Welfare in Canada, 2025

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July 2026

All of the data contained in this report is available to download at
www.maytree.com/welfare-in-canada

ISBN: 978-1-996945-03-2

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Welfare in Canada was established by the Caledon Institute of Social Policy to maintain data previously published by the National Council of Welfare.

Acknowledgements

The publication of this edition of the *Welfare in Canada* report would not be possible without the dedication and hard work of many contributors.

Thank you to:

- Lena Balata, Sam DiBellonia, Annaliese Loeppky, and Alexi White from Maytree's Systems Change team, who contributed to the research for and updating of the Total Welfare Incomes jurisdiction sections of this year's report, and Tracy-Ange Mwinkom Beyuo, Maytree's Policy Researcher, for assisting with updating the Cross-Canada Overview section and creating the Datawrapper figures throughout the report.
- Sarah Craig and Markus Stadelmann-Elder from Maytree's Communications team, who took the final drafts through layout to the final product, produced our external communications materials, and worked with us to ensure a quality report for our readers.
- Sydney Gautreau, our external editor, who ensured consistency, accuracy, and readability throughout the report.
- Officials in all thirteen provincial and territorial governments, who reviewed, commented on, and confirmed the data and information that form the basis of this report. Their contributions are critical to the accuracy and reliability of the report.

We also acknowledge:

- Sherri Torjman, Ken Battle, and their colleagues, who originated this important data series and developed its initial methodology at the National Council of Welfare, which operated from 1963 to 2012.
- Hannah Aldridge, Mohy Tabbara, and Anne Tweddle, the previous authors of *Welfare in Canada* reports, as well as other authors and contributors from Maytree, the Caledon Institute of Social Policy, and the National Council of Welfare, whose work this report is built on.

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About the report

The annual *Welfare in Canada* report enumerates and examines the total welfare incomes of example households receiving social assistance in a given year and details some key features of social assistance programs, in all 13 provincial and territorial jurisdictions in Canada. As the only publicly available resource that compiles and analyses this data, *Welfare in Canada* is the primary source for evaluating Canada's progress on fulfilling the human right to an adequate standard of living. (Canada signed on to the International Covenant on Economic, Social, and Cultural Rights on May 19, 1976, and the treaty entered into force in Canada on August 19 of that year. The Covenant commits all levels of government to the progressive realization, within the maximum available resources, of the right to an adequate standard of living for households receiving social assistance.)

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

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

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

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

- The "needs test" for eligibility, including the amounts of assets, earned income, and unearned income households are allowed to retain while being eligible for social assistance in each province and territory,
- Whether cost of living and shelter benefits provided by social assistance programs are provided separately or as a combined benefit,

- The basic benefits from provincial and territorial social assistance programs that are available to households who are unhoused and not paying for shelter, and
- Whether each jurisdiction's social assistance benefits and other tax credits and benefits are indexed to inflation.

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

Outline of the report

The sections of the 2025 report are outlined below, with special features highlighted.

Methodology

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

Cross-Canada overview

This section presents a comprehensive picture of total welfare incomes across Canada with a high-level analysis grouped by provinces and territories, each of which includes:

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

Each of the analyses also examines the reduction in carbon tax rebate payments between 2024 and 2025 and the provision of cost-of-living payments in some jurisdictions in 2025.

The Cross-Canada overview also includes summary information drawn from each of the key features of social assistance sections of the report, as outlined below.

Total welfare incomes

The bulk of the report is made up of presentation and analysis of the total welfare incomes of our example households, both in an overview of Canada as a whole and for the individual provinces and territories.

"Total welfare income" refers to the total amount of income a household receives from all government transfers, given that individuals and families who receive benefits from a social assistance program are also eligible for other forms of financial support from both the federal and provincial/territorial governments.

Provinces and territories

The cross-Canada overview is followed by an examination of total welfare incomes in each of the 13 subnational jurisdictions in Canada, in individual sections listed alphabetically. Given that the total welfare income that any household is eligible for depends on its specific composition, we present the welfare incomes of four example household types in each jurisdiction:

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

This applies to all provinces and territories except for Alberta and Manitoba, for which we include the incomes of five household types, and for Quebec, where the incomes of six household types are included. See the Cross-Canada overview section as well as each of these jurisdictions' individual sections for more information.

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

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

We then analyze income adequacy in each jurisdiction by comparing each household's total welfare income with Canada's Official Poverty Line and the Deep Income Poverty threshold. This analysis is conducted not only for the year in question but also over time, allowing readers to assess whether the adequacy of total welfare incomes has improved or worsened for the example households in each jurisdiction.

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

Key features of social assistance

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

Eligibility for social assistance: Assets and income

This section looks at the "needs test," which is the primary determinant of eligibility for benefits. It outlines the amount of assets a household can have while still qualifying for social assistance, as well as how several forms of earned and unearned income impact a household's eligibility and benefit amounts, as of the start of the calendar year. Changes made over the course of the year are noted.

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

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

Cost-of-living and shelter benefits breakdown

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

Shelter benefits for unhoused households

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

Indexation of benefits and credits

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

Methodology

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

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

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

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

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

- The households started to receive assistance on January 1 and remained on assistance for the entire year,
- The households had no earnings and therefore were eligible to receive the maximum rate of assistance,
- The heads of all households were deemed fully employable, except for the single person with a disability,
- The households lived in the largest city in their province or territory,
- The households lived in private market housing and utility costs were included in the rent, and
- The households filed an income tax return at the end of the previous tax year.

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

Our 2025 calculations also highlight the reduction in payments from carbon tax rebate programs that resulted from the federal government's removal of the federal fuel charge and the requirement for provinces and territories to have a consumer price on carbon. The end of the "carbon tax" also ended carbon tax rebate payments, not only in the provinces in which the federal Canada Carbon Rebate was in effect but also in the provinces and territories that had their own carbon pricing and rebate programs. Each of these rebate programs ended in spring 2025. As a result, households received significantly reduced rebate payment amounts in 2025 compared to 2024. These amounts are outlined in the "Components of welfare incomes" section for each of these jurisdictions as well as in the Cross-Canada overview.

Our calculations also accounted for any special payments intended to address the high cost of living resulting from high rates of inflation, if they were paid automatically to households receiving social assistance or, in the case of discretionary supports, if over half of the recipients benefited from them.

As in past editions, households did not qualify for any federal or provincial/territorial benefits that were provided to replace lost employment income, given that they were assumed to have no earnings. They did not qualify for Employment Insurance or Canada Pension Plan benefits.

Change in welfare income over time

To compare how total welfare incomes have changed over time within each jurisdiction, we used the national Consumer Price Index (CPI) to convert total welfare incomes from earlier years to their equivalent value in 2025.

As prices increase, the same amount of money can buy less. Adjusting for inflation reflects increasing prices, which means that the trends over time in this report represent how the value of welfare incomes, not their nominal amount, has changed over time after accounting for changes to the costs of living.

Adequacy of welfare income

To evaluate the adequacy of welfare incomes, we compared total welfare incomes in 2025 to measures of poverty and low income that are commonly used in Canada.

