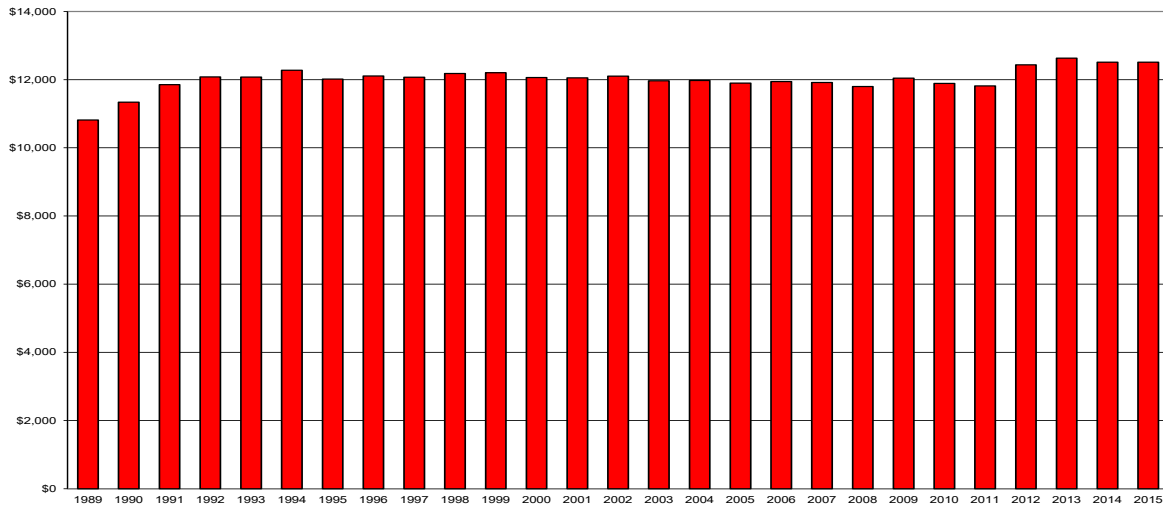
**Figure 5b** shows that single persons with disabilities in Québec have had more stable welfare incomes over time. Their total welfare incomes rose from \$10,817 in 1989 to \$12,277 in 1994 and remained near that level, reaching \$12,510 in 2015.

**Figure 5a**  
**Total welfare incomes, single employable person,**  
**Québec, in constant 2015 dollars, 1986-2015**





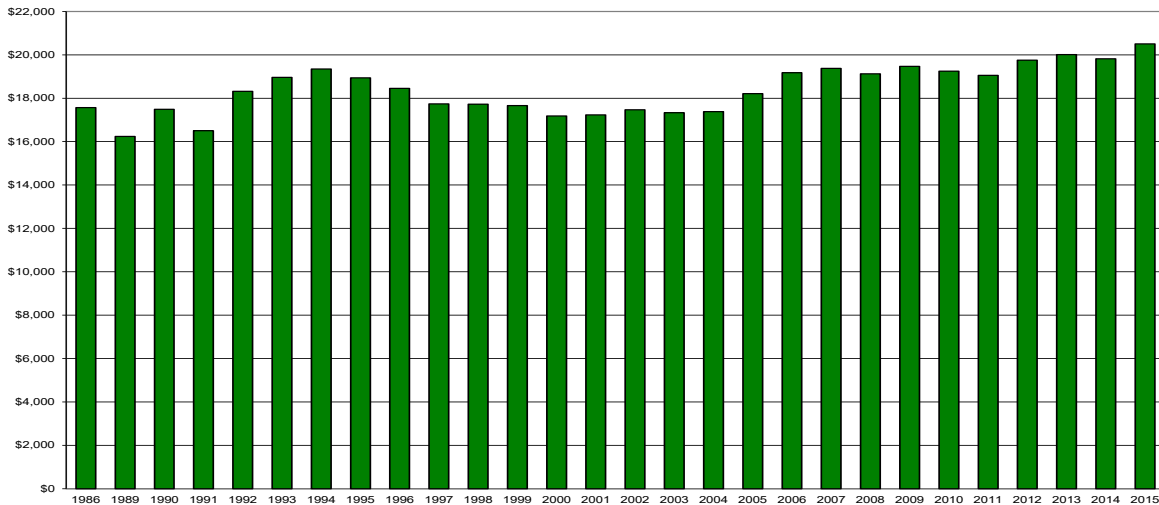
**Figure 5b**  
**Total welfare incomes, person with a disability,**  
**Québec, in constant 2015 dollars, 1989-2015**



Single-parent households in Québec have seen numerous ups and downs in their welfare incomes over the 29-year period depicted in **Figure 5c**. Welfare incomes for this household were at their lowest in 1989 (\$16,236) and reached a high point of \$20,506 in 2015.

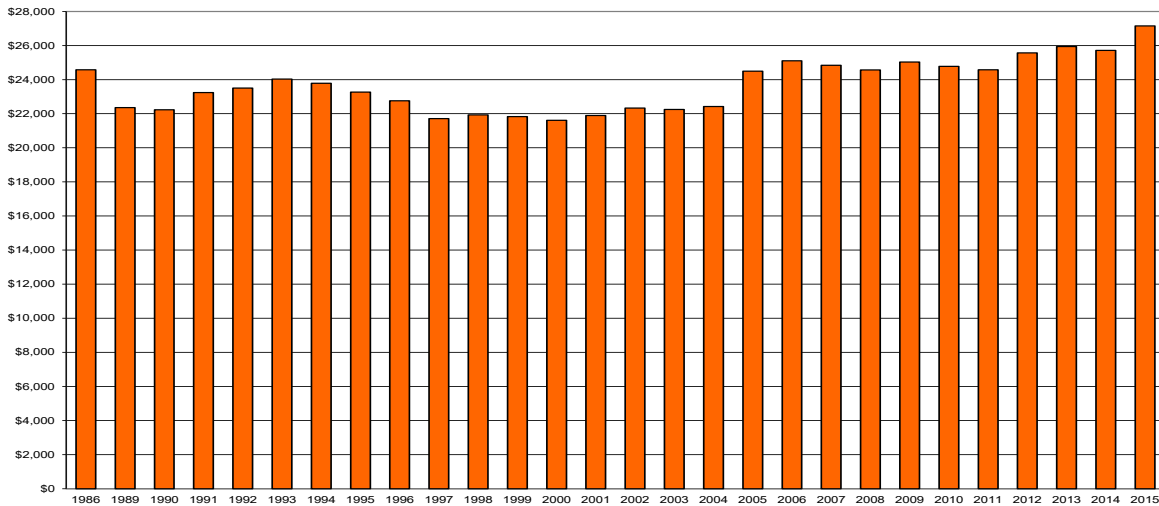
Welfare incomes for two-parent families with two children ages 10 and 15 followed a similar pattern to single-parent households in that province. They were at their lowest in 2000 at \$21,611. The two-parent households in **Figure 5d** ended the period with maximum welfare incomes of \$27,150 in 2015.

**Figure 5c**  
**Total welfare incomes, single parent with one child age 2,**  
**Québec, in constant 2015 dollars, 1986-2015**





**Figure 5d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Québec, in constant 2015 dollars, 1986-2015**



**Ontario**

Single employable recipients in Ontario saw regular rises in their welfare incomes from 1986 (\$9,899) until 1994 (\$12,634). The following year, 1995, marked the beginning of a devastating attack on social assistance, with a 21.6 percent cut in welfare benefits for recipients considered able to work. The erosion continued steadily for the next 13 years because welfare rates were frozen. Welfare incomes recovered slightly from 2009 onward. Maximum annual welfare incomes for single employable persons in Ontario reached only \$8,839 in 2015, 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,

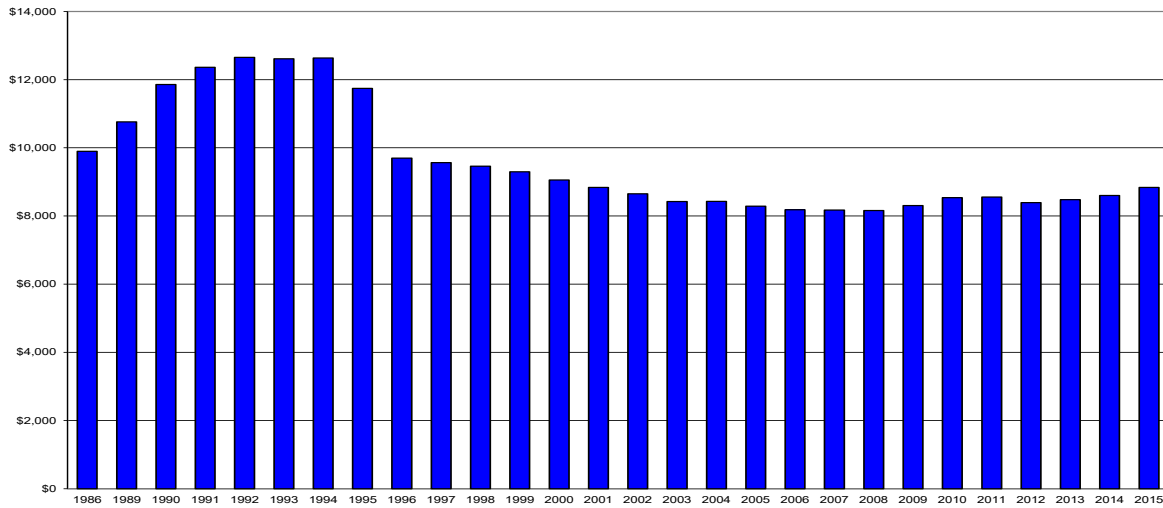
the incomes of welfare recipients with disabilities were not immune from erosion. Their welfare incomes declined after 1992 and went up slightly in real terms only in 2009, 2010 and 2011. They ended the period at \$14,239 in 2015.

**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 2005, followed by ups and downs until the end of the period. Single-parent families were eligible for a maximum \$19,940 in 2015, just slightly above the 1986 amount (\$19,781).

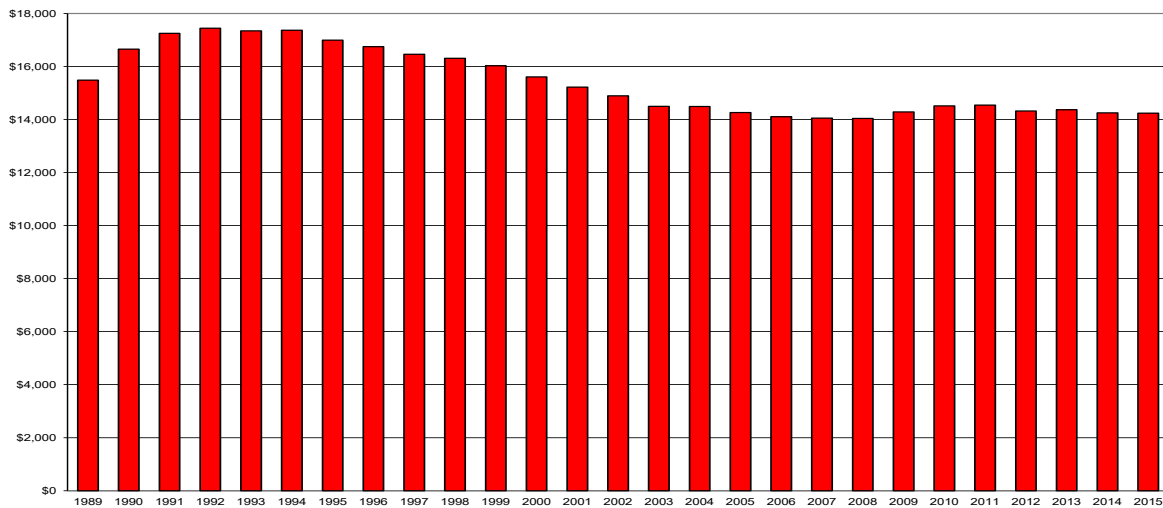
The pattern for two-parent two-child families is almost identical to that of the single-parent household: early increase, steady declines and, since 2010, fairly constant welfare incomes until the increase in 2015. In 2015, two-parent families with two children ages 10 and 15 were eligible for a maximum \$27,774.



**Figure 6a**  
**Total welfare incomes, single employable person,**  
**Ontario, in constant 2015 dollars, 1986-2015**

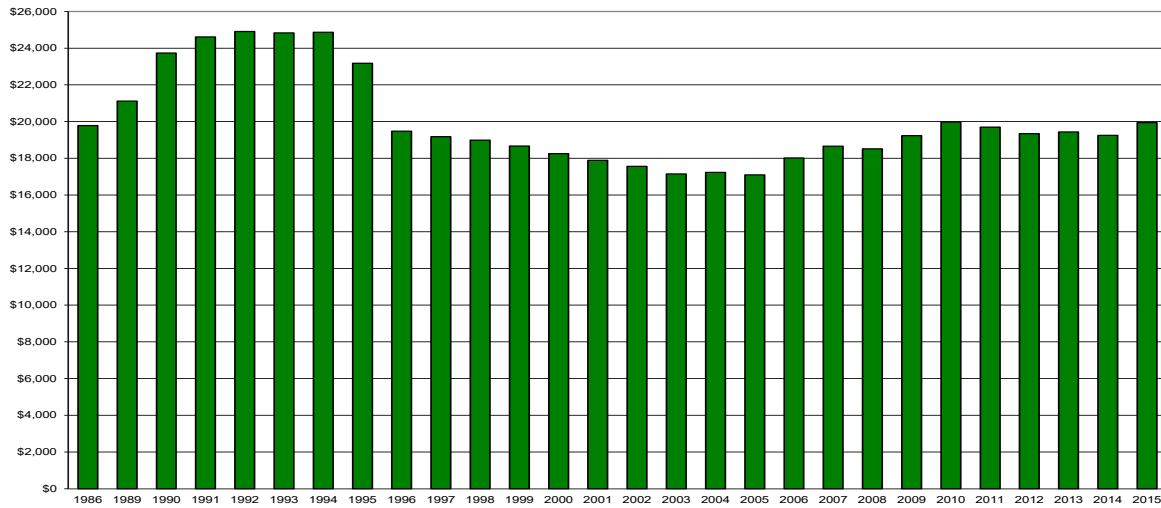


**Figure 6b**  
**Total welfare incomes, person with a disability,**  
**Ontario, in constant 2015 dollars, 1989-2015**

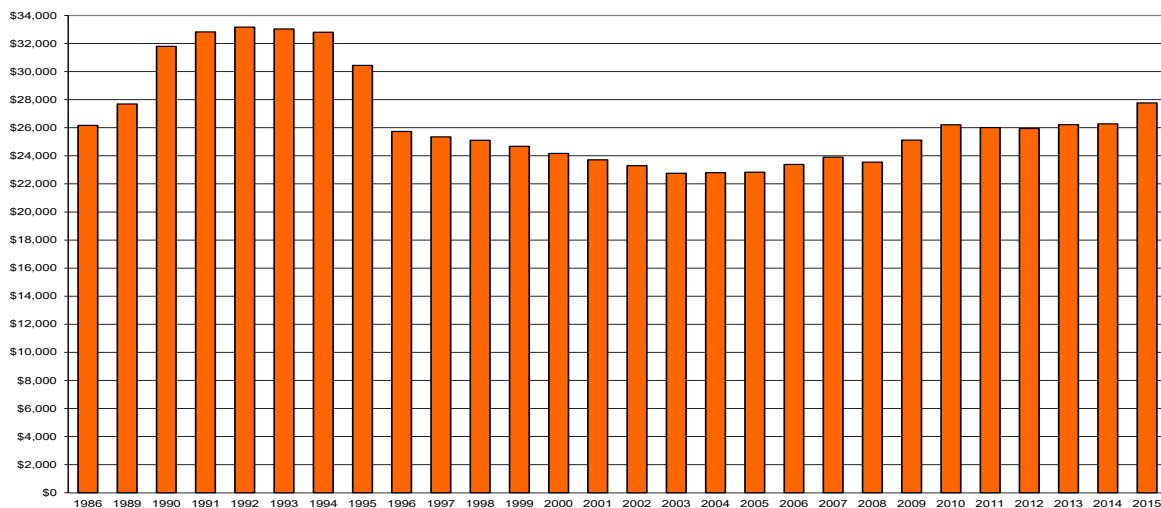




**Figure 6c**  
Total welfare incomes, single parent with one child age 2,  
Ontario, in constant 2015 dollars, 1986-2015



**Figure 6d**  
Total welfare incomes, couple with two children ages 10 and 15,  
Ontario, in constant 2015 dollars, 1986-2015

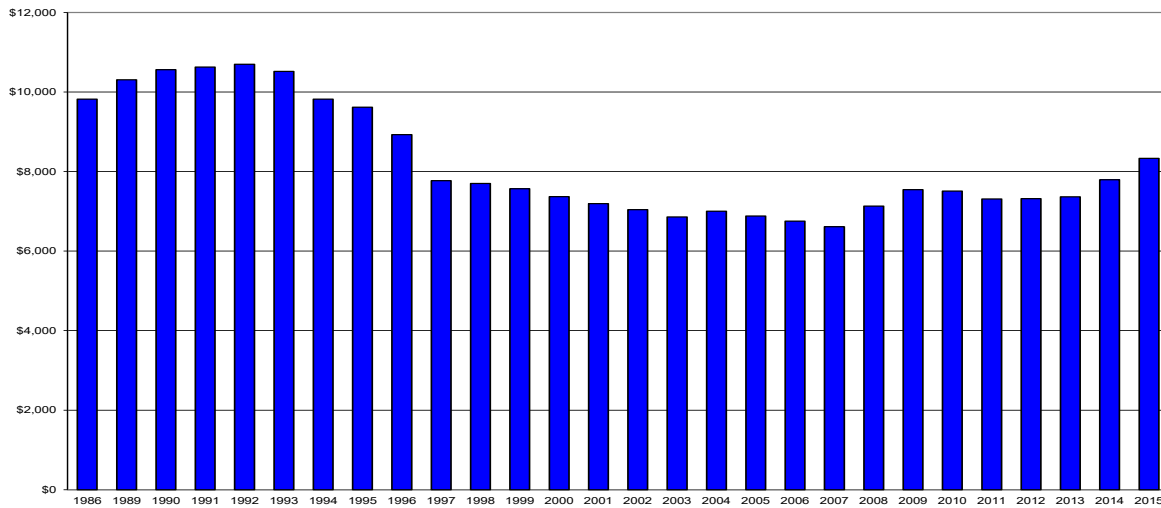


## Manitoba

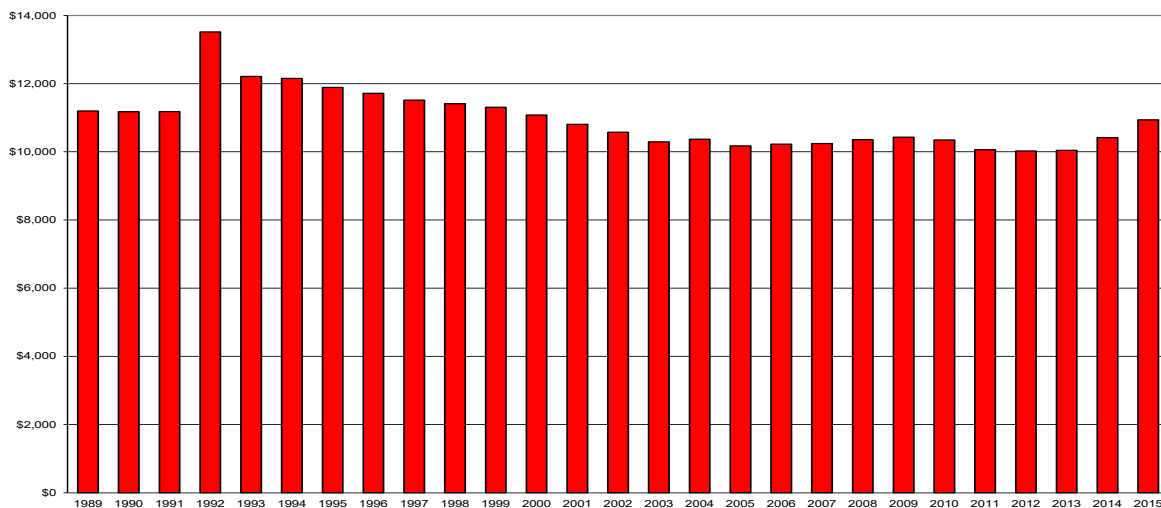
The trend in **Figure 7a** for single employable recipients in Manitoba closely mirrors that of Ontario: welfare incomes rose slowly but steadily for a few years after 1986 and then began a long and continual decline between 1993 and 2007. Modest gains in 2008 and 2009 were followed by additional gains in 2014 and 2015. By 2015, welfare incomes for this household stood at \$8,331.