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

- The Market Basket Measure (MBM) for the provinces or the Northern Market Basket Measure (MBM-N) for the territories. These measures represent Canada's Official Poverty Line and identify households whose disposable income is less than the cost of a "basket" of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold for the provinces or the Northern Deep Income Poverty (MBM-N-DIP) threshold for the territories. These measures are defined as having a disposable income of less than 75 per cent of the MBM or MBM-N as applicable.

The two measures of low income that we applied to welfare incomes in the provinces, are:

- The Low Income Measure (LIM), which identifies households whose income is substantially below what is typical in society (i.e., less than half of the median income), and
- The Low Income Cut-Off (LICO), which identifies households that are likely to spend a disproportionately large share of their income on food, clothing, and shelter.

The low-income thresholds used are for after-tax income because welfare incomes are not typically subject to income taxation. These thresholds are not available for the territories as they do not accurately reflect the realities of life in the North.

The exact levels of the poverty and low-income thresholds change every year and are produced by Statistics Canada. The MBM, MBM-N, and LICO change in response to changes in costs and the LIM changes in response to changes in median income.

Note that at the time of publication the LIM thresholds for 2025 were not available. To estimate the 2025 LIM thresholds, which are the same across all provinces but vary by household size, we increased the 2024 levels in line with the national CPI.

Adequacy of welfare income over time

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

To compare how total welfare incomes in the provinces have fared in relation to measures of poverty over time, we compared current total welfare incomes between 2002 and 2025 to the current value of the MBM in those same years. The

MBM thresholds used reflect the base in use in each year in question; i.e., the 2000, 2008, 2018, and 2023 bases.[1]

We conducted the same analysis for total welfare incomes in the territories, although MBM-N thresholds are only available back to 2018. Thus, for the territories, we compare current total welfare incomes between 2018 and 2025 to the current value of the MBM-N in those same years, using the 2018 and 2023 bases.

Jurisdictional review

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

Important considerations

Disability

People with disabilities face a higher cost of living that is not accounted for in our analysis of the adequacy of welfare incomes. Social assistance benefits and some other payments are typically higher for people with a disability than for those without, but the poverty threshold for a person considered employable is the same as that for a person with a disability. As a result, the total welfare income of a person with a disability may appear to be "more adequate," but this does not account for the higher costs of living faced by people with disabilities. These costs can include additional health care or food needs, and/or the additional expenses of assistive devices, rehabilitation, personal assistance, and house adaptation. Some of these costs may be covered through special needs benefits provided by the jurisdictions, typically through a separate request or application process. As noted above, however, special needs amounts and amounts that are not automatically paid were not included in our calculations.

1 A helpful overview of the Market Basket Measure and the process of "rebasing" is described in Devlin, N. et. Al. (2023). *Launch of the Third Comprehensive Review of the Market Basket Measure*. Statistics Canada. Income Research Paper Series.

Market Basket Measure

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

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

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

Cross-Canada Overview

This Cross-Canada overview provides a national perspective on the two principal elements of the *Welfare in Canada* report: our analysis of total welfare incomes in each of Canada's 13 provinces and territories, and some of the key features of social assistance programs as they compare across the country.

Welfare incomes across Canada

Our analyses of total welfare incomes in the provinces and the territories are presented separately due to the significant differences in the cost of living and the nature of income security programs in the North. Both sections include:

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

Both sections also examine the reduction in carbon tax rebate payments between 2024 and 2025 and the provision of cost-of-living payments in some jurisdictions in 2025.

Note that the assumptions behind the calculations of total welfare incomes are available in the Methodology section.

Provinces

Total welfare incomes in the provinces in 2025 and changes since 2024

Table 1CA shows the maximum total welfare incomes that the example household types in each province would have received in 2025. It also compares the difference between the 2024 and 2025 total welfare incomes of households in each province without adjusting for inflation.

Table 1CA: Total welfare incomes in 2025 and percentage of change since 2024 for all example households in each province, in current dollars

	Unattached single considered employable		Unattached single with a disability		Single parent, one child		Couple, two children	
	Total welfare income 2025	Change from 2024	Total welfare income 2025	Change from 2024	Total welfare income 2025	Change from 2024	Total welfare income 2025	Change from 2024
AB	$10,902	−1.7%	BFE: $12,553	−1.3%	$26,826	0.2%	$39,207	0.5%
			AISH: $23,791	0.3%				
BC	$13,876	−1.5%	$19,626	−1.1%	$29,045	−0.1%	$41,756	0.1%
MB	$11,469	0.8%	MBFE: $15,328	1.4%	$27,429	2.3%	$36,759	1.8%
			MSPD: $17,274	2.0%				
NB	$11,313	2.3%	$14,480	2.5%	$26,183	2.3%	$34,131	2.2%
NL	$12,962	4.7%	$20,840	−1.3%	$29,251	−0.4%	$37,998	5.1%
NS	$9,525	1.2%	$16,719	10.6%	$23,110	1.8%	$36,197	2.0%
ON	$10,242	−2.0%	$18,230	2.3%	$24,163	0.1%	$35,353	0.5%
PE	$18,216	−0.6%	$20,234	−0.4%	$32,778	1.4%	$53,209	1.9%
QC	AIM: $15,209	2.4%	$17,183	2.9%	$28,195	2.9%	AIM: $47,231	2.6%
	MAN: $26,464	0.4%					MAN: $49,253	1.6%
SK	$13,382	−0.1%	$17,437	0.4%	$27,461	1.0%	$37,931	1.2%

Legend:

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

*The national rate of inflation between 2024 and 2025 was 2.1 per cent, as discussed above.

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

The cost of living increased nationally by about 2.1 per cent in 2025.[1,2] As such, households whose total welfare incomes increased by less than 2.1 per cent would have been worse off in 2025 than in the previous year. Note that the national Consumer Price Index (CPI) is used instead of regional CPIs.

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

Highest and lowest total welfare incomes by household:

- **Unattached single considered employable**: The highest total welfare income was for the household in Quebec receiving Manpower Training measure (MAN) benefits[3] at $26,464. The lowest was for Nova Scotia at $9,525.
- **Unattached single with a disability**: The highest total welfare income was for the household in Alberta receiving benefits from the Alberta Income for the Severely Handicapped (AISH) program at $23,791. The lowest was also in Alberta, for the household receiving benefits through the Barriers to Full Employment (BFE) program at $12,553.
- **Single parent with one child**: The highest total welfare income was for the household in Prince Edward Island at $32,778. The lowest was for the household in Nova Scotia at $23,110.
- **Couple with two children**: The highest total welfare income was for the household in Prince Edward Island at $53,209. The lowest was for the household in New Brunswick at $34,131.

Loss of carbon tax rebate payments

In 2025, the federal government removed the federal fuel charge (the "carbon tax"), which also meant the end of carbon tax-related rebate payments. This policy change applied not only in the provinces in which the Canada Carbon Rebate (CCR) had been in effect but also in the provinces and territories that had their own carbon pricing and rebate programs.

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1 Statistics Canada. (2025, January 16). Consumer Price Index, annual average, not seasonally adjusted. https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1810000501.

2 To remain consistent with Statistics Canada, we use 2.1 per cent in the text. However, our calculations are based on the slightly more accurate calculation of the annual inflation rate of 2.05 per cent between 2024 and 2025, but this difference does not materially affect these findings.

3 In Quebec, approximately only 3 per cent of social assistance recipients receive MAN benefits, representing a very small proportion of the total caseload in the province.

As a result, the CCR and the BC Climate Action Tax Credit ended in spring 2025, meaning that households in nine provinces – Alberta, British Columbia, Saskatchewan, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, and Ontario – received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in carbon tax-related rebate payment amounts between 2024 and 2025 for the example households in the provinces are indicated in Table 2CA below.

Note that the 2025 data captures only a partial-year loss, as the carbon tax rebate payments continued until April. The full-year loss will be reflected in the 2026 data.

Note also that Quebec did not participate in the federal fuel charge, as the province operates its own cap-and-trade system and was therefore excluded from the federal rebate program. As a result, households in Quebec did not receive carbon tax-related rebate payments prior to the end of the CCR.

Table 2CA: Differences in carbon tax rebate payments in the provinces, 2024 to 2025

	Program	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
AB	Canada Carbon Rebate	-$415.00	BFE & AISH: -$415.00	-$622.50	-$830.00
BC	BC Climate Action Tax Credit	-$223.50	-$223.50	-$335.25	-$446.75
MB	Canada Carbon Rebate	-$282.00	MBFE & MSPD: -$282.00	-$423.00	-$564.00
NB	Canada Carbon Rebate	-$164.00	-$164.00	-$246.00	-$328.00
NL	Canada Carbon Rebate	-$313.00	-$313.00	-$469.50	-$626.00
NS	Canada Carbon Rebate	-$220.00	-$220.00	-$357.50	-$440.00
ON	Canada Carbon Rebate	-$251.00	-$251.00	-$376.50	-$502.00
PE	Canada Carbon Rebate	-$230.00	-$230.00	-$345.00	-$460.00
SK	Canada Carbon Rebate	-$340.00	-$340.00	-$510.00	-$680.00

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

Cost-of living payments

Cost-of-living payments,[4] which are additional time-limited financial supports related to the higher cost of living resulting from high inflation, continued to

4 *Welfare in Canada* has included inflation-related cost-of-living payments in our total welfare income calculations since 2022. Please see the 2022, 2023, and 2024 editions for details on payments that were available in those years.

be made available to households in two of the ten provinces in 2025: British Columbia and New Brunswick.

In British Columbia, both households with children received a supplement to the BC Family Benefit, called the BC Family Benefit Bonus, for the first six months of 2025 in the amount of $36.50 per month for a first child and $22.91 per month for a second child. In New Brunswick, all example households received the Household Supplement, which was a basic social assistance benefit provided to all households in the amount of $200 per person per month.

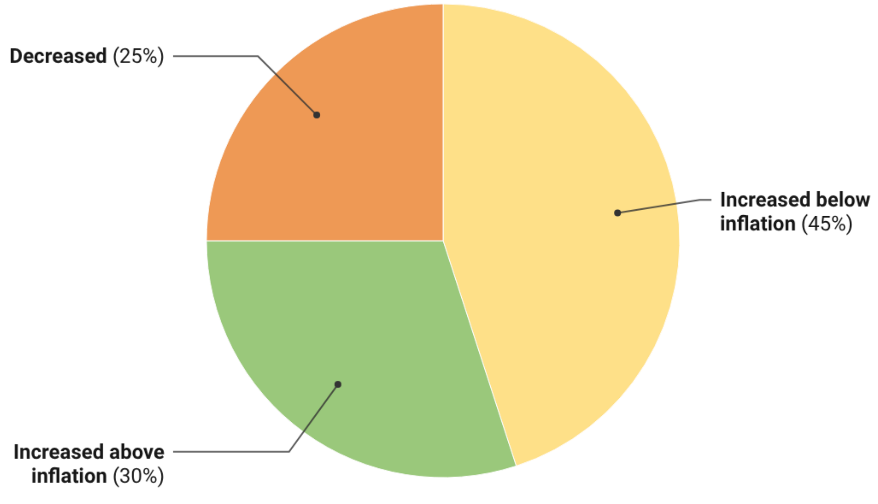
Note that these payments are included in the amounts in Table 1CA. The Methodology section outlines the methodology used to determine which benefits were included in our calculations and how we accounted for benefit changes related to the higher cost of living in 2025.

Trends in welfare income changes in the provinces since 2024

Welfare income changes between 2024 and 2025 fall into three categories: increases above inflation, increases below inflation, and decreases. The proportions of households in each category are shown in Figure 1CA. As noted above, the calculations do not take inflation into account but only compare the nominal difference between the 2024 and 2025 total welfare incomes of households in each province.

As noted above, the cost of living increased nationally by 2.1 per cent in 2025. As such, households whose total welfare incomes increased by less than 2.1 per cent would have been worse off in 2025 than in the previous year. And, as noted earlier, the national CPI is used instead of regional CPIs; the use of the latter would have resulted in slightly different analysis.

Figure 1CA: Welfare income changes in relation to inflation, in the provinces, 2025



Total welfare income increases above inflation: Just under one third of the example households in the provinces – 13 out of 44, or 30 per cent – saw their welfare incomes increase by more than the cost of living between 2024 and 2025. This means their incomes kept up with or exceeded the rising cost of living.

The highest percentage increase was for the unattached single with a disability in Nova Scotia at 10.6 per cent. The couple with two children and the unattached single considered employable in Newfoundland and Labrador followed with increases at 5.1 and 4.7 per cent, respectively. The other ten increases above inflation ranged between 2.2 and 2.9 per cent.

The reasons for these increases varied and are detailed in each jurisdiction's Total welfare incomes section. It is notable that British Columbia and New Brunswick provided cost-of-living payments as a response to the higher cost of living, Prince Edward Island introduced a new provincial child benefit program, and Newfoundland and Labrador restructured monthly Basic and Shelter benefits and introduced a new Back to School benefit.

Total welfare income increases below inflation: Nearly half of the example households – 20 out of 44, or 45 per cent – saw their total incomes increase in real dollars between 2024 and 2025, but at a rate below the 2.1 per cent inflation increase, which means their incomes did not keep up with the rising cost of living.

Households in Alberta, Nova Scotia, Prince Edward Island, and Saskatchewan saw their incomes increase below the rate of inflation as a result of improved social assistance and child benefits – through specific policy changes or indexation to inflation – that outweighed the reduction in carbon tax-related rebate payments. However, the resulting increases were not enough to keep pace with the increase in the cost of living, as measured by the national CPI.

In some provinces, households saw below-inflation increases that were primarily due to annual indexation of provincial and federal tax credits, as no changes were made to some or all of their basic social assistance benefits in 2025. This was the case for the households in British Columbia (for the Basic Support Allowance and the Shelter Allowance), Manitoba (for Basic Necessities), Ontario (for Ontario Works), and Quebec (for Manpower Training program benefits). In the first three cases, incomes were also affected by the reduction in carbon tax-related rebate payments.

Total welfare income decreases: Eleven of the 44 households, or about 25 per cent, saw their total incomes decrease in nominal dollars between 2024 and 2025.