**Figure 7b** shows that 1992 was a good year for single persons with disabilities in Manitoba, with maximum welfare incomes of \$13,515. However, after that one 'standout' year, welfare incomes went on a steady downward trend until 2005. Although welfare incomes increased in 2014 and 2015, the 2015 amount of \$10,940 was still below the level at the beginning of the period (\$11,199).

**Figure 7a**  
Total welfare incomes, single employable person,  
Manitoba, in constant 2015 dollars, 1986-2015



**Figure 7b**  
Total welfare incomes, person with a disability,  
Manitoba, in constant 2015 dollars, 1989-2015







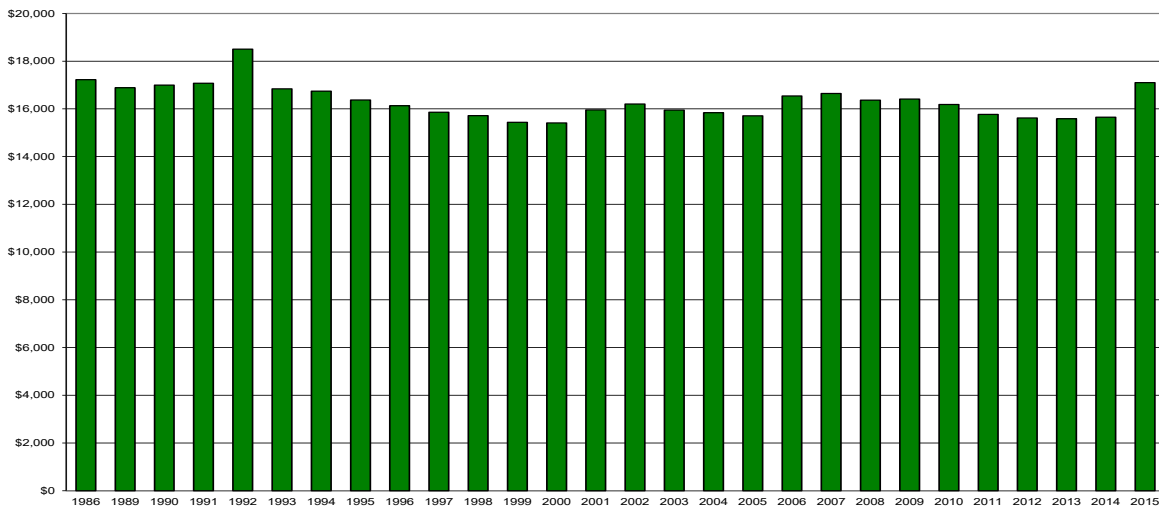
There was a somewhat similar pattern for single-parent families with one child age 2 in **Figure 7c** – a good year in 1992 followed by close to a decade of decline in welfare incomes. Despite a sizeable increase in 2015, welfare incomes for these households were lower in 2015 at \$17,103 than they were in 1986 (\$17,225).

Total welfare incomes for couples with two children also went up in the first few years of the period until 1992 when they reached \$30,675.

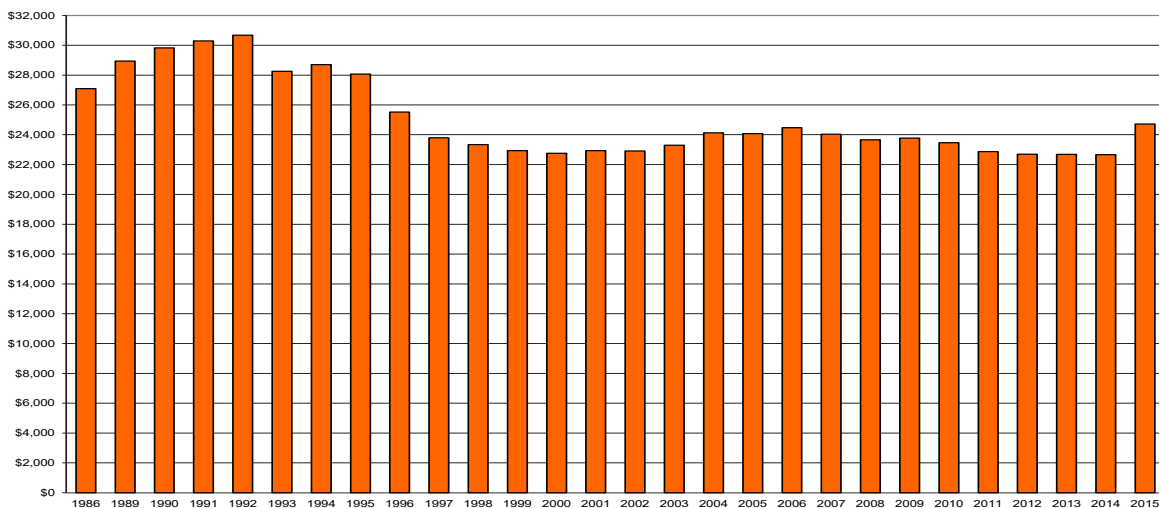
**Figure 7d** shows that despite small increases between 2003 and 2006, welfare incomes declined for the most part until 2015, when they reached \$24,719. This was still nearly \$2,400 lower than what they received in 1986.

Enhancements to the Manitoba Rent Assist program resulted in increases for all household types in 2015.

**Figure 7c**  
Total welfare incomes, single parent with one child age 2, Manitoba, in constant 2015 dollars, 1986-2015



**Figure 7d**  
Total welfare incomes, couple with two children ages 10 and 15, Manitoba, in constant 2015 dollars, 1986-2015

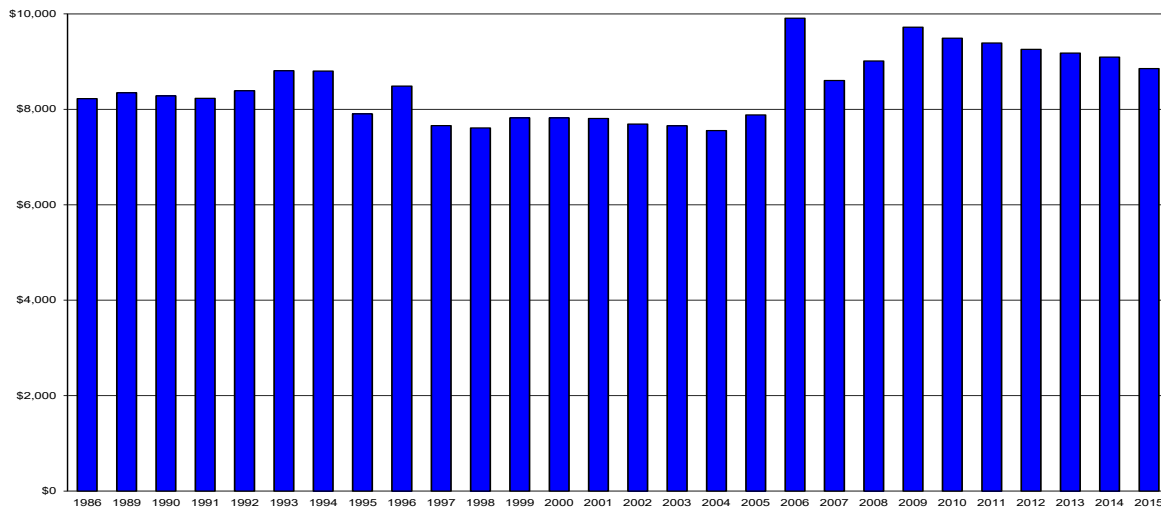


## Saskatchewan

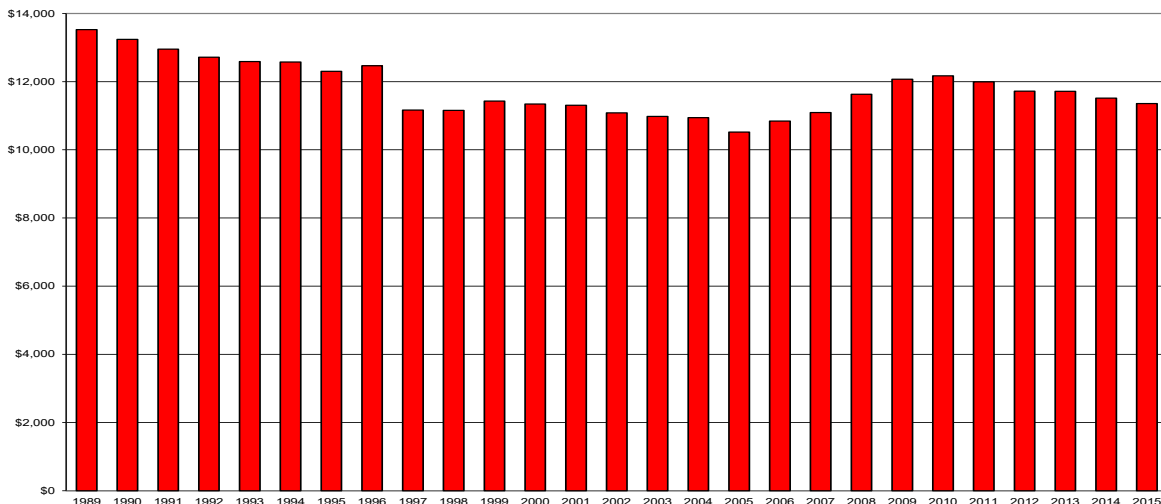
Single employable persons in Saskatchewan saw their welfare incomes rise and fall over the years, as illustrated in **Figure 8a**, with no clear pattern. They did, however, see a big jump in 2006 and had higher welfare incomes overall in the last nine years than they did in the preceding nine years. Still, welfare incomes have fallen steadily since 2009 and stood at \$8,852 in 2015, more than \$1,000 lower than their 'high' of \$9,908 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 \$13,527 in 1989, lowest at \$10,520 in 2005 and stood at \$11,358 in 2015.

**Figure 8a**  
Total welfare incomes, single employable person,  
Saskatchewan, in constant 2015 dollars, 1986-2015



**Figure 8b**  
Total welfare incomes, person with a disability,  
Saskatchewan, in constant 2015 dollars, 1989-2015

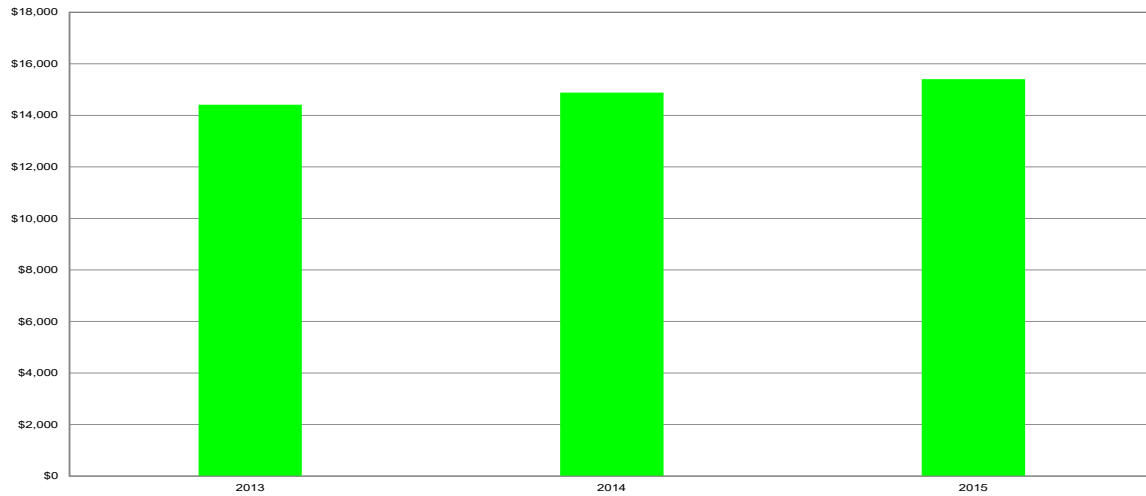




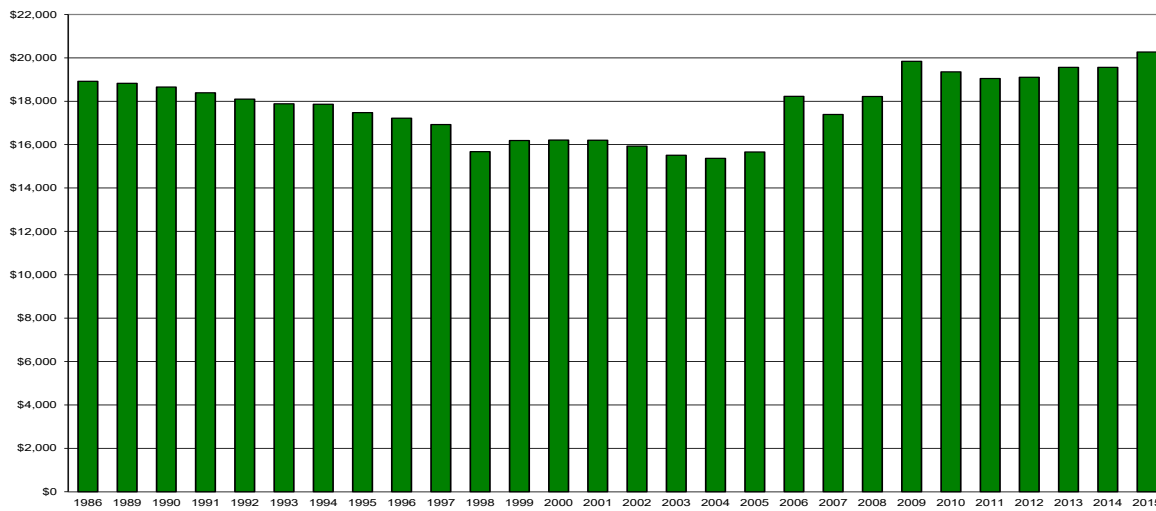
**Figure 8c** shows welfare incomes for a single person with a disability who qualifies for assistance under the Saskatchewan Assured Income for Disability program (SAID). This program provides more generous benefits than the regular welfare program. Benefits for a person with a disability living independently increased from \$14,411 in 2013 to \$15,403 in 2015.

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

**Figure 8c**  
Total welfare incomes, person with a disability receiving SAID benefits, Saskatchewan, in constant 2015 dollars, 2013-2015



**Figure 8d**  
Total welfare incomes, single parent with one child age 2, Saskatchewan, in constant 2015 dollars, 1986-2015

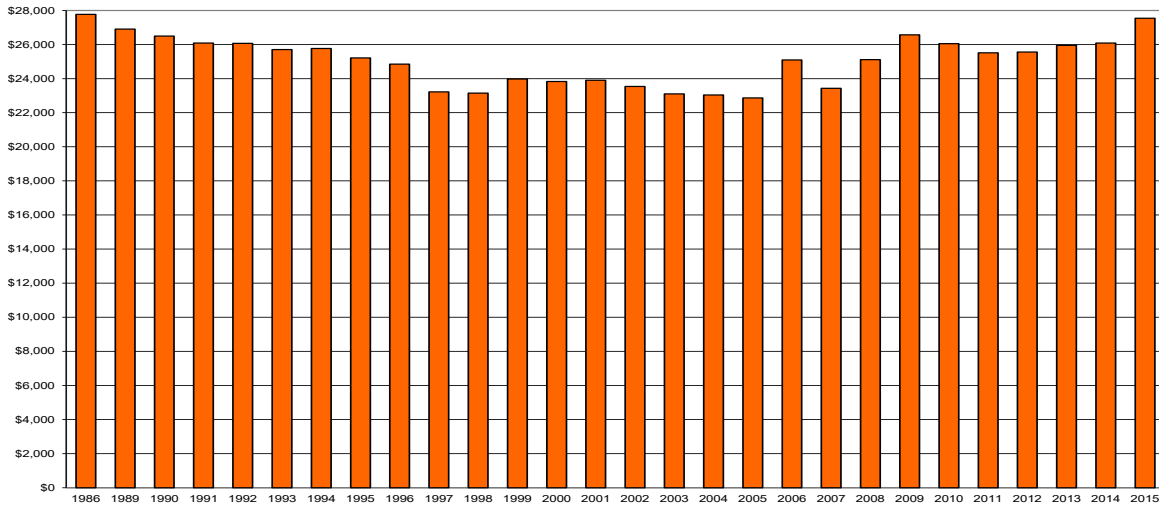




Single-parent families with one child age 2 started the period with welfare incomes of \$18,922 in 1986. After many years of decline, welfare incomes started to rise in 2005. They ended the period at the highest level over the 29-year time span, with maximum welfare incomes of \$20,271 in 2015.

Two-parent families with two children ages 10 and 15 saw a similar pattern in their welfare incomes. Despite the increase in 2015, these households ended the period with lower incomes than at the beginning: \$27,542 in 2015 compared to \$27,769 in 1986.

**Figure 8e**  
Total welfare incomes, couple with two children ages 10 and 15, Saskatchewan, in constant 2015 dollars, 1986-2015



## 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 \$11,700. After that point, for the most part, it was a downward slide. Only in 2008 did rates start to climb back up. But they never regained their initial 1986 level. They ended the period considerably lower at \$7,794 in 2015 – a difference of \$3,906.

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 29 years, welfare incomes at the beginning of the period (\$10,175) are higher than those in 2015 – \$9,997. See **Figure 9b**.

Persons with disabilities who qualify for the Assured Income for the Severely Handicapped benefit (AISH) fare much better than their coun-

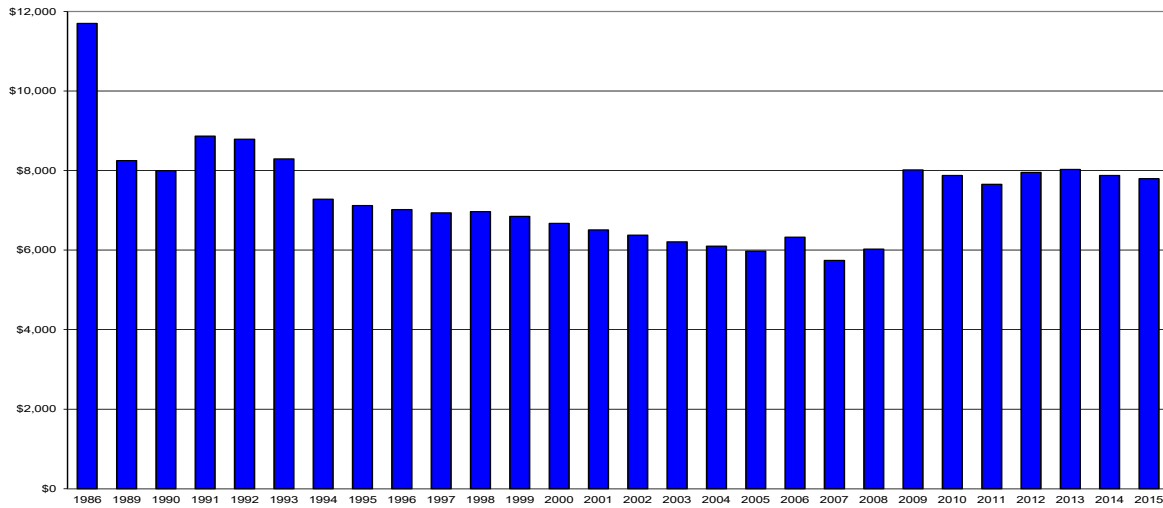
terparts on regular social assistance. The trends in AISH payments have been tracked consistently only since 2006. It can be seen in **Figure 9c** that these payments are far higher – at \$19,468 in 2015 – than welfare incomes in the regular stream shown in **Figure 9b**.

The welfare incomes of single parents with one child age 2 ebbed and flowed over the 29-year period shown in **Figure 9d**. But these families ended the period at a lower income level – \$17,403 – than they did nearly three decades earlier at \$19,030 in 1986.

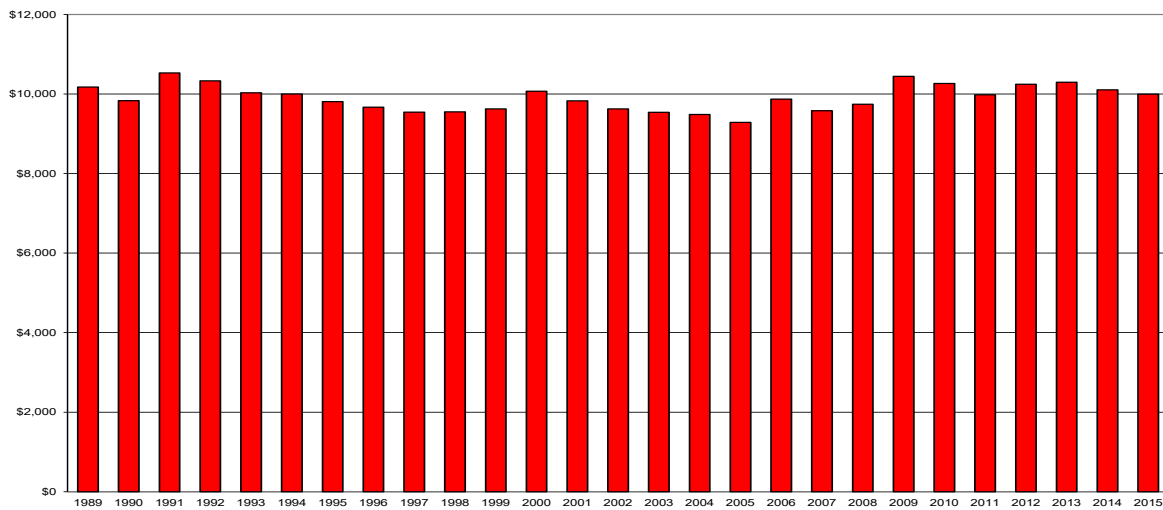
The trend is the same for two-parent families in Alberta, as shown in **Figure 9e**. They started the 29-year period with total welfare incomes of \$29,753 in 1986. While they experienced ups and downs over time, they ended worse off with annual welfare incomes of \$24,841 in 2015 – a loss of just under \$5,000 over the period.



**Figure 9a**  
**Total welfare incomes, single employable person,**  
**Alberta, in constant 2015 dollars, 1986-2015**

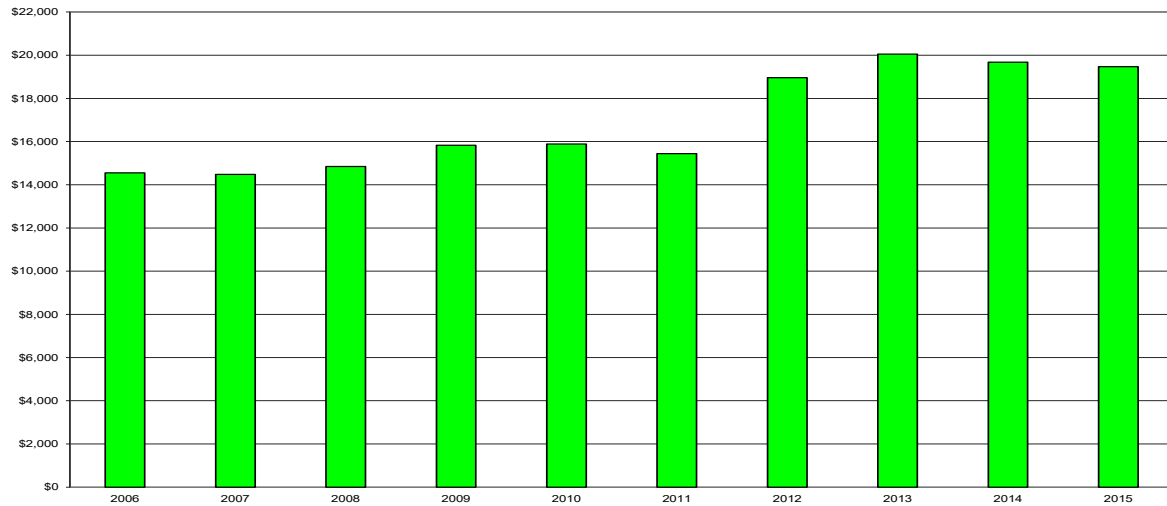


**Figure 9b**  
**Total welfare incomes, person with a disability receiving Income Support,**  
**Alberta, in constant 2015 dollars, 1989-2015**

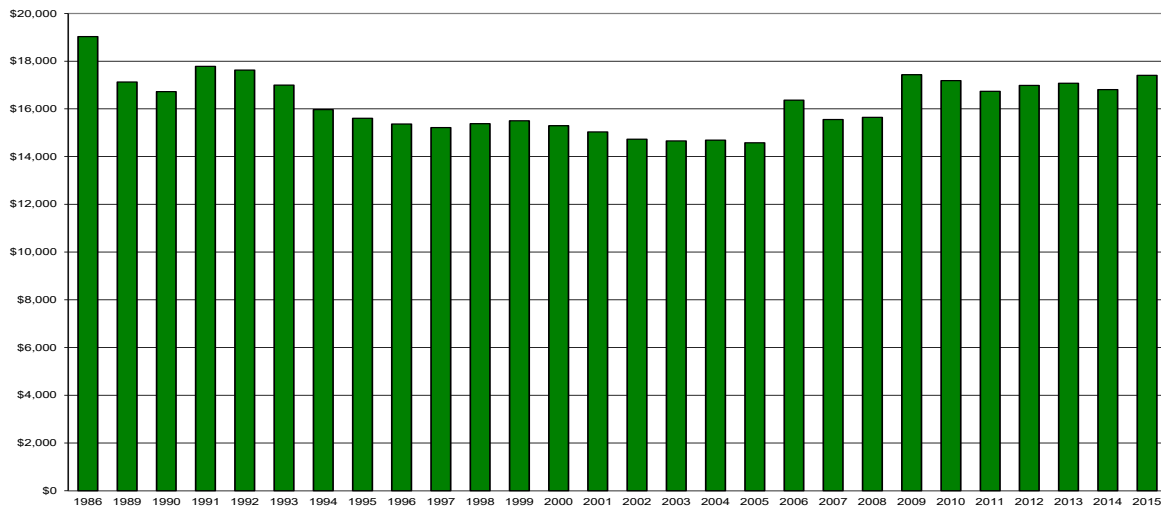




**Figure 9c**  
**Total welfare incomes, person with a disability receiving AISH benefits,**  
**Alberta, in constant 2015 dollars, 2006-2015**

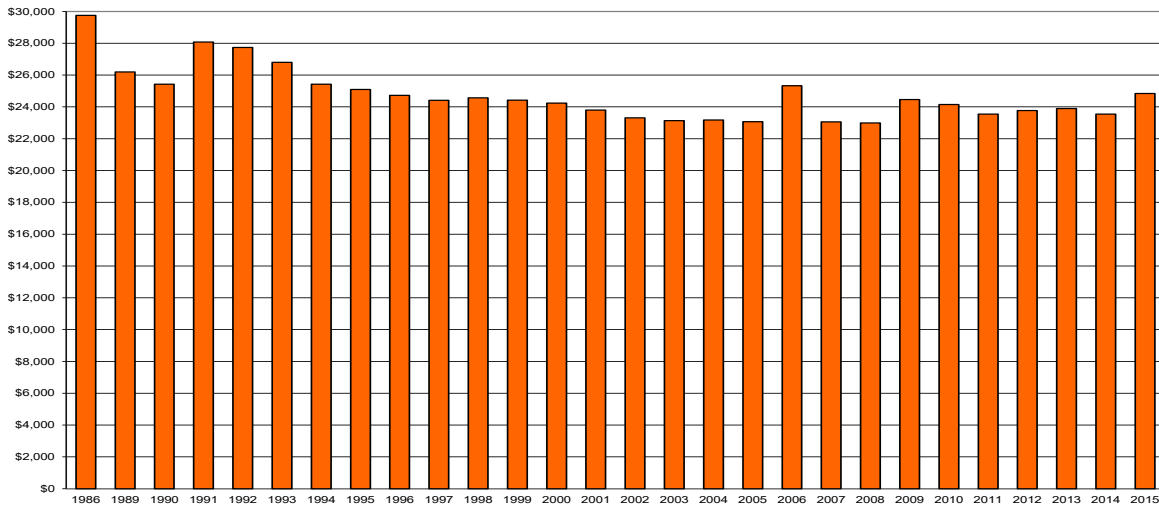


**Figure 9d**  
**Total welfare incomes, single parent with one child age 2,**  
**Alberta, in constant 2015 dollars, 1986-2015**





**Figure 9e**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Alberta, in constant 2015 dollars, 1986-2015**

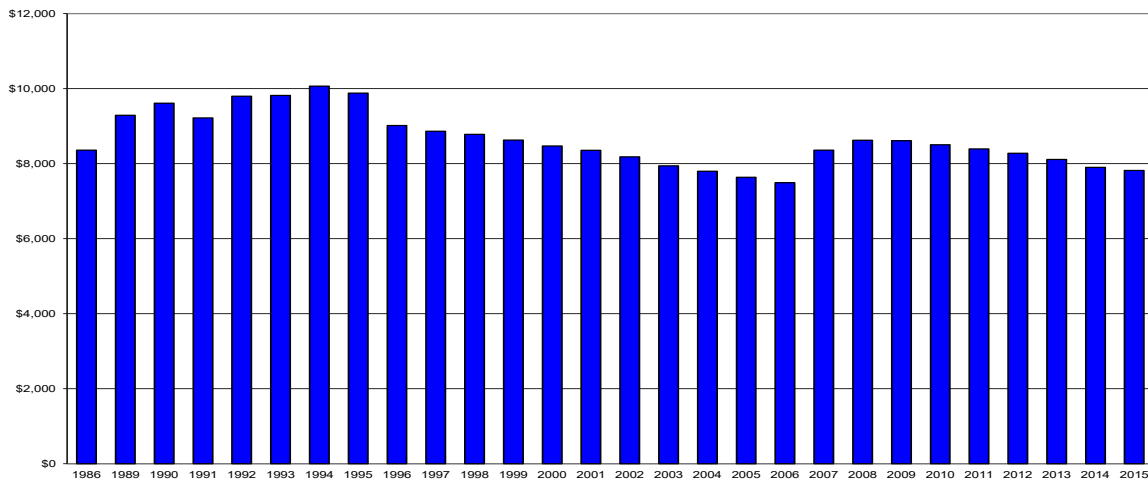


**British Columbia**

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

Single employable recipients in BC started the period at \$8,357 in 1986. Despite the ups and downs, they were lower 29 years later, at \$7,816 in 2015. Welfare incomes for this household type have declined steadily since 2008. See Figure 10a.

**Figure 10a**  
**Total welfare incomes, single employable person,**  
**British Columbia, in constant 2015 dollars, 1986-2015**





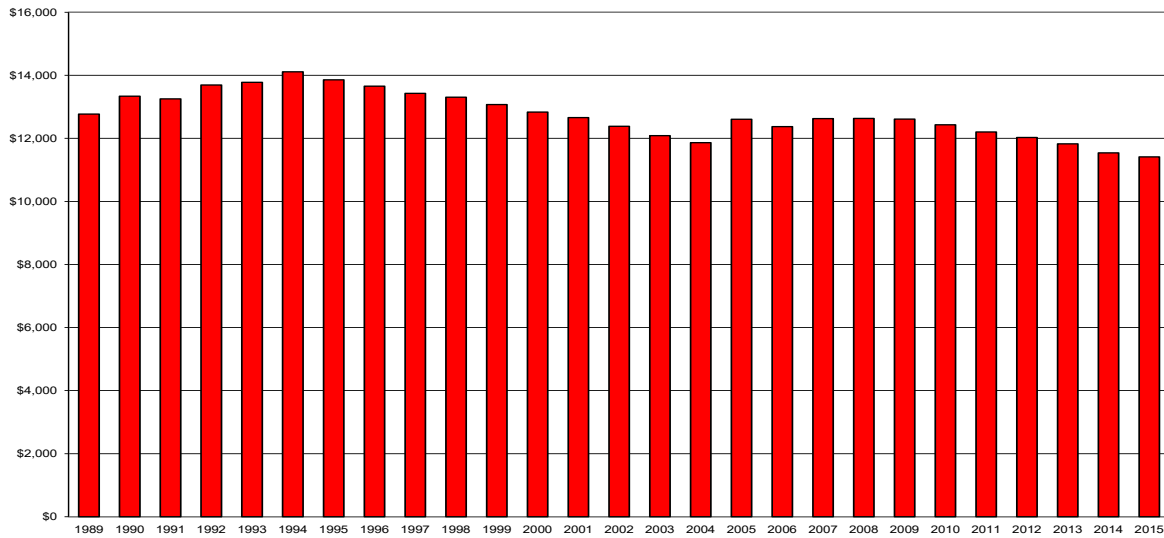
Welfare incomes for single persons with disabilities reached a high of \$14,112 in 1994 but then dropped steadily after that time until they fell to \$11,865 in 2004. These incomes rose again in 2005 but have steadily declined since 2008 and ended the period at \$11,416 in 2015. See **Figure 10b**.