The steepest declines were for the unattached singles considered employable in Ontario, Alberta, and British Columbia, which were 2.0, 1.7, and 1.5 per cent, respectively. These declines were the result of the combination of the significant reduction in carbon tax-related rebate payments and issues related to social assistance benefits. In Ontario and British Columbia, provincial social assistance benefits remained unchanged between 2024 and 2025; in Alberta, the indexation-related increase to social assistance benefits was not enough to outweigh the reduction in the carbon tax rebate amounts.

Declines also occurred in Alberta for the unattached single with a disability receiving BFE and Newfoundland and Labrador for the unattached single with a disability. These declines were the result of unchanged social assistance benefits.

Welfare income component changes in the provinces since 2024

Table 3CA categorizes each of the six welfare income components – provincial basic and additional social assistance benefits, provincial child benefits and tax credits, and federal child benefits and tax credits – in all ten provinces into whether they were: (1) increased through a policy change, (2) increased through inflation indexing, (3) eliminated, (4) left unchanged, (5) a newly-introduced benefit or credit, or (6) a cost of living benefit that continued to be paid.

This table provides a high-level summary of the changes. For specific details, including whether a change applies to all households, please refer to each jurisdiction's section in this report.

Table 3CA: Changes to total welfare incomes in the provinces, 2025

<table>
<tr><th></th><th>Basic benefits</th><th>Additional benefits</th><th>Provincial child benefits</th><th>Provincial tax credits</th><th>Federal child benefits and tax credits</th></tr>
<tr><td>Increased due to policy change</td><td>NL (Basic and Shelter benefits restructured), SK</td><td>AB (Children's School Expenses Benefit)</td><td></td><td>SK</td><td></td></tr>
<tr><td rowspan="2">Increased due to inflation indexing</td><td>AB, NB, NS</td><td rowspan="2">NS (Disability Supplement)</td><td rowspan="2">AB, NL, ON, QC</td><td rowspan="2">ON, QC, SK</td><td>Canada Child Benefit</td></tr>
<tr><td>MB (MSPD, Rent Assist), ON (ODSP), QC (SA and SS program benefits)</td><td>GST/HST credit</td></tr>
</table>

	Basic benefits	Additional benefits	Provincial child benefits	Provincial tax credits	Federal child benefits and tax credits
Eliminated				BC (Climate Action Tax Credit)	Canada Carbon Rebate – AB, MB, NB, NL, NS, ON, PE, SK
No change	BC, MB (EIA), ON (OW), PE, QC (Participation allowance, Monthly Adjustment, and Training Allowances)	BC, MB, NB, NL, NS (School Supplies Supplement), PE, QC, SK	BC, NB, NS	BC (Sales Tax Credit), NB, NL, NS, PE	
New benefit/ credit		NL (Back to School Benefit)	PE (PEI Child Benefit)		
Cost-of-living supports continued		NB (Household Supplement)	BC (BC Family Benefit Bonus)		

Note: Please consult each jurisdiction's Total welfare incomes section for more information, including explanations of abbreviations used in the table.

Adequacy of welfare incomes in the provinces in 2025

The data in this section shows how the 2025 total welfare incomes of each example household type in the provinces compared to the 2025 Market Basket Measure (MBM), which is Canada's Official Poverty Line, and the 2025 Deep Income Poverty (MBM-DIP) threshold.

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

The MBM is used in our analysis to identify which example households would have been living in poverty in 2025. The MBM-DIP, which is equivalent to 75 per cent of the Official Poverty Line, is used to identify which example households would have been living in deep poverty in 2025. As a 2020 Institute for Research on Public Policy report indicated, "Living in deep poverty means that individuals and families must use all of their income to meet basic necessities such as shelter and food, making it virtually impossible to address other needs or plan for their future."[5]

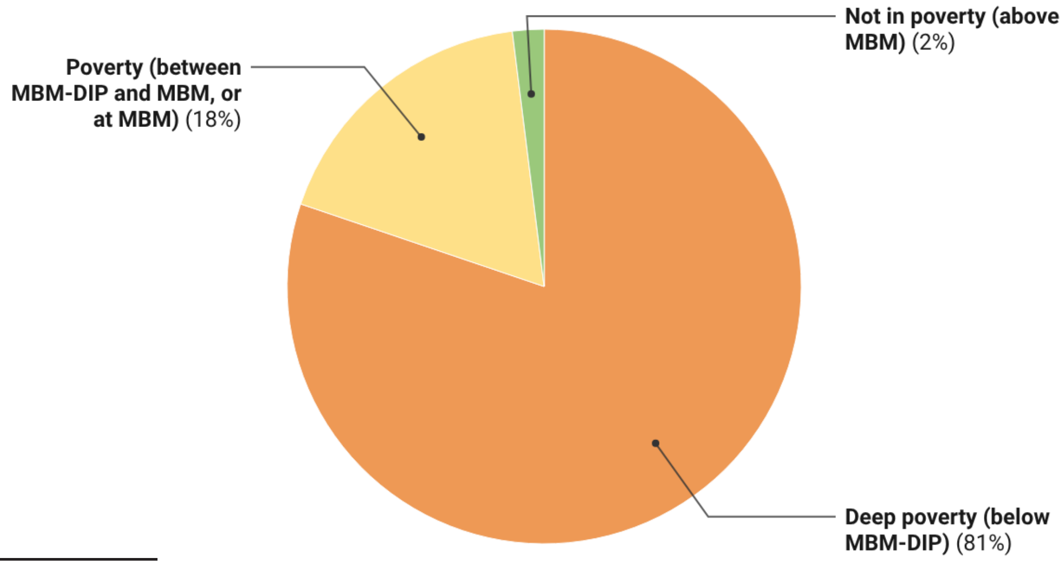
Note that neither the MBM nor the MBM-DIP accounts for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

Overview

The welfare incomes of 43 of the 44 example households in the provinces were below Canada's Official Poverty Line, which means that 98 per cent of the example households were living in poverty in 2025. The exception was in Quebec, where the welfare income of the unattached single considered employable (MAN) was 105 per cent of the MBM. It is important to note, however, that only about 3 per cent of social assistance recipients received MAN benefits in 2025,[6] which means that only a very small share of the total caseload in the province received incomes at this level.

In addition, 35 of the 43 example households living in poverty (i.e., 81 per cent) were also living in deep poverty in 2025. These households had welfare incomes that were between 43 and 98 per cent of the MBM-DIP, and between 33 and 74 per cent of the MBM.