**Figure 10c** shows the trend over time of welfare incomes for single-parent households. Their incomes were \$17,102 in 1986 and reached

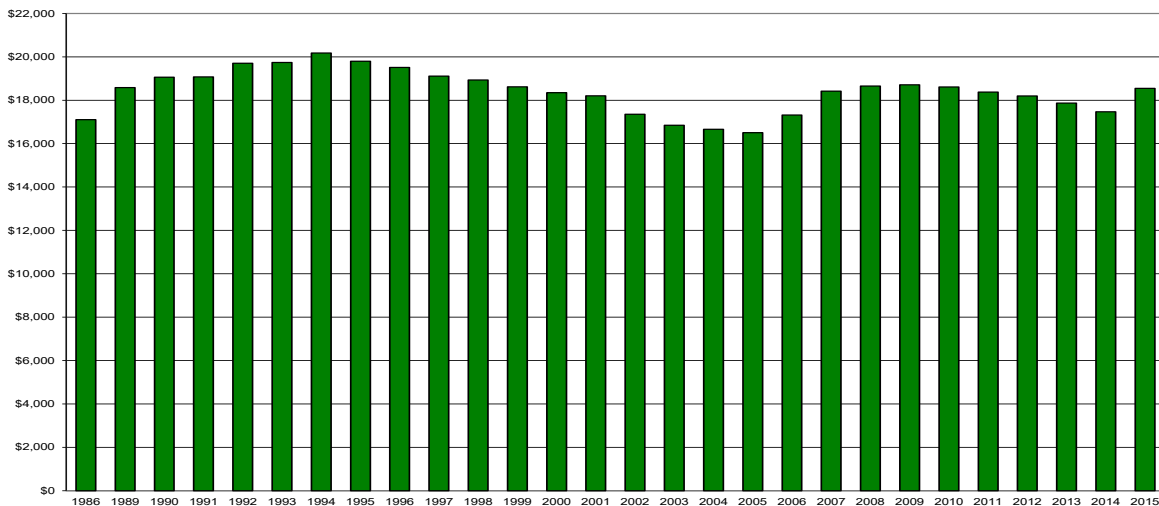
a low point in 2005 (\$16,500). They declined from 2009 to 2014, then increased to \$18,549 in 2015.

Welfare incomes for two-parent households depicted in **Figure 10d** follow an almost identical pattern to single-parent households. The main difference is that despite the increase in 2015, the two-parent families ended up worse off at the close of the 29-year period than at its start, dropping from \$24,660 in 1986 to \$23,468 in 2015.

**Figure 10b**  
Total welfare incomes, person with a disability,  
British Columbia, in constant 2015 dollars, 1989-2015



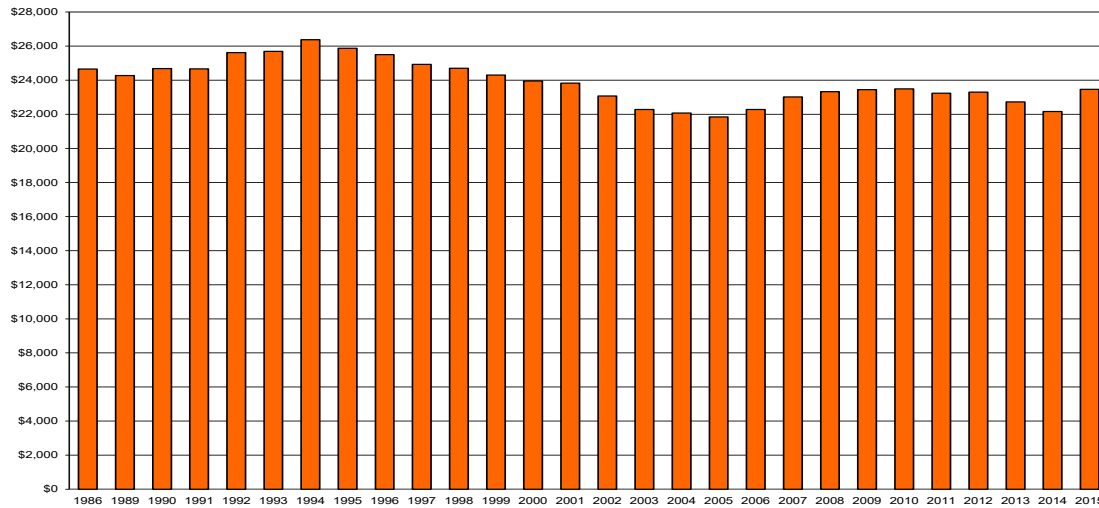
**Figure 10c**  
Total welfare incomes, single parent with one child age 2,  
British Columbia, in constant 2015 dollars, 1986-2015







**Figure 10d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**British Columbia, in constant 2015 dollars, 1986-2015**

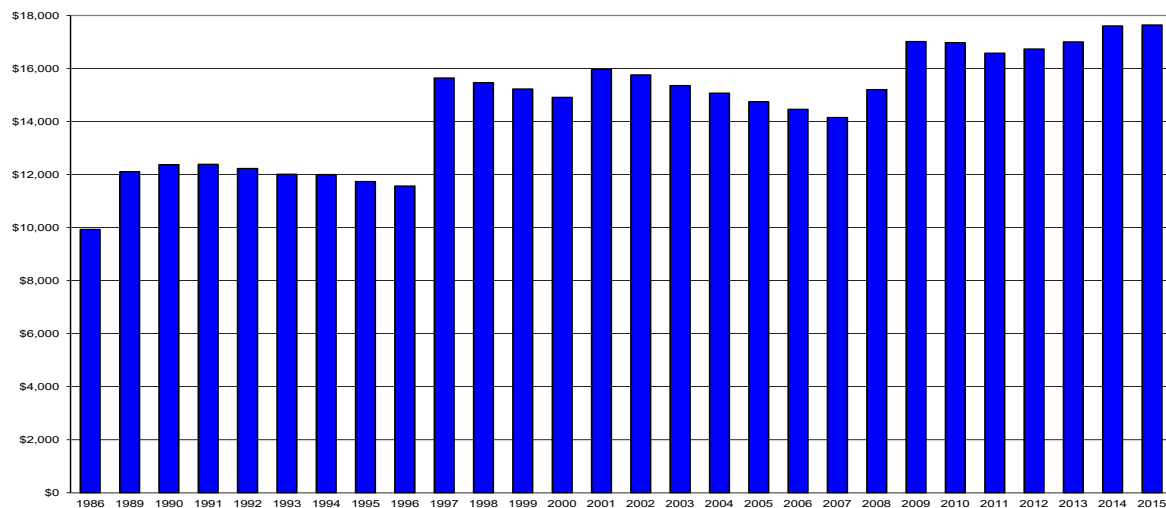


**Yukon**

The welfare incomes of single employable persons in Yukon appear to go through four distinct phases shown in **Figure 11a**: relatively low amounts from 1986 until 1996, a cluster of higher amounts with small declines until 2000, another jump with drops until 2007 and a final grouping of still higher amounts starting in 2009. Welfare incomes for this household reached a total maximum \$17,641 in 2015.

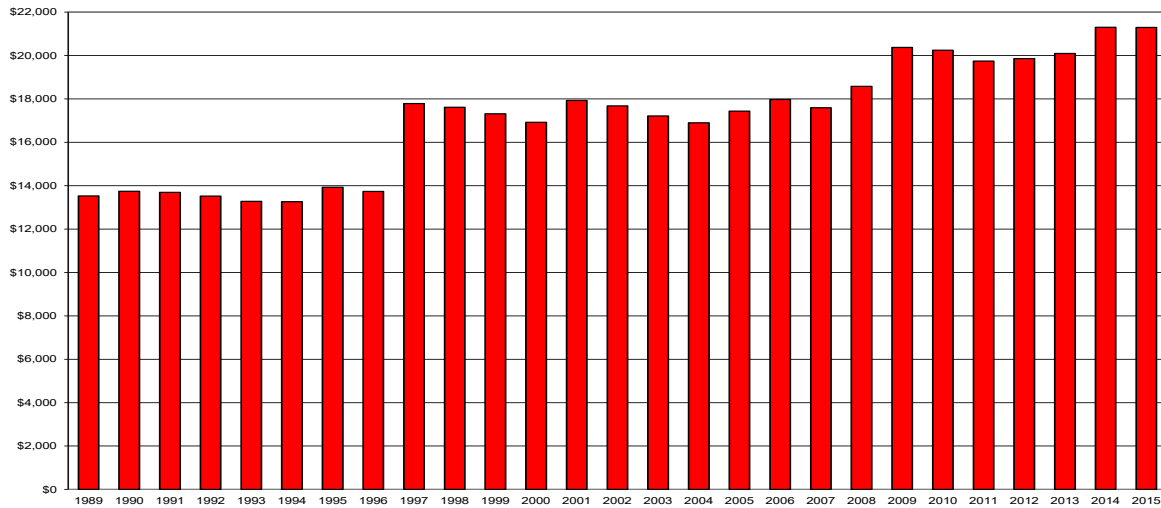
**Figure 11b** shows that welfare incomes for single persons with disabilities follow the same pattern as single employable recipients. On the whole, the trend is up, with some modest declines in between. Total welfare incomes for this household stood at \$13,529 in 1989 – but went substantially higher to \$21,295 in 2015, for a gain of \$7,766.

**Figure 11a**  
**Total welfare incomes, single employable person,**  
**Yukon, in constant 2015 dollars, 1986-2015**





**Figure 11b**  
**Total welfare incomes, person with a disability,**  
**Yukon, in constant 2015 dollars, 1989-2015**

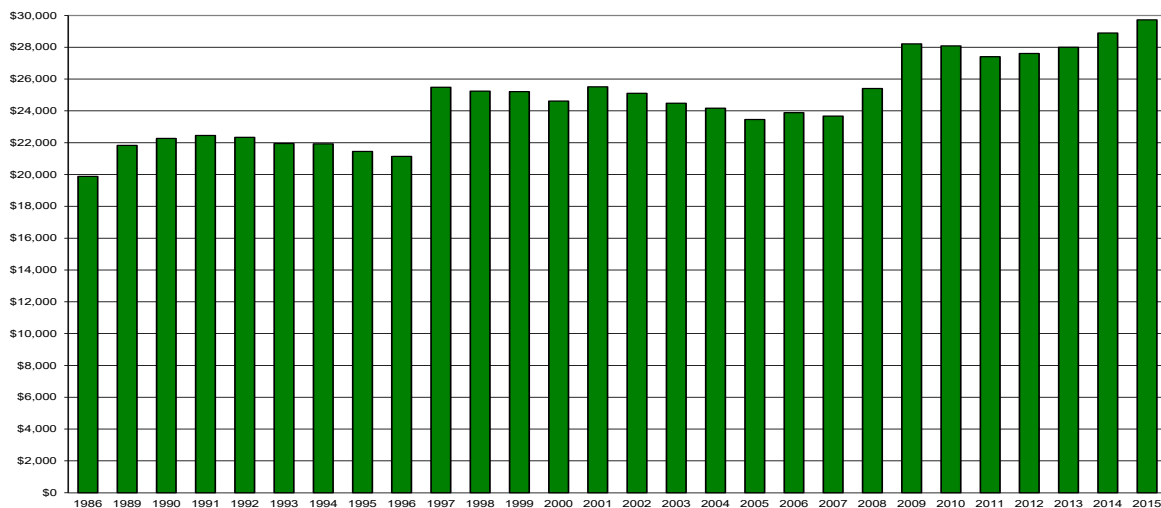


Welfare incomes for households with children follow the same trend as for single-person households. Single-parent families in **Figure 11c** started in 1986 with incomes of \$19,885 and ended the period at a significantly higher (by \$9,843) \$29,728 in 2015.

The increase that occurred between 2013 and 2014 for all household types was due to the inclusion of several additional benefits (i.e., telephone, transportation and laundry).

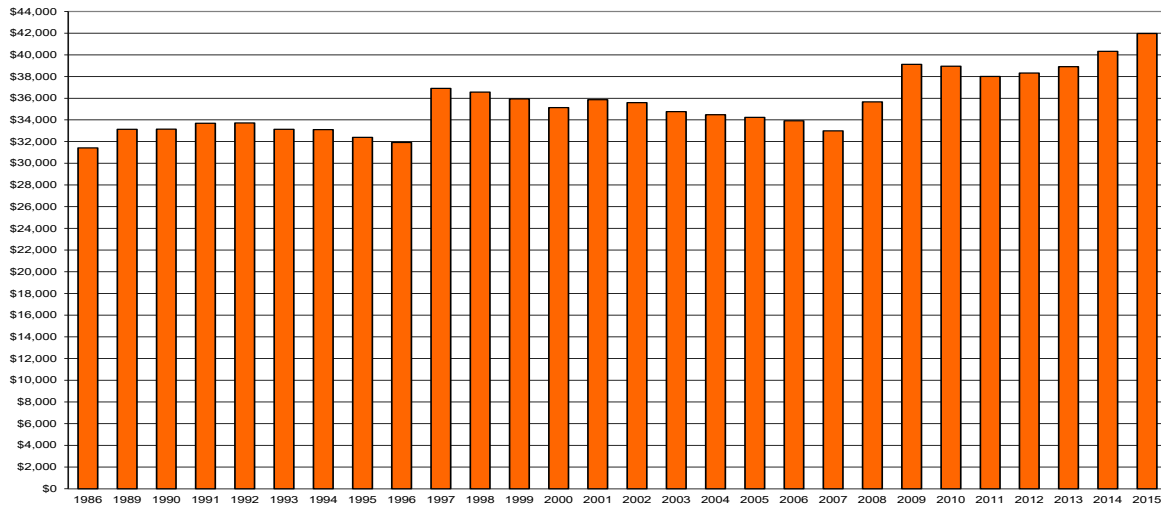
The welfare incomes of two-parent households with two children in **Figure 11d** began the 29-year period at \$31,426 and ended at \$41,965 in 2015 – a \$10,539 gain.

**Figure 11c**  
**Total welfare incomes, single parent with one child age 2,**  
**Yukon, in constant 2015 dollars, 1986-2015**





**Figure 11d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Yukon, in constant 2015 dollars, 1986-2015**



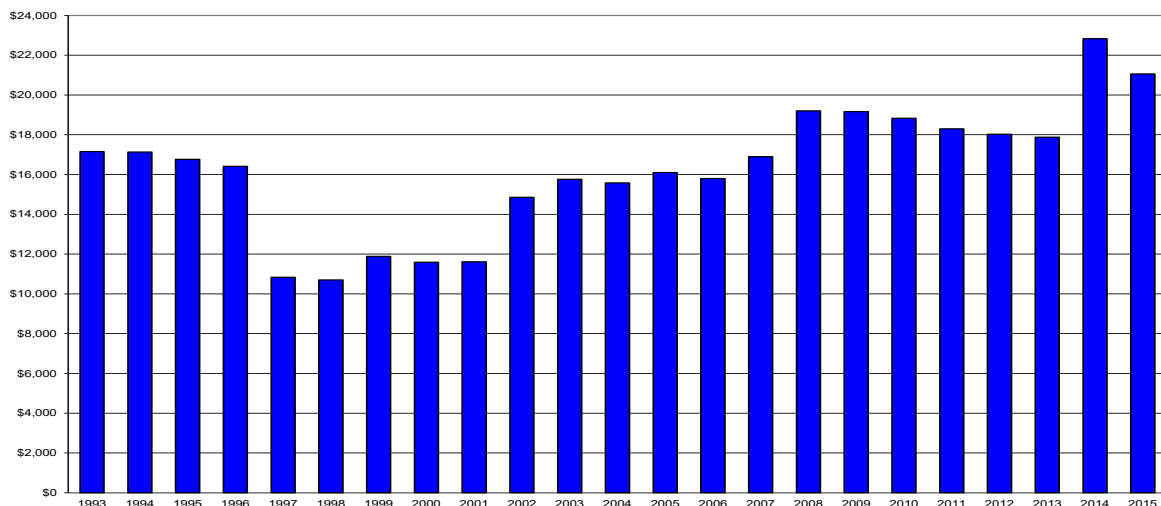
**Northwest Territories**

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 \$17,155 in 1993 and fell to \$10,703 in 1998. They then increased in three stages to \$19,204 in 2008, followed by a

decline until 2013. They increased substantially in 2014 and then fell to \$21,059 in 2015.

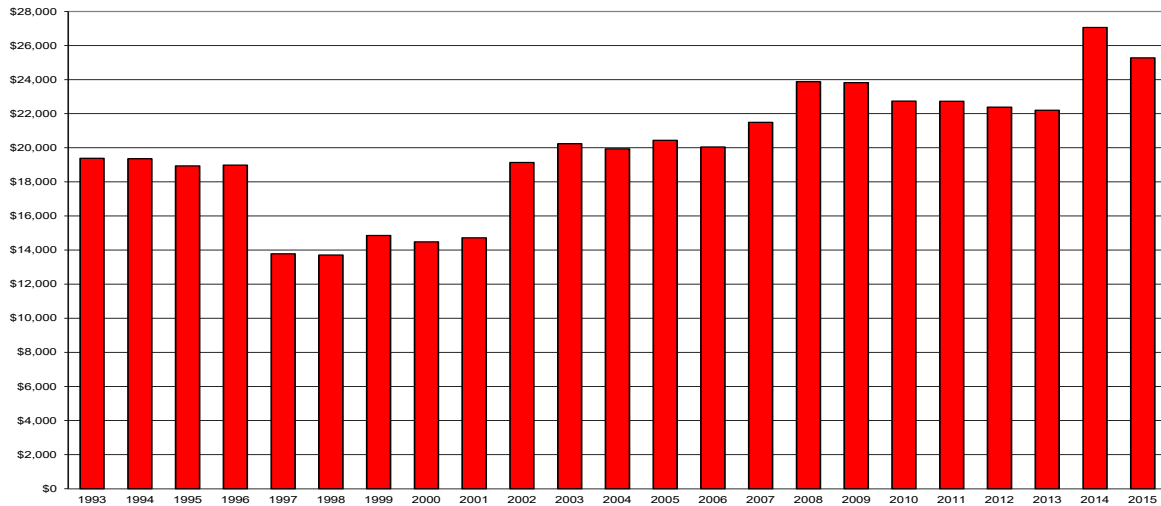
Welfare incomes for single persons with disabilities followed a similar pattern as their employable counterparts, as shown in Figure 12b. Single recipients with disabilities were eligible for maximum welfare incomes of \$25,276 in 2015.

**Figure 12a**  
**Total welfare incomes, single employable person,**  
**Northwest Territories, in constant 2015 dollars, 1993-2015**





**Figure 12b**  
**Total welfare incomes, person with a disability,**  
**Northwest Territories, in constant 2015 dollars, 1993-2015**



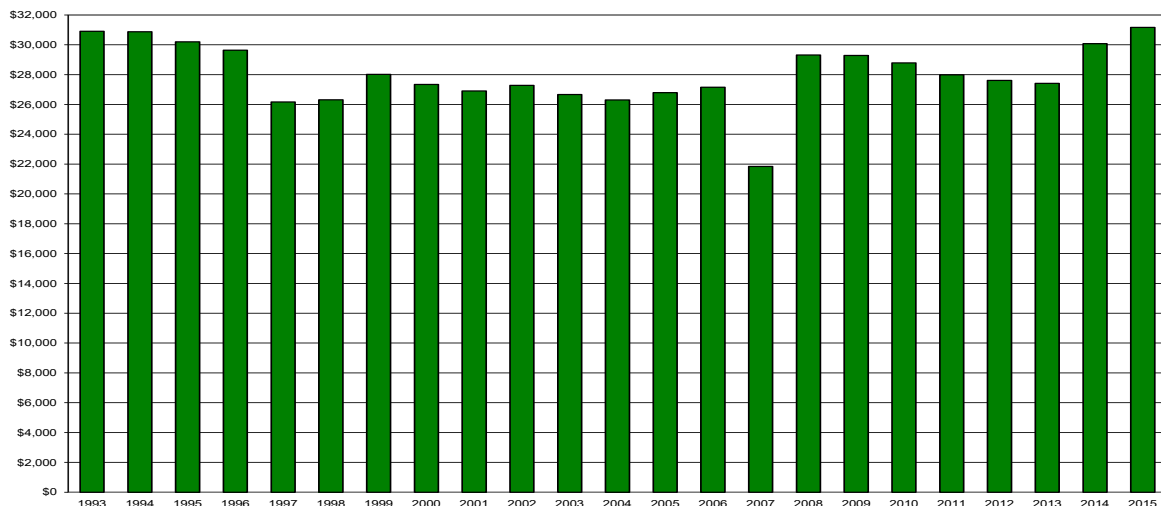
Single employable individuals and single persons with disabilities in the NWT are entitled to the actual cost of utilities. The decrease in incomes for the two family types between 2014 and 2015 is due to a decrease in the cost of fuel in the NWT.

an increase in 2008 and then a continual gradual decline until 2013. Incomes increased in 2014 and 2015, ending the period at to \$31,167 in 2015. **Figure 12c** shows the trend.

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

Welfare incomes for two-parent families showed generally the same pattern throughout the 1993-2015 period, as indicated by **Figure 12d**. They stood at \$35,680 in 2015, less than in 1993 (\$37,447).

**Figure 12c**  
**Total welfare incomes, single parent with one child age 2,**  
**Northwest Territories, in constant 2015 dollars, 1993-2015**

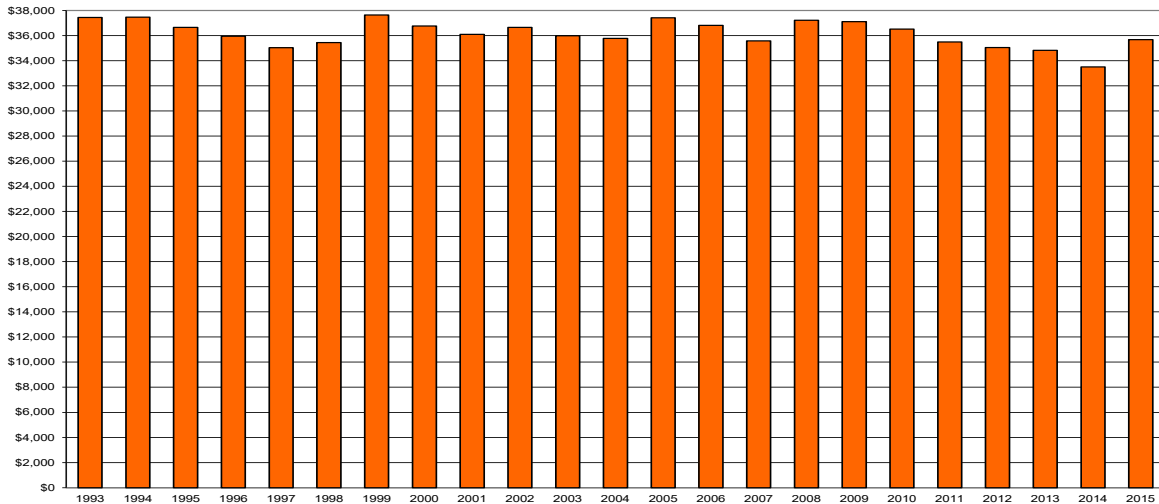




The changes that occurred in 2014 are due to a new approach in calculating shelter and utility costs. Average utility costs used for singles in Yellowknife are considerably higher than they were in the past. For

families with children, we use continue to use unsubsidized rental costs. However, the 2014 amount is a standardized amount that no longer varies by the size of the unit.

**Figure 12d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Northwest Territories, in constant 2015 dollars, 1993-2015**



### 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 income estimates for 2007 through 2011 result from the decision to use the average cost of market housing, which

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

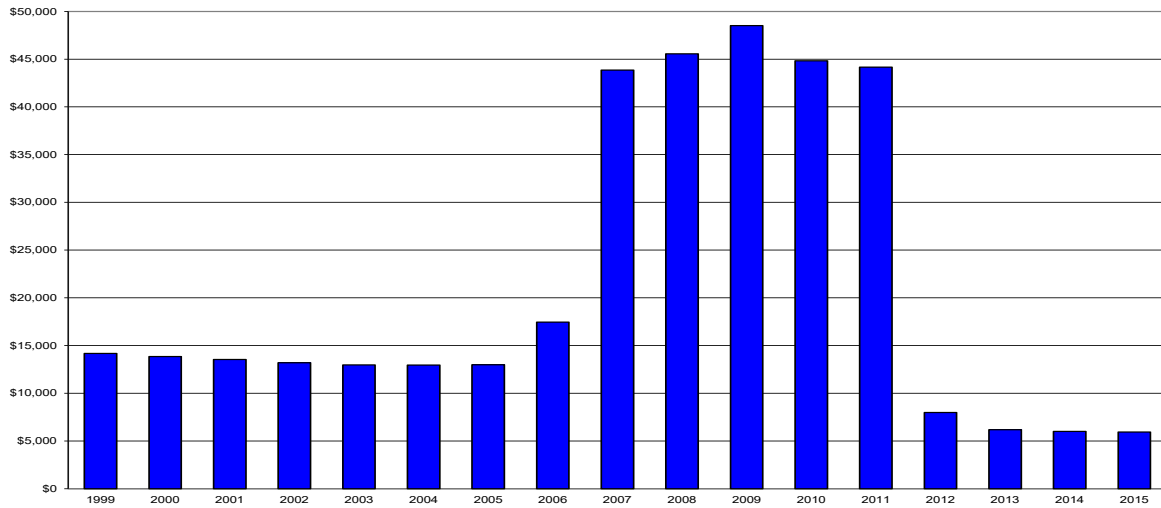
Single employable persons, shown in **Figure 13a**, were eligible for welfare incomes of \$5,942 in 2015, taking into account the fact that the bulk of housing costs are already paid. Welfare incomes in 2015 were \$8,142, \$13,971 and \$22,241, respectively, for single persons with disabilities, single-parent 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 starting in 2012 (because of the change in methodology noted above).

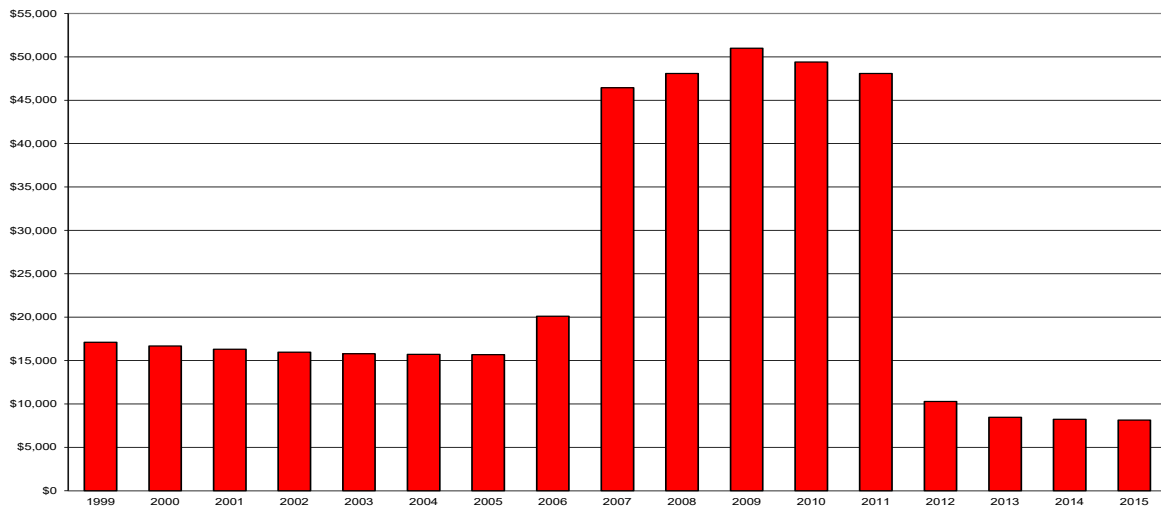
**Figure 13c** shows a down-flat-up-down pattern for single parents with one child age 2. **Figure 13d** portrays a small decline from 1999 to 2005, considerably higher amounts from 2006 until 2011 and then the sharp loss, explained above.



**Figure 13a**  
**Total welfare incomes, single employable person,**  
**Nunavut, in constant 2015 dollars, 1999-2015**

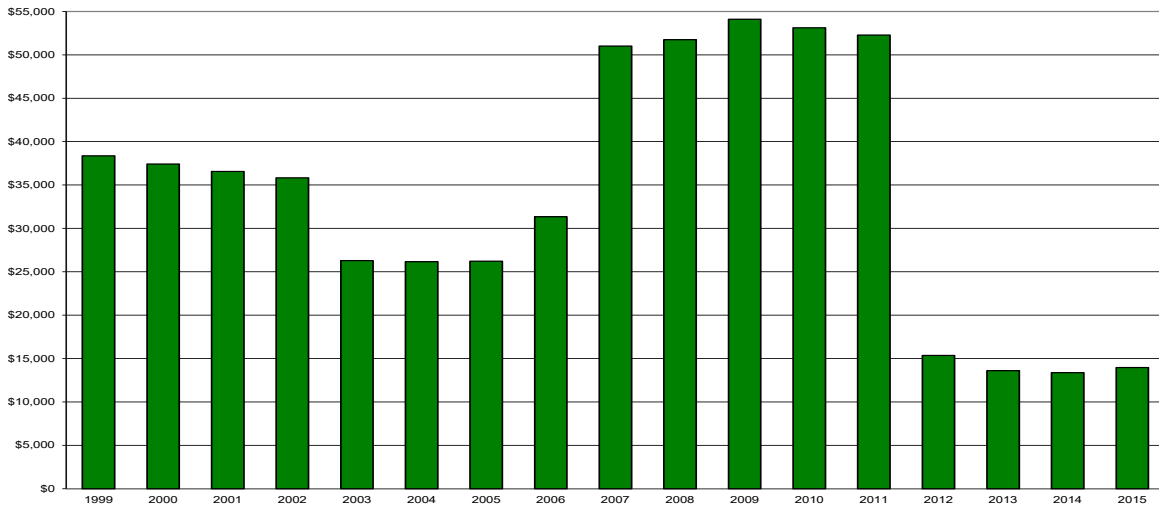


**Figure 13b**  
**Total welfare incomes, person with a disability,**  
**Nunavut, in constant 2015 dollars, 1999-2015**

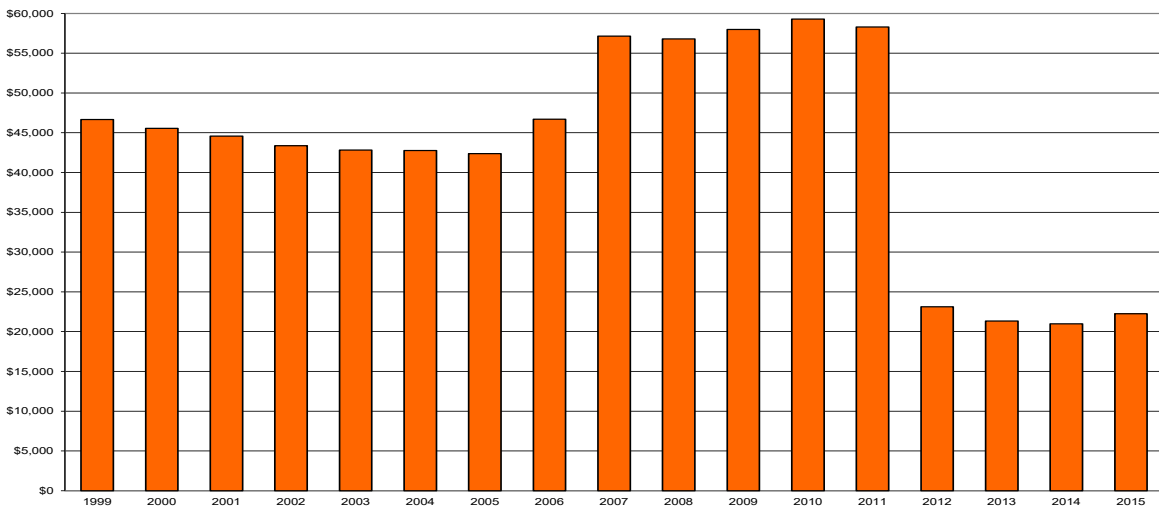




**Figure 13c**  
**Total welfare incomes, single parent with one child age 2,**  
**Nunavut, in constant 2015 dollars, 1999-2015**



**Figure 13d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Nunavut, in constant 2015 dollars, 1999-2015**



### ADEQUACY OF WELFARE INCOMES

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

### Poverty Measures

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

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

### Low income cut-offs

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

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

**Table 3** compares total welfare incomes in 2015 with the after-tax low income cut-offs for that year for the ten provinces. Because the survey that generates the low income cut-offs does not cover the three territories, they are not included in any of the comparisons with low-income lines.

After-tax measures are used because they are deemed to be more comparable to welfare, which is not subject to income taxation. It can be seen that welfare incomes fall well below the designated cut-offs for

all household types and in all jurisdictions (with the one exception of single-parent families in Newfoundland and Labrador, whose welfare incomes are \$1,254 above the LICO).

In 2015, welfare incomes for single employable households ranged from 38.2 percent of the after-tax poverty line in Alberta to a 'high' of 64.9 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 49.0 percent of the poverty line in Alberta to 69.8 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 2015, incomes of single persons on AISH came to 95.5 percent of the after-tax LICO, far higher than the low of 49.0 percent for persons with disabilities on standard welfare. The Saskatchewan Assured Income for Disability (SAID) program also pays higher rates than the standard welfare program. For 2015, the income of single persons with disabilities on SAID was 89.3 percent of the after-tax LICO, compared to 65.9 percent for those receiving Saskatchewan Assistance Plan benefits. **Table 3** gives the details.

For single-parent households with one child age 2, welfare incomes represented 68.9 percent of the poverty line in Manitoba and a surprising 106.0 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 60.9 percent in BC to 90.8 percent in Prince Edward Island. See **Table 3** for the results.

**TABLE 3  
COMPARISON OF 2015 WELFARE INCOMES  
WITH 2015 AFTER-TAX LOW INCOME CUT-OFFS (LICO)**

	<i>Total Welfare Incomes</i>	<i>2015 LICO</i>	<i>Poverty Gap</i>	<i>Welfare Incomes as % of LICO</i>
<b>NL</b>				
single employable	\$11,188	\$17,240	-\$6,052	64.9%
person with disability	\$11,188	\$17,240	-\$6,052	64.9%
single parent, one child	\$22,236	\$20,982	\$1,254	106.0%
couple, two children	\$26,399	\$32,596	-\$6,197	81.0%
<b>PE</b>				
single employable	\$7,662	\$17,025	-\$9,363	45.0%
person with disability	\$9,989	\$17,025	-\$7,036	58.7%
single parent, one child	\$19,523	\$20,722	-\$1,199	94.2%
couple, two children	\$29,224	\$32,191	-\$2,967	90.8%



**TABLE 3 (continued)**  
**COMPARISON OF 2015 WELFARE INCOMES**  
**WITH 2015 AFTER-TAX LOW INCOME CUT-OFFS (LICO)**

	<i>Total Welfare Incomes</i>	<i>2015 LICO</i>	<i>Poverty Gap</i>	<i>Welfare Incomes as % of LICO</i>
<b>NS</b>				
single employable	\$7,185	\$17,240	-\$10,055	41.7%
person with disability	\$10,018	\$17,240	-\$7,222	58.1%
single parent, one child	\$17,161	\$20,982	-\$3,821	81.8%
couple, two children	\$24,975	\$32,596	-\$7,621	76.6%
<b>NB</b>				
single employable	\$6,814	\$17,240	-\$10,426	39.5%
person with disability	\$9,528	\$17,240	-\$7,712	55.3%
single parent, one child	\$18,539	\$20,982	-\$2,443	88.4%
couple, two children	\$23,404	\$32,596	-\$9,192	71.8%
<b>QC</b>				
single employable	\$8,612	\$20,386	-\$11,774	42.2%
person with disability	\$12,510	\$20,386	-\$7,876	61.4%
single parent, one child	\$20,506	\$24,811	-\$4,305	82.6%
couple, two children	\$27,150	\$38,544	-\$11,394	70.4%
<b>ON</b>				
single employable	\$8,839	\$20,386	-\$11,547	43.4%
person with disability	\$14,239	\$20,386	-\$6,147	69.8%
single parent, one child	\$19,940	\$24,811	-\$4,871	80.4%
couple, two children	\$27,774	\$38,544	-\$10,770	72.1%
<b>MB</b>				
single employable	\$8,331	\$20,386	-\$12,055	40.9%
person with disability	\$10,940	\$20,386	-\$9,446	53.7%
single parent, one child	\$17,103	\$24,811	-\$7,708	68.9%
couple, two children	\$24,719	\$38,544	-\$13,825	64.1%
<b>SK</b>				
single employable	\$8,852	\$17,240	-\$8,388	51.3%
person with disability	\$11,358	\$17,240	-\$5,882	65.9%
person with disability-SAID	\$15,403	\$17,240	-\$1,837	89.3%
single parent, one child	\$20,271	\$20,982	-\$711	96.6%
couple, two children	\$27,542	\$32,596	-\$5,054	84.5%

**TABLE 3 (continued)**  
**COMPARISON OF 2015 WELFARE INCOMES**  
**WITH 2015 AFTER-TAX LOW INCOME CUT-OFFS (LICO)**

	<i>Total Welfare Incomes</i>	<i>2015 LICO</i>	<i>Poverty Gap</i>	<i>Welfare Incomes as % of LICO</i>
<b>AB</b>				
single employable	\$7,794	\$20,386	-\$12,592	38.2%
person with disability	\$9,997	\$20,386	-\$10,389	49.0%
person with disability-AISH	\$19,468	\$20,386	-\$918	95.5%
single parent, one child	\$17,403	\$24,811	-\$7,408	70.1%
couple, two children	\$24,841	\$38,544	-\$13,703	64.4%
<b>BC</b>				
single employable	\$7,816	\$20,386	-\$12,570	38.3%
person with disability	\$11,416	\$20,386	-\$8,970	56.0%
single parent, one child	\$18,549	\$24,811	-\$6,262	74.8%
couple, two children	\$23,468	\$38,544	-\$15,076	60.9%

### *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 2015 with the Market Basket Measure. The 2015 Market Basket Measure amounts are estimates based on the latest data for 2014<sup>1</sup> and adjusted on the basis of the Consumer Price Index (CPI) for cities. As in the case of after-tax poverty lines, welfare incomes fell well below the designated baseline for all household types and in all jurisdictions, with the exception of persons on Alberta's AISH program.