Figure 2CA: Total welfare incomes in the provinces relative to poverty thresholds, 2025



5 Herd, D., Kim, Y., & Carrasco, C. (2020, September 15). Canada's forgotten poor? Putting singles living in deep poverty on the policy radar. *Institute for Research on Public Policy*. https://irpp.org/news-release/canadas-forgotten-poor-how-to-lift-single-persons-out-of-deep-poverty/

6 Oliveira, T. (2026). *Social assistance summaries, 2025*. Maytree.

Between 2024 and 2025, very few changes occurred in total household incomes relative to the Official Poverty Line (MBM) and the Deep Income Poverty threshold (MBM-DIP):

- None of the incomes of the 44 example households moved above or below the MBM, meaning none of the households moved out of or into poverty.
- One of the 44 example households had an income at the MBM-DIP in 2024, but it declined to below the threshold in 2025. None of the incomes of the other households moved above or below the MBM-DIP.
- The income of the unattached single considered employable in Quebec (MAN) remained above the MBM but had a slight decline in adequacy.
- The incomes of nine households remained above the MBM-DIP but below the MBM.
    - Of these, two had slight improvements in adequacy: the couple with two children (AIM) in Quebec, and the couple with two children in Prince Edward Island.
    - Four had slight declines in adequacy: the unattached single with a disability in Alberta (AISH), the unattached single with a disability and the single parent with one child in Newfoundland and Labrador, and the unattached single with a disability in Prince Edward Island.
- The incomes of 35 households remained below the MBM-DIP.
    - All households in British Columbia and Saskatchewan remained below the MBM-DIP and all had slight declines in adequacy. Slight declines were also seen in three of the five households in Manitoba and three of the four households in Ontario; the others remained essentially unchanged.
    - The income of only four households remained below the MBM-DIP while seeing slight improvements in adequacy: the unattached single with a disability households in New Brunswick and Nova Scotia, and the unattached single considered employable and the couple with two children in Newfoundland and Labrador.

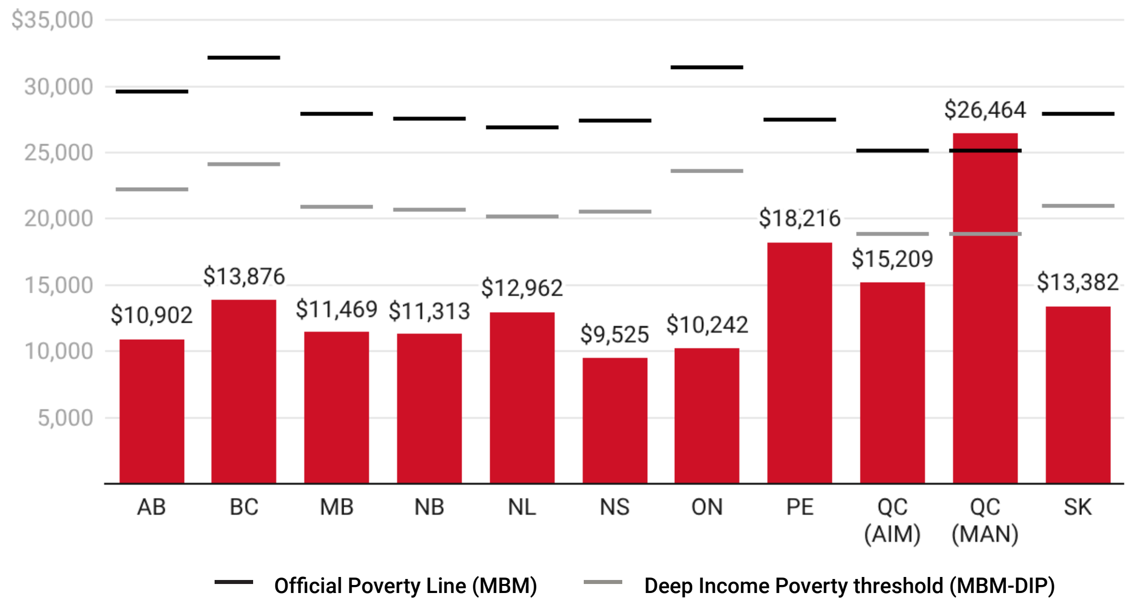
Adequacy by household

Unattached single considered employable

Figure 3CA shows the relationship between the total welfare incomes of the example unattached single considered employable households in the provinces and both the Official Poverty Line (MBM) and the Deep Income Poverty threshold

(MBM-DIP). The MBM is indicated by the black lines and the MBM-DIP is indicated by the grey lines.

Figure 3CA: Adequacy of total welfare incomes for example unattached single considered employable households in the provinces, 2025



Note: AIM refers to Quebec's Aim for Employment program. MAN refers to Quebec's Manpower Training measure. See the Quebec section for more information about these programs.

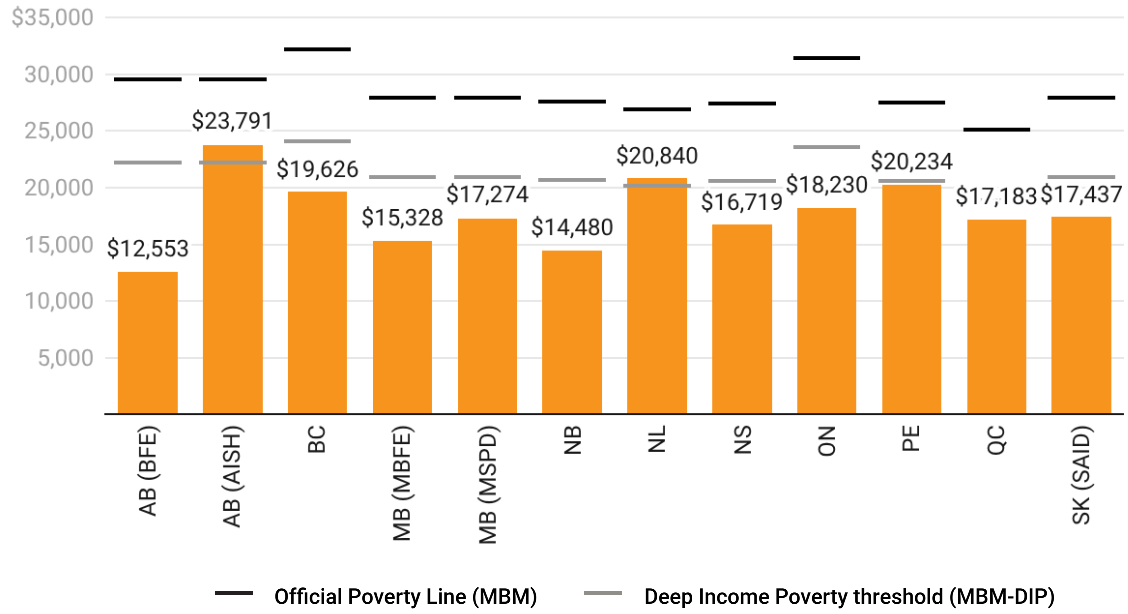
- Ten of the 11 unattached single considered employable households in the provinces had incomes below the MBM and as such would have been living in poverty in 2025.
    - All ten of these households also had incomes below the MBM-DIP and therefore would have been living not only in poverty but also in deep poverty.
    - Eight of these ten households had incomes that were below 50 per cent of the MBM. The lowest were in Alberta at 37 per cent, Nova Scotia at 35 per cent, and Ontario at 33 per cent.
    - The two households that had incomes closest to the MBM-DIP were the household in Prince Edward Island, at 88 per cent of the MBM-DIP (or 66 per cent of the MBM), and the household in Quebec receiving the Aim for Employment program, at 81 per cent of the MBM-DIP (or 60 per cent of the MBM).

- The one household that was not below the MBM had a welfare income that was 5 per cent above the Poverty Line: the unattached single considered employable receiving the Manpower Training measure in Quebec.
    - This household was also above the MBM-DIP, with a welfare income that was 40 per cent above the Deep Income Poverty threshold.
    - As noted above, only about 3 per cent of social assistance recipients received MAN benefits in 2025, which means that only a very small share of the total caseload in the province received incomes at this level.