In 2015, welfare incomes for single employable households were only 38.6 percent of the MBM in Moncton, 38.8 percent in Halifax, 39.2 percent in Calgary and 39.5 percent in Vancouver. They reached a 'high' of 59.7 percent of the MBM in St. John's. Most of the other jurisdictions cluster around the lower rate. See **Table 4** for all the results.

Welfare incomes for single persons with disabilities were slightly higher, ranging from 50.3 percent of the MBM in Calgary to a high of 71.5 percent in Montreal. On a positive note, recipients under Alberta's Assured Income for the Severely Handicapped (AISH) program received welfare incomes that reached 97.9 percent of the Market Basket Measure in Calgary. In Saskatchewan, the income of SAID recipients reached 81.0 percent of the Market Basket Measure in Saskatoon. See **Table 4**.

For single-parent households with one child, welfare incomes ranged from 61.9 percent of the MBM in Calgary to 83.9 percent of the MBM in St. John's. For two-parent families with two children, welfare incomes as a percentage of the Market Basket Measure ranged from 59.4 percent in Vancouver to a high of 78.7 percent in Charlottetown. **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.

1. The release of 2011 Census data resulted in historical revisions to a number of Statistics Canada's series. The components of the MBM that use Census data for weighting purposes were revised for reference years 2011 to 2013.



**TABLE 4  
COMPARISON OF 2015 WELFARE INCOMES  
WITH MARKET BASKET MEASURE (MBM)**

	<i>Total Welfare Incomes</i>	<i>Estimated 2015 MBM</i>	<i>Poverty Gap</i>	<i>Welfare Incomes as % of MBM</i>
<b>NL</b> <b>St. John's</b>				
single employable	\$11,188	\$18,736	-\$7,548	59.7%
person with disability	\$11,188	\$18,736	-\$7,548	59.7%
single parent, one child	\$22,236	\$26,496	-\$4,260	83.9%
couple, two children	\$26,399	\$37,472	-\$11,073	70.4%
<b>PE</b> <b>Charlottetown</b>				
single employable	\$7,662	\$18,570	-\$10,908	41.3%
person with disability	\$9,989	\$18,570	-\$8,581	53.8%
single parent, one child	\$19,523	\$26,262	-\$6,739	74.3%
couple, two children	\$29,224	\$37,140	-\$7,916	78.7%
<b>NS</b> <b>Halifax</b>				
single employable	\$7,185	\$18,541	-\$11,356	38.8%
person with disability	\$10,018	\$18,541	-\$8,523	54.0%
single parent, one child	\$17,161	\$26,221	-\$9,060	65.4%
couple, two children	\$24,975	\$37,081	-\$12,106	67.4%
<b>NB</b> <b>Moncton</b>				
single employable	\$6,814	\$17,665	-\$10,851	38.6%
person with disability	\$9,528	\$17,665	-\$8,137	53.9%
single parent, one child	\$18,539	\$24,981	-\$6,442	74.2%
couple, two children	\$23,404	\$35,329	-\$11,925	66.2%
<b>QC</b> <b>Montréal</b>				
single employable	\$8,612	\$17,501	-\$8,889	49.2%
person with disability	\$12,510	\$17,501	-\$4,991	71.5%
single parent, one child	\$20,506	\$24,750	-\$4,244	82.9%
couple, two children	\$27,150	\$35,001	-\$7,851	77.6%

**TABLE 4 (continued)**  
**COMPARISON OF 2015 WELFARE INCOMES**  
**WITH MARKET BASKET MEASURES (MBM)**

	<i>Total welfare incomes</i>	<i>Estimated 2015 MBM</i>	<i>Poverty gap</i>	<i>Welfare incomes as % of MBM</i>
<b>ON</b>				
<b>Toronto</b>				
single employable	\$8,839	\$20,190	-\$11,351	43.8%
person with disability	\$14,239	\$20,190	-\$5,951	70.5%
single parent, one child	\$19,940	\$28,553	-\$8,613	69.8%
couple, two children	\$27,774	\$40,380	-\$12,606	68.8%
<b>MB</b>				
<b>Winnipeg</b>				
single employable	\$8,331	\$18,051	-\$9,720	46.2%
person with disability	\$10,940	\$18,051	-\$7,111	60.6%
single parent, one child	\$17,103	\$25,529	-\$8,426	67.0%
couple, two children	\$24,719	\$36,103	-\$11,384	68.5%
<b>SK</b>				
<b>Saskatoon</b>				
single employable	\$8,852	\$19,027	-\$10,175	46.5%
person with disability	\$11,358	\$19,027	-\$7,669	59.7%
person with disability-SAID	\$15,403	\$19,027	-\$3,624	81.0%
single parent, one child	\$20,271	\$26,908	-\$6,637	75.3%
couple, two children	\$27,542	\$38,053	-\$10,511	72.4%
<b>AB</b>				
<b>Calgary</b>				
single employable	\$7,794	\$19,878	-\$12,084	39.2%
person with disability	\$9,997	\$19,878	-\$9,881	50.3%
person with disability-AISH	\$19,468	\$19,878	-\$410	97.9%
single parent, one child	\$17,403	\$28,111	-\$10,708	61.9%
couple, two children	\$24,841	\$39,756	-\$14,915	62.5%
<b>BC</b>				
<b>Vancouver</b>				
single employable	\$7,816	\$19,763	-\$11,947	39.5%
person with disability	\$11,416	\$19,763	-\$8,347	57.8%
single parent, one child	\$18,549	\$27,949	-\$9,400	66.4%
couple, two children	\$23,468	\$39,526	-\$16,058	59.4%

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

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

The 2015 income data in this report are based on 2014 CIS statistics<sup>1</sup> and have been indexed by the national annual rate of inflation. Generally speaking, the average and median after-tax incomes from the CIS are higher than those reported under SLID. Consequently, welfare incomes as a percentage of these measures are lower than in the past.

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

### After-tax average incomes

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

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

Compared to after-tax average incomes for single people, welfare incomes for single employable recipients ranged from 17.1 percent in Alberta to 32.9 percent in Newfoundland and Labrador, as shown in **Table 5**.

Single persons with disabilities were worst off in Alberta at 22.0 percent of after-tax average incomes and best off in Ontario at 41.8 percent.

<b>TABLE 5</b>			
<b>2015 WELFARE INCOMES AS A PERCENTAGE OF AFTER-TAX AVERAGE INCOMES</b>			
	<i>Total welfare incomes</i>	<i>Estimated after-tax average incomes</i>	<i>Welfare incomes as % of after-tax average incomes</i>
<b>NL</b>			
single employable	\$11,188	\$33,970	32.9%
person with disability	\$11,188	\$33,970	32.9%
single parent, one child	\$22,236	\$47,416	46.9%
couple, two children	\$26,399	\$105,447	25.0%
<b>PE</b>			
single employable	\$7,662	\$30,229	25.3%
person with disability	\$9,989	\$30,229	33.0%
single parent, one child	\$19,523	\$44,888	43.5%
couple, two children	\$29,224	\$92,709	31.5%

1. With the release of the 2014 CIS, Statistics Canada revised estimates for 2006 to 2013 using new population totals from the 2011 Census.

**TABLE 5 (continued)**  
**2015 WELFARE INCOMES AS A PERCENTAGE**  
**OF AFTER-TAX AVERAGE INCOMES**

	<i>Total welfare incomes</i>	<i>Estimated after-tax average incomes</i>	<i>Welfare incomes as % of after-tax average incomes</i>
<b>NS</b>			
single employable	\$7,185	\$29,825	24.1%
person with disability	\$10,018	\$29,825	33.6%
single parent, one child	\$17,161	\$44,686	38.4%
couple, two children	\$24,975	\$96,551	25.9%
<b>NB</b>			
single employable	\$6,814	\$32,352	21.1%
person with disability	\$9,528	\$32,352	29.5%
single parent, one child	\$18,539	\$42,866	43.2%
couple, two children	\$23,404	\$85,227	27.5%
<b>QC</b>			
single employable	\$8,612	\$31,644	27.2%
person with disability	\$12,510	\$31,644	39.5%
single parent, one child	\$20,506	\$48,730	42.1%
couple, two children	\$27,150	\$91,293	29.7%
<b>ON</b>			
single employable	\$8,839	\$34,071	25.9%
person with disability	\$14,239	\$34,071	41.8%
single parent, one child	\$19,940	\$50,853	39.2%
couple, two children	\$27,774	\$105,346	26.4%
<b>MB</b>			
single employable	\$8,331	\$35,082	23.7%
person with disability	\$10,940	\$35,082	31.2%
single parent, one child	\$17,103	\$47,517	36.0%
couple, two children	\$24,719	\$88,665	27.9%
<b>SK</b>			
single employable	\$8,852	\$40,238	22.0%
person with disability	\$11,358	\$40,238	28.2%
person with disability-SAID	\$15,403	\$40,238	38.3%
single parent, one child	\$20,271	\$52,976	38.3%
couple, two children	\$27,542	\$104,032	26.5%



**TABLE 5 (continued)**  
**2015 WELFARE INCOMES AS A PERCENTAGE**  
**OF AFTER-TAX AVERAGE INCOMES**

	<i>Total welfare incomes</i>	<i>Estimated after-tax average incomes</i>	<i>Welfare incomes as % of after-tax average incomes</i>
<b>AB</b>			
single employable	\$7,794	\$45,495	17.1%
person with disability	\$9,997	\$45,495	22.0%
person with disability-AISH	\$19,468	\$45,495	42.8%
single parent, one child	\$17,403	\$73,702	23.6%
couple, two children	\$24,841	\$118,287	21.0%
<b>BC</b>			
single employable	\$7,816	\$34,374	22.7%
person with disability	\$11,416	\$34,374	33.2%
single parent, one child	\$18,549	\$50,146	37.0%
couple, two children	\$23,468	\$111,817	21.0%

However, individuals receiving benefits under the Assured Income for the Severely Handicapped (AISH) program in Alberta fared best, at 42.8 percent of after-tax average incomes. See **Table 5**.

Relative to after-tax average incomes for single-parent families, welfare incomes of single parents with one child age 2 ranged from 23.6 percent in Alberta to 46.9 percent in Newfoundland and Labrador. Two-parent households received between 21.0 percent of after-tax incomes in both Alberta and British Columbia and 31.5 percent in Prince Edward Island. The findings are set out in **Table 5**.

Comparative information is helpful for assessing welfare adequacy. The figures tell a powerful story about the adequacy – or lack thereof – of welfare incomes relative to the after-tax average incomes of Canadians. Most welfare incomes for the four illustrative households generally ranged between 20 and 40 percent of after-tax average incomes. Only Newfoundland and Labrador came close to reaching one-half of after-tax average incomes, with 46.9 percent for single parents.

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

#### *After-tax median incomes*

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

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

When it comes to overall results, single employable recipients came lowest in Alberta and best in Newfoundland and Labrador, with welfare incomes at 19.7 percent and 39.1 percent of after-tax median incomes, respectively, as shown in **Table 6**.

Welfare incomes for single persons with disabilities ranged from 25.2 percent to 49.1 percent of after-tax median incomes in Alberta and Ontario, respectively. Those receiving AISH benefits in Alberta were the same as Ontario, with their welfare incomes at 49.1 percent of after-tax median incomes.

Single-parent households qualified for welfare incomes that fell between 31.7 percent and 65.1 percent of after-tax median incomes in Alberta and Newfoundland and Labrador, respectively. The welfare incomes of two-parent households ranged from 23.8 percent and 34.0 percent of after-tax median incomes in British Columbia and Prince Edward Island, respectively.

In summary, welfare incomes for all household types ranged from a low of 19.7 percent for single employable recipients in Alberta to a high of 65.1 percent of after-tax median incomes for single-parent households in Newfoundland and Labrador. See **Table 6** for all the results.

<b>TABLE 6</b>			
<b>2015 WELFARE INCOMES AS A PERCENTAGE OF AFTER-TAX MEDIAN INCOMES</b>			
	<i>Total welfare incomes</i>	<i>Estimated after-tax median incomes</i>	<i>Welfare incomes as % of after-tax median incomes</i>
<b>NL</b>			
single employable	\$11,188	\$28,611	39.1%
person with disability	\$11,188	\$28,611	39.1%
single parent, one child	\$22,236	\$34,172	65.1%
couple, two children	\$26,399	\$99,482	26.5%
<b>PE</b>			
single employable	\$7,662	\$26,893	28.5%
person with disability	\$9,989	\$26,893	37.1%
single parent, one child	\$19,523	\$45,697	42.7%
couple, two children	\$29,224	\$85,935	34.0%
<b>NS</b>			
single employable	\$7,185	\$25,679	28.0%
person with disability	\$10,018	\$25,679	39.0%
single parent, one child	\$17,161	\$39,732	43.2%
couple, two children	\$24,975	\$89,474	27.9%
<b>NB</b>			
single employable	\$6,814	\$28,207	24.2%
person with disability	\$9,528	\$28,207	33.8%
single parent, one child	\$18,539	\$37,913	48.9%
couple, two children	\$23,404	\$78,656	29.8%
<b>QC</b>			
single employable	\$8,612	\$29,319	29.4%
person with disability	\$12,510	\$29,319	42.7%
single parent, one child	\$20,506	\$43,069	47.6%
couple, two children	\$27,150	\$83,913	32.4%



**TABLE 6 (continued)**  
**2015 WELFARE INCOMES AS A PERCENTAGE**  
**OF AFTER-TAX MEDIAN INCOMES**

	<i>Total welfare incomes</i>	<i>Estimated after-tax median incomes</i>	<i>Welfare incomes as % of after-tax median incomes</i>
<b>ON</b>			
single employable	\$8,839	\$29,016	30.5%
person with disability	\$14,239	\$29,016	49.1%
single parent, one child	\$19,940	\$43,776	45.6%
couple, two children	\$27,774	\$94,529	29.4%
<b>MB</b>			
single employable	\$8,331	\$31,644	26.3%
person with disability	\$10,940	\$31,644	34.6%
single parent, one child	\$17,103	\$42,664	40.1%
couple, two children	\$24,719	\$78,858	31.3%
<b>SK</b>			
single employable	\$8,852	\$35,688	24.8%
person with disability	\$11,358	\$35,688	31.8%
person with disability-SAID	\$15,403	\$35,688	43.2%
single parent, one child	\$20,271	\$49,034	41.3%
couple, two children	\$27,542	\$98,269	28.0%
<b>AB</b>			
single employable	\$7,794	\$39,631	19.7%
person with disability	\$9,997	\$39,631	25.2%
person with disability-AISH	\$19,468	\$39,631	49.1%
single parent, one child	\$17,403	\$54,897	31.7%
couple, two children	\$24,841	\$102,414	24.3%
<b>BC</b>			
single employable	\$7,816	\$31,240	25.0%
person with disability	\$11,416	\$31,240	36.5%
single parent, one child	\$18,549	\$43,473	42.7%
couple, two children	\$23,486	\$98,674	23.8%



**APPENDIX A**

**2015 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	\$8,796	\$1,800			\$302	\$290	\$11,188
person with disability <sup>5</sup>	\$8,796	\$1,800			\$302	\$290	\$11,188
single parent, one child <sup>7</sup>	\$13,392	\$1,800	\$5,639	\$373	\$682	\$350	\$22,236
couple, two children <sup>7</sup>	\$13,968	\$1,800	\$8,616	\$769	\$824	\$422	\$26,399
<b>PE</b> <sup>8 9 10</sup>							
single employable	\$7,292				\$270	\$100	\$7,662
person with disability <sup>11</sup>	\$9,608				\$281	\$100	\$9,989
single parent, one child	\$13,052		\$5,639		\$682	\$150	\$19,523
couple, two children	\$19,284	\$350	\$8,616		\$824	\$150	\$29,224
<b>NS</b> <sup>12 13</sup>							
single employable	\$6,660				\$270	\$255	\$7,185
person with disability	\$9,480				\$283	\$255	\$10,018
single parent, one child <sup>14</sup>	\$9,900		\$5,639	\$625	\$682	\$315	\$17,161
couple, two children <sup>14</sup>	\$13,560	\$150	\$8,616	\$1,450	\$824	\$375	\$24,975
<b>NB</b> <sup>15 16 17 18</sup>							
single employable	\$6,444				\$270	\$100	\$6,814
person with disability <sup>19</sup>	\$7,956	\$1,200			\$272	\$100	\$9,528
single parent, one child <sup>20</sup>	\$10,644	\$1,224	\$5,639	\$250	\$682	\$100	\$18,539
couple, two children <sup>20</sup>	\$11,940	\$1,424	\$8,616	\$500	\$824	\$100	\$23,404

**APPENDIX A (continued)**

**2015 WELFARE INCOMES, BY HOUSEHOLD AND COMPONENT**

	Basic social assistance <sup>1</sup>	Additional SA program benefits	Federal child benefits <sup>2</sup>	Provincial/territorial child benefits	GST credit <sup>3</sup>	Provincial tax credits	Total income
<b>QC</b> <sup>21 22 23 24</sup>							
single employable	\$7,392				\$270	\$950	\$8,612
person with disability	\$11,244				\$316	\$950	\$12,510
single parent, one child <sup>25</sup>	\$8,964	\$960	\$5,639	\$3,196	\$682	\$1,065	\$20,506
couple, two children <sup>25</sup>	\$11,563	\$1,159	\$8,616	\$3,548	\$824	\$1,440	\$27,150
<b>ON</b> <sup>26 27 28</sup>							
single employable	\$7,922				\$270	\$647	\$8,839
person with disability	\$13,212				\$355	\$672	\$14,239
single parent, one child <sup>29</sup>	\$11,312		\$5,639	\$1,323	\$682	\$984	\$19,940
couple, two children <sup>29</sup>	\$14,102		\$8,616	\$2,646	\$824	\$1,586	\$27,774
<b>MB</b> <sup>30 31</sup>							
single employable	\$2,640	\$5,421			\$270		\$8,331
person with disability	\$3,977	\$6,681			\$282		\$10,940
single parent, one child <sup>32</sup>	\$4,992	\$5,790	\$5,639		\$682		\$17,103
couple, two children <sup>32</sup>	\$8,405	\$6,874	\$8,616		\$824		\$24,719
<b>SK</b> <sup>33 34 35 36</sup>							
single employable	\$8,341				\$270	\$241	\$8,852
person with disability <sup>37</sup>	\$9,966	\$840			\$311	\$241	\$11,358
person with disability – SAID <sup>38 39 40</sup>	\$13,951	\$840			\$371	\$241	\$15,403
single parent, one child <sup>41</sup>	\$13,468		\$5,639		\$682	\$482	\$20,271
couple, two children <sup>41</sup>	\$17,217	\$215	\$8,616		\$824	\$670	\$27,542



**APPENDIX A (continued)**

**2015 WELFARE INCOMES, BY HOUSEHOLD AND COMPONENT**

	Basic social assistance <sup>1</sup>	Additional SA program benefits	Federal child benefits <sup>2</sup>	Provincial/territorial child benefits	GST credit <sup>3</sup>	Provincial tax credits	Total income
<b>AB</b> <sup>42</sup>							
single employable	\$7,524				\$270		\$7,794
person with disability	\$8,772	\$936			\$289		\$9,997
person with disability – AISH <sup>43</sup>	\$19,056				\$412		\$19,468
single parent, one child	\$11,196		\$5,525		\$682		\$17,403
couple, two children	\$15,000	\$275	\$8,742		\$824		\$24,841
<b>BC</b> <sup>44 45</sup>							
single employable	\$7,320	\$35			\$270	\$191	\$7,816
person with disability	\$10,877	\$35			\$313	\$191	\$11,416
single parent, one child	\$11,347	\$80	\$5,639	\$495	\$682	\$306	\$18,549
couple, two children	\$13,213	\$365	\$8,616		\$824	\$450	\$23,468
<b>YT</b> <sup>46 47</sup>							
single employable	\$16,420	\$809			\$412		\$17,641
person with disability	\$16,420	\$4,463			\$412		\$21,295
single parent, one child <sup>48 49</sup>	\$21,396	\$1,256	\$5,639	\$755	\$682		\$29,728
couple, two children <sup>48 49</sup>	\$29,829	\$2,233	\$7,569	\$1,510	\$824		\$41,965
<b>NT</b> <sup>50 51 52</sup>							
single employable	\$20,647				\$412		\$21,059
person with disability	\$20,805	\$4,059			\$412		\$25,276
single parent, one child <sup>53 54</sup>	\$24,560		\$5,639	\$286	\$682		\$31,167
couple, two children <sup>53 54</sup>	\$25,895		\$8,527	\$434	\$824		\$35,680



**APPENDIX A (continued)**

**2015 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
NU <sup>55 56 57</sup>							
single employable	\$5,672				\$270		\$5,942
person with disability	\$5,772	\$2,100			\$270		\$8,142
single parent, one child <sup>58 59</sup>	\$7,320		\$5,639	\$330	\$682		\$13,971
couple, two children <sup>58 59</sup>	\$12,141		\$8,616	\$660	\$824		\$22,241

1. Basic social assistance amounts take into account any reduction of benefits due to the clawback of the National Child Benefit Supplement. As of 2015, 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, 2015. The CCTB consists of the CCTB Basic Benefit and the National Child Benefit Supplement (NCBS). In January 2015, the UCCB was enhanced. Maximum benefits for each child under the age of 6 increased from \$100 to \$160 per month. The program was expanded to include children aged 6 to 17. Maximum benefits were \$60 per child per month.
3. The federal Goods and Services Tax (GST) Credit includes the quarterly payments received between January 1 and December 31, 2015.

**NEWFOUNDLAND AND LABRADOR**

4. Additional benefits include a supplemental shelter benefit of \$150 per month for the single employable individual, 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 receiving supportive services. The supplemental shelter benefit is not paid to clients receiving rental top-ups by Health and Community Services, which may provide additional financial assistance to these clients. Rental costs may be topped up to the actual cost. Further, utility costs may also be topped up to the actual amount. Where utility costs are topped up, no Fuel Supplement is paid.

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 2015 from \$30.75 to \$31.41 for the first child and from \$32.66 to \$33.33 for the second child.

**PRINCE EDWARD ISLAND**

8. In September 2015, the food allowance was increased for all clients.
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.
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 Comfort Allowance (increased from \$53 to \$71 per month in April 2015), 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. Additional benefits include the annual School Supplies Supplement issued in September of \$50 for the 10-year-old and \$100 for the 15-year-old.
13. Provincial tax credits include the Affordable Living Tax Credit.
14. The Nova Scotia Child Benefit is \$52.08 per month for the first child and \$68.75 per month for the second child.

## NEW BRUNSWICK

15. All household types receive Transitional Assistance except the single person with a disability, who receives Extended Benefits.
16. Additional benefits include the Income Supplement Benefit for families with children to offset high shelter costs (\$1,224 in 2015), the School Supplement of \$100 per child per year and the Disability Supplement of \$100 per month.
17. 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 amount is not included in the above table.
18. Provincial tax credits include the Home Energy Assistance Program (\$100 per household per year).
19. Persons with disabilities may also be eligible for assistance under the new Portable Rent Supplement for Persons with Disabilities Program. Qualifying individuals have their rent reduced to 30 percent of adjusted household income.
20. The New Brunswick Child Benefit is \$20.83 per child per month.

## QUÉBEC

21. Rates increased in January 2015 for the Social Assistance Program and the Social Solidarity Program.
22. The single person with a disability receives Social Solidarity benefits. The three other household types receive Social Assistance benefits. The single parent with one child also receives the Temporarily Limited Capacity Allowance.
23. 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.
24. Provincial tax credits include the Solidarity Tax Credit.
25. Child Assistance rates increased in January 2015. As of January 1, 2015, the maximum monthly benefit for a one-child family is \$197.17 per month and for a two-child family it is \$295.67. Single-parent families receive an additional supplement of \$69.17 per month.

## ONTARIO

26. Ontario Works (OW) Basic Needs Allowance increased in November 2015. OW is paid to the single employable person, the single parent with one child and the couple with two children.
27. Ontario Disability Support Program Basic Needs Allowance increased in October 2015. ODSP is paid to the single person with a disability.
28. Provincial tax credits refer to the Ontario Trillium Benefit.
29. Maximum Ontario Child Benefit rates increased from \$109.16 to \$111.33 per month per child in July 2015.

## MANITOBA

30. 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 Assist benefits.
31. Rent Assist benefits for EIA households in private rent were increased in July 2015 and again in December 2015, when the Rent Assist program was fully implemented, achieving the province's plan to raise shelter benefits rates to 75 percent of median market rent. Rent Assist is automatically provided to EIA households. The non-EIA Rent Assist program provides financial benefits to low-income households who are required to spend a large portion of their income on private rent.
32. 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

33. Transitional Employment Assistance (TEA) rates are used for the single employable person, the single parent with one child and the couple with two children. Saskatchewan Assistance Plan (SAP) rates are used for the single person with a disability. Rates paid in Tier A communities are used.
34. Saskatchewan pays actual utility costs for SAP clients, flat-rate utility amounts for TEA clients and either actual or flat rates for Saskatchewan Assured Income for the Disabled (SAID) clients. Average utility amounts by household type are used for all welfare income tables.
35. Additional benefits include the Disabled Persons Allowance of \$50 per month, the Special Transportation Allowance of \$20 per month for persons with disabilities, the annual Education Expenses Allowance (\$85 for the 10-year-old and \$130 for the 15-year-old) and the Disability Income Benefit for SAID clients (\$70 per month).
36. Provincial tax credits include the Saskatchewan Low-Income Tax Credit.
37. 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.
38. The Saskatchewan Assured Income for Disability (SAID) program, introduced in 2009, is an income support program for people with significant and enduring disabilities. Initially, SAID supported individuals in residential care with significant and enduring disabilities. In June 2012, it was expanded to include persons with significant and enduring disabilities living independently. It is a needs-tested program that pays higher benefits than those under the Saskatchewan Assistance Plan (SAP). Starting in 2013, we included SAID benefits in addition to those paid to a person with a disability under SAP.
39. SAID clients living in private housing, room and board, or a rooming arrangement also receive a \$70 per month Disability Income Benefit. This payment is equivalent to amounts received by individuals with disabilities

on SAP through the Disabled Persons Allowance and the Special Transportation Allowance.

40. SAID benefits were increased in June 2015.
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 Personal Needs Allowance for the person with a disability (Alberta Works only) and the annual school expense allowance of \$100 for the 10-year-old and \$175 for the 15-year-old.
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 that is not linked to family size. In addition to the living allowance, AISH may provide a \$100 Child Benefit for each dependent child and Personal Benefits for the client and his or her dependent children to meet one-time or ongoing needs, such as a special diet and child care. Personal Benefits are provided only to clients who have \$3,000 or less in non-exempt assets.

#### BRITISH COLUMBIA

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 Sales Tax Credit and the Low Income Climate Action Tax Credit.

#### YUKON

46. All basic rates were increased in November 2015.
47. Additional benefits include the annual Christmas Allowance of \$30 per person, the annual Winter Clothing Allowance (\$75 for persons under 14 years and \$125 for persons 14 years or over), the annual School Supply Allowance (\$50 for children in grades 1-5 and \$65 for those in grades 6-12) and the monthly Yukon Supplementary Allowance for persons with disabilities (\$250 per month). Starting in 2014, the Telephone Allowance (\$37 per household), Transportation Expense (\$62 per adult) and Laundry Service (\$10 per person) are also included. The Telephone Allowance and Transportation Expense are paid immediately to households with dependent children and clients who are excluded from the labour force. For all other clients, the three monthly benefits begin only after the client has been in receipt of assistance for six consecutive months.

48. Yukon reduces social assistance entitlement by the amount of the NCB Supplement received.
49. In July 2015, the maximum Yukon Child Benefit increased from \$57.50 to \$68.33 per child per month. The threshold for maximum benefits rose from \$30,000 to \$35,000 per year.

#### NORTHWEST TERRITORIES

50. The Northwest Territories Income Assistance Program generally pays actual costs of shelter, fuel and utilities. Earlier editions used NWT Public Housing unsubsidized rents, plus related average water and utility costs, for all four household types. Starting in 2014, the maximum allowance shelter cost for a single person plus average fuel and utility costs in Yellowknife are used for the single employable individual and the single person with a disability. The NWT Public Housing unsubsidized rent for Yellowknife is used for the single parent and the family with two children. The unsubsidized shelter rate is now an all inclusive (minus electricity) amount that does not vary by unit size. Utility costs for these two family types are the subsidized power costs.
51. Additional benefits include the Disability Allowance of \$300 per month and the Incidental Allowance for Persons with Disabilities. The latter benefit increased in April 2015 from \$36 to \$39 per month.
52. Food allowances increased in April 2015.
53. NWT reduces social assistance payments by the amount of the National Child Benefit Supplement (NCBS) received.
54. The NWT Child Benefit is \$27.50 per child per month.

#### 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 employed. This change in approach better reflects the actual costs paid to Income Assistance households. In the 2012 report, \$195 per month was used for all four households. In 2013, this amount was revised to \$60 per month based on the assumption that 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 for all client types.
56. Additional benefits include the Incidental Allowance of \$175 per month for the person with a disability.
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 NCBS received by the family.
59. The Nunavut Child Benefit is \$27.50 per child per month.

## Appendix B.1

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, NEWFOUNDLAND AND LABRADOR, 1986-2015

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$6,541		\$18,449	\$23,071
1989	\$6,427	\$12,826	\$18,078	\$22,165
1990	\$6,511	\$12,827	\$18,355	\$22,395
1991	\$6,604	\$12,657	\$18,879	\$22,264
1992	\$6,771	\$12,806	\$19,433	\$22,203
1993	\$6,688	\$12,632	\$19,206	\$21,926
1994	\$6,683	\$12,622	\$19,190	\$21,910
1995	\$6,539	\$12,349	\$18,769	\$21,435
1996	\$3,846	\$12,604	\$18,931	\$21,558
1997	\$1,830	\$13,082	\$19,351	\$22,105
1998	\$1,835	\$13,019	\$19,703	\$22,693
1999	\$1,828	\$12,899	\$19,987	\$23,238
2000	\$2,439	\$12,700	\$19,909	\$23,248
2001	\$4,239	\$12,482	\$19,931	\$23,559
2002	\$10,282	\$12,245	\$19,794	\$23,570
2003	\$10,022	\$11,918	\$19,451	\$23,277
2004	\$9,849	\$11,699	\$19,296	\$23,213
2005	\$9,698	\$11,508	\$19,142	\$23,161
2006	\$10,331	\$12,106	\$20,706	\$24,388
2007	\$10,609	\$12,346	\$21,325	\$24,587
2008	\$10,487	\$12,184	\$21,107	\$24,384
2009	\$10,620	\$12,313	\$21,362	\$24,729
2010	\$10,492	\$12,155	\$21,125	\$24,497
2011	\$10,635	\$11,247	\$21,039	\$24,364
2012	\$11,246	\$11,267	\$21,643	\$25,013
2013	\$11,213	\$11,218	\$21,637	\$25,061
2014	\$11,156	\$11,156	\$21,488	\$24,913
2015	\$11,188	\$11,188	\$22,236	\$26,399



## Appendix B.2

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, PRINCE EDWARD ISLAND, 1986-2015

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$12,147		\$18,796	\$28,641
1989	\$11,871	\$13,796	\$18,220	\$27,718
1990	\$11,946	\$13,796	\$18,460	\$27,990
1991	\$12,143	\$13,821	\$18,872	\$28,589
1992	\$12,189	\$13,867	\$19,017	\$28,508
1993	\$12,098	\$13,746	\$18,891	\$28,264
1994	\$10,912	\$13,591	\$18,589	\$27,813
1995	\$8,462	\$13,074	\$17,752	\$26,748
1996	\$7,762	\$12,087	\$17,028	\$24,950
1997	\$7,721	\$11,839	\$16,355	\$24,919
1998	\$7,649	\$11,721	\$16,195	\$24,687
1999	\$7,517	\$11,507	\$15,907	\$24,260
2000	\$7,697	\$11,580	\$16,247	\$25,112
2001	\$7,565	\$11,352	\$16,214	\$25,102
2002	\$7,554	\$11,338	\$16,429	\$25,417
2003	\$7,582	\$9,915	\$16,423	\$25,321
2004	\$7,505	\$9,793	\$16,375	\$25,281
2005	\$7,351	\$9,563	\$16,215	\$25,095
2006	\$7,386	\$9,636	\$17,361	\$25,859
2007	\$7,464	\$9,787	\$17,912	\$25,998
2008	\$7,405	\$9,730	\$17,797	\$25,826
2009	\$7,645	\$10,037	\$18,300	\$26,618
2010	\$7,733	\$10,163	\$18,449	\$26,873
2011	\$7,552	\$9,939	\$18,663	\$27,341
2012	\$7,443	\$9,793	\$18,676	\$27,439
2013	\$7,457	\$9,795	\$18,735	\$27,517
2014	\$7,602	\$9,953	\$18,766	\$27,540
2015	\$7,662	\$9,989	\$19,523	\$29,224

## Appendix B.3

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, NOVA SCOTIA, 1986-2015

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$8,928		\$17,513	\$22,714
1989	\$10,073	\$13,222	\$17,946	\$23,848
1990	\$9,738	\$13,275	\$18,134	\$23,219
1991	\$9,460	\$13,299	\$18,288	\$23,034
1992	\$9,187	\$13,008	\$18,174	\$22,674
1993	\$9,022	\$12,774	\$17,866	\$22,349
1994	\$9,014	\$12,971	\$18,088	\$22,332
1995	\$8,819	\$12,728	\$17,732	\$21,848
1996	\$8,716	\$12,544	\$17,477	\$23,140
1997	\$6,478	\$12,333	\$17,182	\$23,296
1998	\$6,418	\$12,218	\$17,196	\$23,370
1999	\$6,233	\$12,007	\$17,117	\$22,671
2000	\$6,072	\$11,693	\$16,851	\$22,970
2001	\$6,233	\$10,755	\$15,852	\$23,942
2002	\$6,571	\$11,166	\$15,658	\$22,806
2003	\$6,400	\$10,868	\$15,418	\$22,525
2004	\$6,301	\$10,689	\$15,335	\$22,481
2005	\$6,414	\$10,525	\$15,281	\$22,515
2006	\$6,965	\$10,420	\$16,288	\$23,198
2007	\$7,090	\$10,315	\$16,713	\$23,226
2008	\$6,992	\$10,145	\$16,485	\$22,980
2009	\$7,039	\$10,181	\$16,596	\$23,210
2010	\$7,214	\$10,298	\$16,583	\$23,223
2011	\$7,130	\$10,125	\$16,461	\$23,146
2012	\$7,185	\$10,133	\$16,554	\$23,456
2013	\$7,295	\$10,215	\$16,722	\$23,830
2014	\$7,261	\$10,125	\$16,564	\$23,689
2015	\$7,185	\$10,018	\$17,161	\$24,975