Unattached single with a disability

Figure 4CA shows the total welfare incomes of the example unattached single with a disability households in the provinces relative to both the Official Poverty Line (MBM) and the Deep Income Poverty Threshold (MBM-DIP). The MBM is indicated by the black lines and the MBM-DIP is indicated by the grey lines.

Figure 4CA: Adequacy of total welfare incomes for example unattached single with a disability households in the provinces, 2025



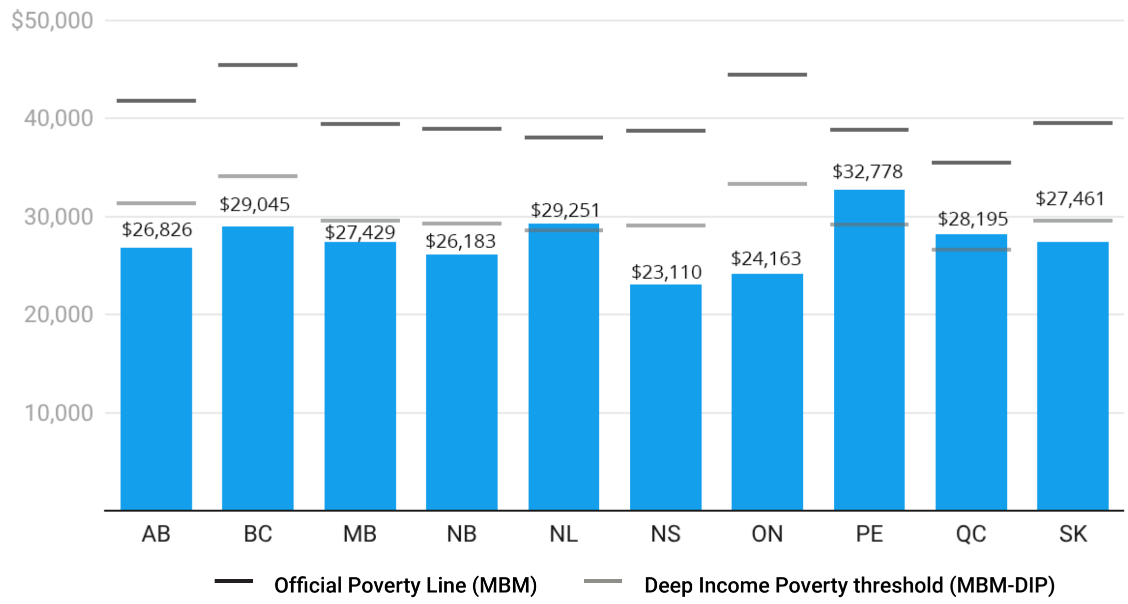
Note: BFE refers to the Barriers to Full Employment category of Alberta's Income Support program. AISH refers to Alberta's Assured Income for the Severely Handicapped program. MBFE refers to the Medical Barriers to Full Employment category of Manitoba's Employment and Income Assistance program. MSPD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

- All 12 of the example unattached single with a disability households had incomes below the MBM and as such would have been living in poverty in 2025.
    - Ten of these 12 households had incomes below the MBM-DIP and therefore would have been living not only in poverty but in deep poverty.
    - Two of the 12 households had welfare incomes above the MBM-DIP: the household in Alberta receiving AISH at 80 per cent of the MBM, and the household in Newfoundland and Labrador at 77 per cent of the MBM.
    - The household with the least adequate welfare income was the Alberta household receiving BFE, at 42 per cent of the MBM, followed by the household in New Brunswick at 52 per cent and the household in Manitoba receiving MBFE at 55 per cent.

Single parent with one child

Figure 5CA shows the total welfare incomes of all the example single parent with one child households in the provinces relative to both the Official Poverty Line (MBM) and the Deep Income Poverty Threshold (MBM-DIP). The MBM is indicated by the black lines and the MBM-DIP is indicated by the grey lines.

Figure 5CA: Adequacy of total welfare incomes for example single parents with one child in the provinces, 2025



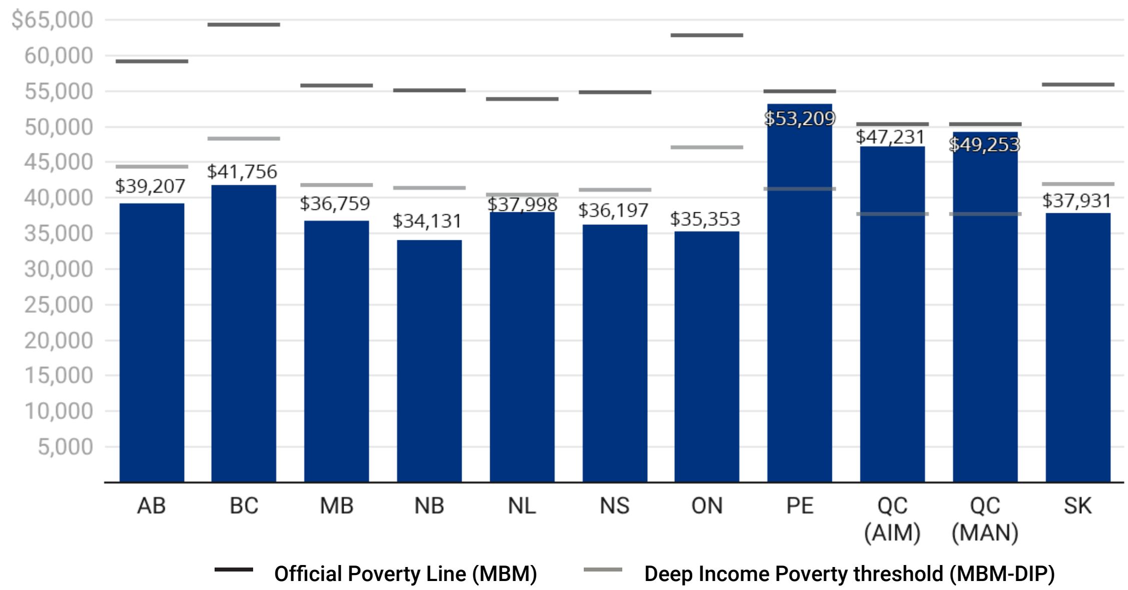
Note: AIM refers to Quebec's Aim for Employment program. MAN refers to Quebec's Manpower Training measure. See the Quebec section for more information about these programs.

- All ten of the example single parent with one child households in the provinces had incomes below the MBM and as such would have been living in poverty in 2025.
    - Seven of these ten households had incomes below the MBM-DIP and therefore would have been living not only in poverty but in deep poverty.
    - The household with the most adequate welfare income, or the income closest to the MBM, was in Prince Edward Island at 84 per cent.
    - The household with the least adequate welfare income was in Ontario, at 54 per cent of the MBM, followed by the household in Nova Scotia at 60 per cent.
    - Only three of the ten households had welfare incomes above the MBM-DIP: Prince Edward Island, Quebec, and Newfoundland and Labrador.