## Appendix B.4

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, NEW BRUNSWICK, 1986-2015

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$4,400		\$15,268	\$18,401
1989	\$4,879	\$12,593	\$14,925	\$17,550
1990	\$4,928	\$12,529	\$15,013	\$17,583
1991	\$5,020	\$12,379	\$15,047	\$17,921
1992	\$4,883	\$12,268	\$15,004	\$17,982
1993	\$4,816	\$12,184	\$15,012	\$17,971
1994	\$4,849	\$9,638	\$15,535	\$18,498
1995	\$4,761	\$9,593	\$16,113	\$19,155
1996	\$4,743	\$9,538	\$16,031	\$19,023
1997	\$4,714	\$9,607	\$16,145	\$19,337
1998	\$4,670	\$9,567	\$16,537	\$20,091
1999	\$4,589	\$9,404	\$16,790	\$20,677
2000	\$4,472	\$9,491	\$16,685	\$20,737
2001	\$4,366	\$9,583	\$16,678	\$20,971
2002	\$4,277	\$9,699	\$16,566	\$20,993
2003	\$4,167	\$9,755	\$16,302	\$20,761
2004	\$4,096	\$9,581	\$16,187	\$20,720
2005	\$4,054	\$9,458	\$16,155	\$20,782
2006	\$4,046	\$9,409	\$17,151	\$21,429
2007	\$4,056	\$9,392	\$17,537	\$21,393
2008	\$4,092	\$9,430	\$17,613	\$21,507
2009	\$4,177	\$9,592	\$17,901	\$21,891
2010	\$7,275	\$9,425	\$17,645	\$21,617
2011	\$7,176	\$9,277	\$17,290	\$21,291
2012	\$7,073	\$9,192	\$17,118	\$21,131
2013	\$7,018	\$9,245	\$17,289	\$21,366
2014	\$6,886	\$9,529	\$17,879	\$22,009
2015	\$6,814	\$9,528	\$18,539	\$23,404

## Appendix B.5

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, QUÉBEC, 1986-2015

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$4,632		\$17,565	\$24,575
1989	\$6,069	\$10,817	\$16,236	\$22,359
1990	\$8,683	\$11,339	\$17,487	\$22,227
1991	\$9,197	\$11,851	\$16,506	\$23,238
1992	\$9,322	\$12,080	\$18,321	\$23,503
1993	\$9,341	\$12,075	\$18,961	\$24,035
1994	\$9,156	\$12,277	\$19,344	\$23,786
1995	\$8,958	\$12,018	\$18,937	\$23,270
1996	\$8,827	\$12,108	\$18,454	\$22,761
1997	\$8,553	\$12,070	\$17,738	\$21,715
1998	\$8,432	\$12,178	\$17,723	\$21,928
1999	\$8,482	\$12,200	\$17,661	\$21,835
2000	\$8,336	\$12,060	\$17,185	\$21,611
2001	\$8,301	\$12,054	\$17,233	\$21,893
2002	\$8,424	\$12,103	\$17,471	\$22,335
2003	\$8,326	\$11,967	\$17,335	\$22,254
2004	\$8,329	\$11,975	\$17,382	\$22,425
2005	\$8,218	\$11,898	\$18,212	\$24,493
2006	\$8,154	\$11,945	\$19,178	\$25,106
2007	\$8,058	\$11,917	\$19,372	\$24,845
2008	\$7,929	\$11,799	\$19,127	\$24,569
2009	\$8,094	\$12,045	\$19,465	\$25,034
2010	\$7,994	\$11,887	\$19,250	\$24,774
2011	\$7,983	\$11,818	\$19,051	\$24,575
2012	\$8,562	\$12,435	\$19,756	\$25,573
2013	\$8,703	\$12,630	\$20,015	\$25,946
2014	\$8,621	\$12,511	\$19,816	\$25,714
2015	\$8,612	\$12,510	\$20,506	\$27,150

## Appendix B.6

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, ONTARIO, 1986-2015

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$9,899		\$19,781	\$26,171
1989	\$10,761	\$15,484	\$21,117	\$27,687
1990	\$11,858	\$16,652	\$23,734	\$31,799
1991	\$12,359	\$17,252	\$24,614	\$32,831
1992	\$12,651	\$17,441	\$24,906	\$33,169
1993	\$12,611	\$17,341	\$24,832	\$33,032
1994	\$12,634	\$17,366	\$24,864	\$32,804
1995	\$11,742	\$16,992	\$23,181	\$30,446
1996	\$9,696	\$16,745	\$19,475	\$25,740
1997	\$9,566	\$16,463	\$19,176	\$25,349
1998	\$9,462	\$16,310	\$18,993	\$25,102
1999	\$9,299	\$16,028	\$18,668	\$24,681
2000	\$9,057	\$15,607	\$18,256	\$24,170
2001	\$8,837	\$15,221	\$17,893	\$23,719
2002	\$8,651	\$14,892	\$17,561	\$23,294
2003	\$8,424	\$14,494	\$17,146	\$22,757
2004	\$8,431	\$14,492	\$17,230	\$22,795
2005	\$8,289	\$14,263	\$17,096	\$22,834
2006	\$8,184	\$14,105	\$18,019	\$23,380
2007	\$8,176	\$14,053	\$18,659	\$23,901
2008	\$8,161	\$14,038	\$18,518	\$23,549
2009	\$8,304	\$14,285	\$19,230	\$25,123
2010	\$8,537	\$14,512	\$19,977	\$26,215
2011	\$8,557	\$14,544	\$19,696	\$26,011
2012	\$8,391	\$14,324	\$19,342	\$25,942
2013	\$8,479	\$14,366	\$19,438	\$26,226
2014	\$8,601	\$14,249	\$19,249	\$26,273
2015	\$8,839	\$14,239	\$19,940	\$27,774

## Appendix B.7

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, MANITOBA, 1986-2015

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$9,822		\$17,225	\$27,093
1989	\$10,309	\$11,199	\$16,889	\$28,940
1990	\$10,561	\$11,175	\$17,000	\$29,823
1991	\$10,625	\$11,182	\$17,074	\$30,293
1992	\$10,697	\$13,515	\$18,503	\$30,675
1993	\$10,519	\$12,212	\$16,839	\$28,257
1994	\$9,819	\$12,151	\$16,744	\$28,701
1995	\$9,619	\$11,888	\$16,373	\$28,065
1996	\$8,927	\$11,715	\$16,135	\$25,520
1997	\$7,771	\$11,518	\$15,863	\$23,800
1998	\$7,699	\$11,410	\$15,716	\$23,336
1999	\$7,566	\$11,308	\$15,439	\$22,932
2000	\$7,370	\$11,080	\$15,414	\$22,752
2001	\$7,192	\$10,807	\$15,955	\$22,936
2002	\$7,041	\$10,575	\$16,203	\$22,918
2003	\$6,858	\$10,293	\$15,949	\$23,293
2004	\$7,003	\$10,369	\$15,842	\$24,134
2005	\$6,883	\$10,175	\$15,713	\$24,082
2006	\$6,753	\$10,224	\$16,544	\$24,471
2007	\$6,613	\$10,244	\$16,644	\$24,035
2008	\$7,132	\$10,359	\$16,364	\$23,664
2009	\$7,544	\$10,431	\$16,415	\$23,774
2010	\$7,510	\$10,346	\$16,186	\$23,466
2011	\$7,309	\$10,062	\$15,768	\$22,875
2012	\$7,318	\$10,026	\$15,619	\$22,692
2013	\$7,364	\$10,044	\$15,586	\$22,682
2014	\$7,792	\$10,417	\$15,650	\$22,660
2015	\$8,331	\$10,940	\$17,103	\$24,719

## Appendix B.8

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, SASKATCHEWAN, 1986-2015

	Single employable person	Person with disability	Person with disability – SAID	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$8,222			\$18,922	27,769
1989	\$8,346	\$13,527		\$18,824	26,905
1990	\$8,281	\$13,238		\$18,652	26,497
1991	\$8,231	\$12,952		\$18,390	26,083
1992	\$8,389	\$12,718		\$18,095	26,067
1993	\$8,809	\$12,589		\$17,885	25,708
1994	\$8,801	\$12,576		\$17,863	25,771
1995	\$7,905	\$12,304		\$17,471	25,217
1996	\$8,486	\$12,467		\$17,218	24,850
1997	\$7,659	\$11,164		\$16,927	23,224
1998	\$7,611	\$11,155		\$15,672	23,150
1999	\$7,822	\$11,429		\$16,188	23,975
2000	\$7,821	\$11,342		\$16,209	23,833
2001	\$7,808	\$11,308		\$16,203	23,905
2002	\$7,691	\$11,082		\$15,931	23,540
2003	\$7,653	\$10,978		\$15,508	23,107
2004	\$7,555	\$10,941		\$15,369	23,041
2005	\$7,882	\$10,520		\$15,657	22,864
2006	\$9,908	\$10,844		\$18,222	25,094
2007	\$8,604	\$11,092		\$17,389	23,432
2008	\$9,013	\$11,629		\$18,219	25,114
2009	\$9,719	\$12,069		\$19,841	26,569
2010	\$9,492	\$12,169		\$19,355	26,053
2011	\$9,389	\$11,996		\$19,049	25,514
2012	\$9,257	\$11,719		\$19,106	25,561
2013	\$9,177	\$11,716	\$14,411	\$19,564	25,952
2014	\$9,094	\$11,515	\$14,882	\$19,564	26,090
2015	\$8,852	\$11,358	\$15,403	\$20,271	27,542

## Appendix B.9

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, ALBERTA, 1986-2015

	Single employable person	Person with disability	Person with disability – AISH	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$11,700			\$19,030	29,753
1989	\$8,250	\$10,175		\$17,125	26,192
1990	\$7,995	\$9,831		\$16,725	25,425
1991	\$8,864	\$10,529		\$17,782	28,080
1992	\$8,789	\$10,330		\$17,627	27,732
1993	\$8,294	\$10,032		\$17,000	26,802
1994	\$7,277	\$10,000		\$15,968	25,427
1995	\$7,120	\$9,810		\$15,606	25,095
1996	\$7,016	\$9,668		\$15,369	24,731
1997	\$6,937	\$9,544		\$15,216	24,412
1998	\$6,967	\$9,551		\$15,379	24,572
1999	\$6,846	\$9,624		\$15,505	24,424
2000	\$6,670	\$10,068		\$15,296	24,242
2001	\$6,509	\$9,829		\$15,035	23,803
2002	\$6,373	\$9,623		\$14,729	23,310
2003	\$6,207	\$9,539		\$14,657	23,135
2004	\$6,098	\$9,486		\$14,691	23,172
2005	\$5,974	\$9,288		\$14,582	23,065
2006	\$6,326	\$9,870	\$14,550	\$16,365	25,331
2007	\$5,741	\$9,579	\$14,484	\$15,553	23,062
2008	\$6,022	\$9,742	\$14,849	\$15,645	22,988
2009	\$8,016	\$10,443	\$15,827	\$17,434	24,466
2010	\$7,875	\$10,266	\$15,885	\$17,185	24,155
2011	\$7,653	\$9,981	\$15,442	\$16,740	23,546
2012	\$7,955	\$10,244	\$18,957	\$16,986	23,770
2013	\$8,028	\$10,297	\$20,049	\$17,077	23,893
2014	\$7,877	\$10,104	\$19,677	\$16,809	23,549
2015	\$7,794	\$9,997	\$19,468	\$17,403	24,841



## Appendix B.10

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, BRITISH COLUMBIA, 1986-2015

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$8,357		\$17,102	\$24,660
1989	\$9,288	\$12,772	\$18,582	\$24,274
1990	\$9,612	\$13,338	\$19,061	\$24,685
1991	\$9,220	\$13,252	\$19,079	\$24,669
1992	\$9,796	\$13,696	\$19,704	\$25,624
1993	\$9,819	\$13,781	\$19,737	\$25,696
1994	\$10,064	\$14,112	\$20,177	\$26,373
1995	\$9,879	\$13,858	\$19,795	\$25,874
1996	\$9,017	\$13,659	\$19,509	\$25,498
1997	\$8,864	\$13,430	\$19,110	\$24,928
1998	\$8,780	\$13,305	\$18,933	\$24,697
1999	\$8,628	\$13,075	\$18,619	\$24,302
2000	\$8,470	\$12,835	\$18,344	\$23,953
2001	\$8,355	\$12,658	\$18,206	\$23,825
2002	\$8,180	\$12,387	\$17,352	\$23,075
2003	\$7,940	\$12,088	\$16,846	\$22,282
2004	\$7,798	\$11,865	\$16,658	\$22,074
2005	\$7,637	\$12,606	\$16,500	\$21,845
2006	\$7,493	\$12,372	\$17,317	\$22,285
2007	\$8,359	\$12,627	\$18,421	\$23,021
2008	\$8,624	\$12,634	\$18,657	\$23,327
2009	\$8,610	\$12,611	\$18,708	\$23,445
2010	\$8,505	\$12,433	\$18,611	\$23,487
2011	\$8,392	\$12,206	\$18,377	\$23,237
2012	\$8,276	\$12,028	\$18,200	\$23,296
2013	\$8,109	\$11,826	\$17,866	\$22,724
2014	\$7,899	\$11,541	\$17,467	\$22,165
2015	\$7,816	\$11,416	\$18,549	\$23,468

## Appendix B.11

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, YUKON, 1986-2015

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$9,930		\$19,885	\$31,426
1989	\$12,107	\$13,529	\$21,833	\$33,132
1990	\$12,377	\$13,740	\$22,266	\$33,149
1991	\$12,385	\$13,689	\$22,453	\$33,690
1992	\$12,229	\$13,521	\$22,337	\$33,725
1993	\$12,011	\$13,277	\$21,949	\$33,136
1994	\$11,997	\$13,263	\$21,930	\$33,104
1995	\$11,738	\$13,930	\$21,455	\$32,387
1996	\$11,567	\$13,736	\$21,144	\$31,916
1997	\$15,642	\$17,784	\$25,481	\$36,908
1998	\$15,467	\$17,619	\$25,245	\$36,565
1999	\$15,228	\$17,314	\$25,217	\$35,933
2000	\$14,910	\$16,923	\$24,620	\$35,129
2001	\$15,965	\$17,932	\$25,512	\$35,868
2002	\$15,760	\$17,680	\$25,101	\$35,593
2003	\$15,353	\$17,214	\$24,480	\$34,758
2004	\$15,070	\$16,903	\$24,172	\$34,479
2005	\$14,748	\$17,437	\$23,459	\$34,236
2006	\$14,463	\$17,975	\$23,888	\$33,923
2007	\$14,153	\$17,596	\$23,678	\$32,993
2008	\$15,203	\$18,576	\$25,411	\$35,660
2009	\$17,014	\$20,370	\$28,216	\$39,121
2010	\$16,973	\$20,247	\$28,086	\$38,949
2011	\$16,576	\$19,744	\$27,406	\$38,013
2012	\$16,736	\$19,856	\$27,614	\$38,327
2013	\$17,003	\$20,096	\$28,004	\$38,903
2014	\$17,609	\$21,303	\$28,900	\$40,326
2015	\$17,641	\$21,295	\$29,728	\$41,965

## Appendix B.12

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, NORTHWEST TERRITORIES, 1993-2015

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1993	\$17,155	\$19,381	\$30,901	\$37,447
1994	\$17,133	\$19,361	\$30,869	\$37,463
1995	\$16,762	\$18,941	\$30,201	\$36,651
1996	\$16,412	\$18,986	\$29,633	\$35,947
1997	\$10,829	\$13,782	\$26,169	\$35,039
1998	\$10,703	\$13,707	\$26,307	\$35,442
1999	\$11,882	\$14,857	\$28,012	\$37,633
2000	\$11,585	\$14,482	\$27,341	\$36,761
2001	\$11,613	\$14,722	\$26,902	\$36,102
2002	\$14,858	\$19,143	\$27,273	\$36,650
2003	\$15,760	\$20,240	\$26,669	\$35,982
2004	\$15,576	\$19,941	\$26,305	\$35,777
2005	\$16,101	\$20,436	\$26,793	\$37,422
2006	\$15,798	\$20,045	\$27,157	\$36,810
2007	\$16,897	\$21,499	\$21,839	\$35,580
2008	\$19,204	\$23,876	\$29,315	\$37,215
2009	\$19,168	\$23,820	\$29,281	\$37,109
2010	\$18,828	\$22,744	\$28,786	\$36,510
2011	\$18,296	\$22,733	\$27,986	\$35,497
2012	\$18,027	\$22,385	\$27,607	\$35,041
2013	\$17,880	\$22,200	\$27,416	\$34,829
2014	\$22,829	\$27,065	\$30,070	\$33,498
2015	\$21,059	\$25,276	\$31,167	\$35,680



## Appendix B.13

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2015 DOLLARS, NUNAVUT, 1999-2015

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1999	\$14,179	\$17,105	\$38,358	\$46,675
2000	\$13,847	\$16,687	\$37,413	\$45,564
2001	\$13,542	\$16,306	\$36,562	\$44,572
2002	\$13,199	\$15,960	\$35,821	\$43,365
2003	\$12,967	\$15,781	\$26,291	\$42,823
2004	\$12,950	\$15,711	\$26,157	\$42,770
2005	\$12,979	\$15,681	\$26,208	\$42,380
2006	\$17,460	\$20,110	\$31,351	\$46,711
2007	\$43,861	\$46,429	\$51,017	\$57,146
2008	\$45,565	\$48,076	\$51,749	\$56,799
2009	\$48,515	\$50,995	\$54,102	\$57,985
2010	\$44,828	\$49,400	\$53,117	\$59,288
2011	\$44,160	\$48,084	\$52,279	\$58,298
2012	\$7,991	\$10,279	\$15,356	\$23,124
2013	\$6,189	\$8,466	\$13,601	\$21,341
2014	\$6,004	\$8,237	\$13,368	\$20,980
2015	\$5,942	\$8,142	\$13,971	\$22,241