Couple with two children

Figure 6CA shows the total welfare incomes of all example couple with two children households in the provinces relative to both the Official Poverty Line (MBM) and the Deep Income Poverty threshold (MBM-DIP). The MBM is indicated by the black lines and the MBM-DIP is indicated by the grey lines.

Figure 6CA: Adequacy of total welfare incomes for example couple with two children households in the provinces, 2025



Note: AIM refers to Quebec's Aim for Employment program. MAN refers to Quebec's Manpower Training measure. See the Quebec section for more information.

- All 11 of the example couple with two children households had incomes below the MBM in 2025 and as such would have been living in poverty in 2025.
  - Eight of these 11 households also had incomes below the MBM-DIP, meaning that they would have been living not only in poverty but in deep poverty.
  - The three households with the most adequate incomes, or incomes that were closest to the MBM, were in Quebec at 94 per cent for the AIM household and 98 per cent for the MAN household, and in Prince Edward Island at 97 per cent. These households were the only ones with incomes above the MBM-DIP threshold.
  - The households with the least adequate welfare incomes were in Ontario and New Brunswick, at 56 and 62 per cent of the MBM, respectively.

Provincial and federal shares of income supports

Households receiving provincial social assistance benefits in 2025 were also eligible for tax-delivered supports from those jurisdictions as well as from the federal government.

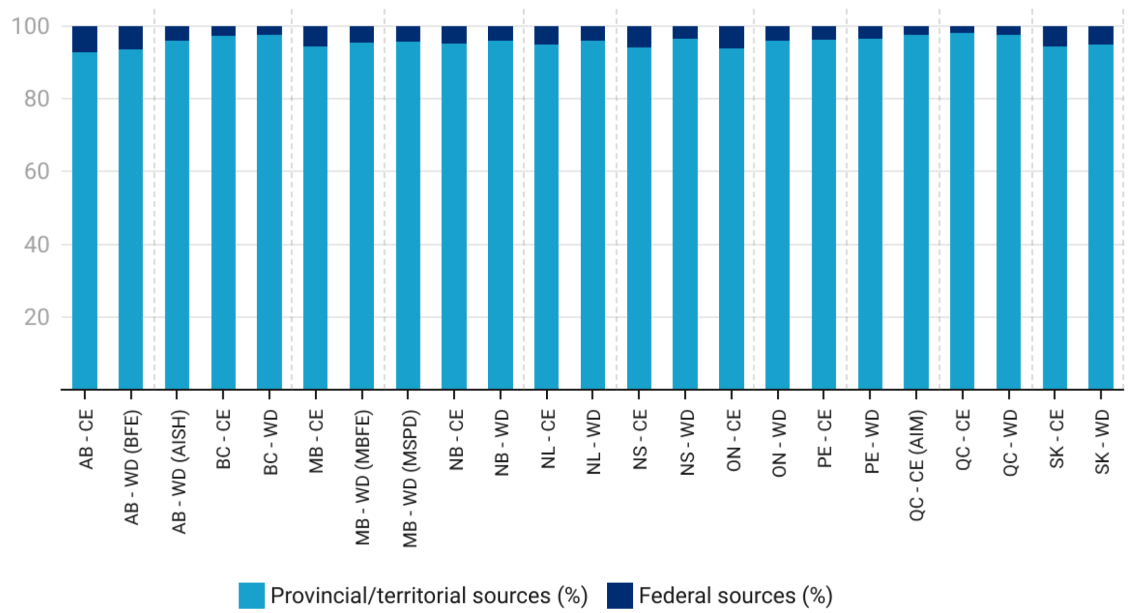
The federal benefits available to *Welfare in Canada* households in the provinces in 2025 were:

- The GST/HST Credit (and Credit Supplement, where applicable),
- The Canada Child Benefit for households with children, and
- The final two payments from the Canada Carbon Rebate (formerly known as the climate action incentive) for households in Alberta, Saskatchewan, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, and Ontario.

Figures 7CA and 8CA show how much of the total welfare incomes of households receiving social assistance in all ten provinces came from provincial versus federal sources in 2025. Figure 7CA shows the data for unattached single households while Figure 8CA shows the data for households with children.

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

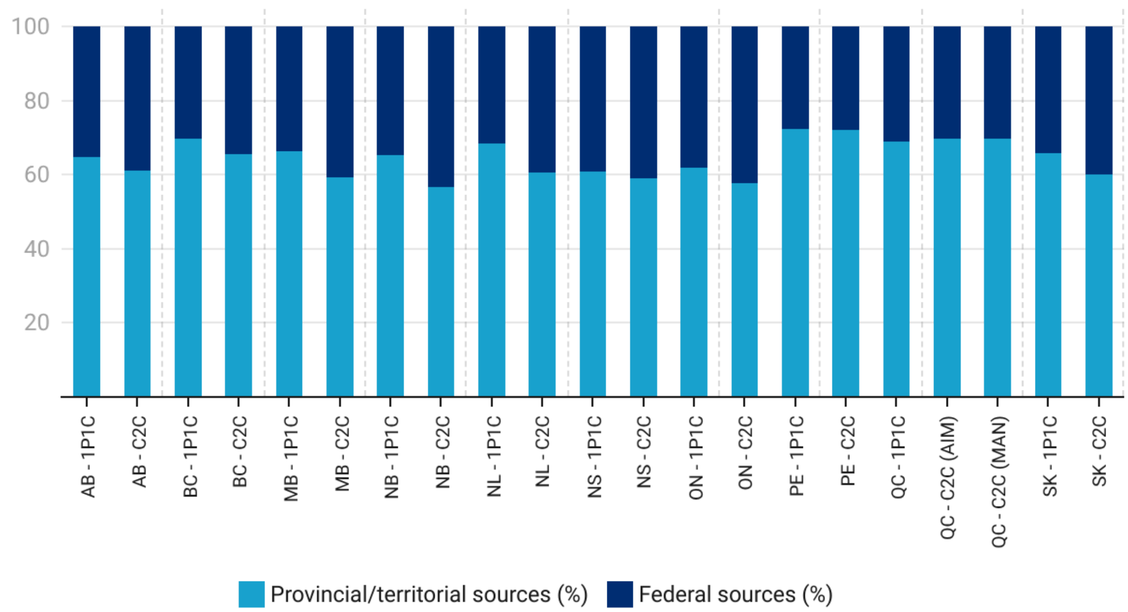
Figure 7CA: Proportion of total welfare income from provincial versus federal sources for unattached single households, 2025



The welfare incomes of unattached singles in the provinces in 2025 were mainly composed of benefits from provincial sources: between 92.7 and 98.0 per cent came from the provinces while only 2.0 to 7.3 per cent came from federal sources.

These households received between $354 and $979 from federal sources, which for unattached singles were the GST/HST Credit (and Credit Supplement, where applicable) and the Canada Carbon Rebate for households in Alberta, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, and Saskatchewan. Note that British Columbia had its own provincial carbon tax-related rebate program, which also ended in 2025.

Figure 8CA: Proportion of total welfare income from provincial versus federal sources for households with children, 2025



The households with children in the provinces received a much larger proportion of their total welfare incomes from the federal government than the unattached single households in 2025. They received between 27.7 and 43.4 per cent of their incomes from federal sources and between 56.6 and 72.3 per cent from provincial sources.

The difference in proportionality between households with children and unattached single households stems not only from the higher actual amounts of federal income supports provided to households with children through the GST/HST Credit (and Credit Supplement, where applicable) but also and primarily because these households also received the Canada Child Benefit. In our analysis, the households with children in the provinces received between $8,763 and $15,276 in federal payments, which contrasts the significantly lower amounts received by unattached single households.

Territories

Total welfare incomes in the territories in 2025 and changes since 2024

Table 4CA shows the maximum total welfare incomes that the example households in each territory would have received in 2025. As mentioned earlier, although we calculated the incomes in the territories using the same methodology that we used for the provinces, the provinces and territories are not directly comparable due to significant differences in the cost of living and the nature of income security programs in the North.

Table 4CA also compares the 2024 and 2025 total welfare incomes of households in each territory without adjusting for inflation. The cost of living increased nationally by about 2.1 per cent in 2025. As such, households whose total welfare incomes increased by less than 2.1 per cent would have been worse off in 2025 than in 2024. Note that the national CPI is used instead of regional CPIs.

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

Table 4CA: Total welfare incomes in 2025 and percentage of change since 2024 for all example households in each territory, in current dollars

	Unattached single considered employable		Unattached single with a disability		Single parent, one child		Couple, two children	
	Total welfare income 2025	Change from 2024	Total welfare income 2025	Change from 2024	Total welfare income 2025	Change from 2024	Total welfare income 2025	Change from 2024
NT	$33,273	13.6%	$37,272	9.0%	$47,038	15.8%	$58,817	3.6%
NU	$12,426	-1.2%	$15,488	-0.9%	$22,609	-0.2%	$38,569	-0.2%
YT	$23,696	1.8%	$27,428	1.8%	$44,623	2.2%	$65,348	1.0%

Legend:

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

*The national rate of inflation between 2024 and 2025 was 2.1 per cent, as discussed above.

Welfare incomes in the Northwest Territories and the Yukon were generally higher than those in the provinces, reflecting the higher cost of living in the territories. However, welfare incomes in Nunavut were considerably lower than in the other two territories; this is because many households who receive social assistance in Nunavut also live in public housing where rent and other housing costs are highly subsidized.[7]

Highest and lowest total welfare incomes by household:

- **Unattached single considered employable**: The highest total welfare income was in the Northwest Territories at $33,273. The lowest was in Nunavut at $12,426.
- **Unattached single with a disability**: The highest total welfare income was in the Northwest Territories at $37,272. The lowest was in Nunavut at $15,488.
- **Single parent with one child**: The highest total welfare income was in the Northwest Territories at $47,038. The lowest was in Nunavut at $22,609.
- **Couple with two children**: The highest total welfare income was in the Yukon at $65,348. The lowest was in Nunavut at $38,569.

Loss of carbon tax rebate payments

In 2025, the federal government removed the federal fuel charge (the "carbon tax"), which also meant the end of carbon tax-related rebate payments. This policy change applied not only in the provinces in which the Canada Carbon Rebate (CCR) had been in effect but also in the provinces and territories that had their own carbon pricing and rebate programs.

As a result, all three carbon tax-related rebate programs in the territories ended in spring 2025, meaning that households in all three territories received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in carbon tax-related rebate payment amounts between 2024 and 2025 for the example households in the territories are indicated in Table 5CA below.

7 See "Components of welfare incomes" and "Changes to welfare incomes" in the Nunavut section of this report for further information.

Table 5CA: Differences in carbon tax rebate payments in the territories, 2024 to 2025

	Program	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
NT	Northwest Territories Cost of Living Offset	-$220.50	-$220.50	-$467.00	-$934.00
NU	Nunavut Carbon Credit	-$154.00	-$154.00	-$308.00	-$616.00
YT	Yukon Government Carbon Price Rebate	-$186.00	-$186.00	-$372.00	-$744.00

Cost-of living payments

Cost-of-living payments,[8] which are additional one-time financial supports related to the higher cost of living resulting from high inflation, were not available to any of the households in any of the territories in 2025.

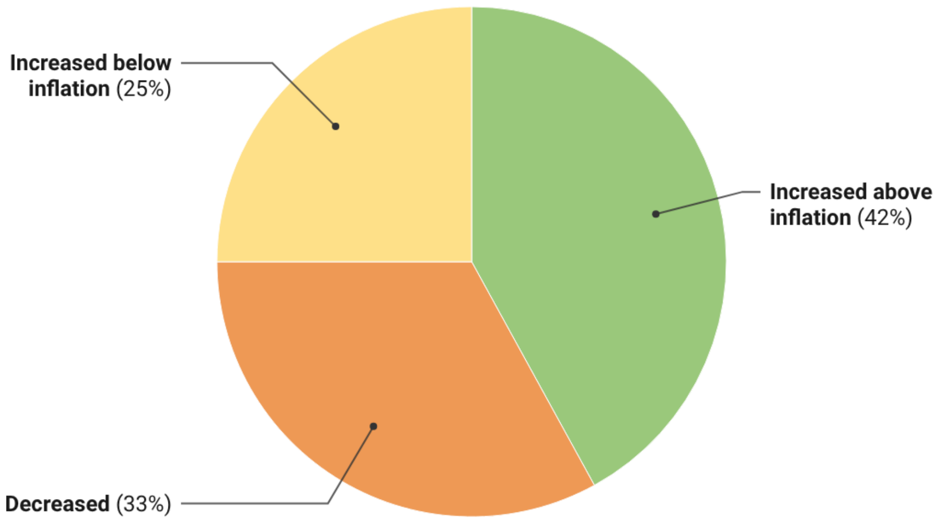
Trends in welfare income changes in the territories since 2024

Welfare income changes between 2024 and 2025 fall into three categories: increases above inflation, increases below inflation, and decreases. The proportions of households in each category are shown in Figure 9CA below. As noted above, the calculations do not take inflation into account but only compare the nominal difference between the 2024 and 2025 total welfare incomes of households in each territory.

As noted above, the cost of living increased nationally by 2.1 per cent in 2025. As such, households whose total welfare incomes increased by less than 2.1 per cent would have been worse off in 2025 than in the previous year. And, as noted earlier, that the national CPI is used instead of regional CPIs; the use of the latter would have resulted in slightly different analysis.

8 *Welfare in Canada* has included inflation-related cost-of-living payments in total welfare income calculations since 2022. Please see the 2022, 2023, and 2024 editions for details on payments that were available in those years.

Figure 9CA: Welfare income changes in relation to inflation, in the territories, 2025



Total welfare income increases above inflation: Five households in the territories saw their total incomes increase by more than 2.1 per cent between 2024 and 2025. Four of those five households were those in the Northwest Territories and one was in the Yukon.

The highest percentage increase was in the Northwest Territories for the single parent with one child at 15.8 per cent, followed by the unattached single considered employable at 13.6 per cent. The unattached single with a disability and the couple with two children in the Northwest Territories had increases of 9.0 and 3.6 per cent, respectively. The increase for the single parent with one child in the Yukon was 2.2 per cent.

The increases in the Northwest Territories were primarily due to the effect of receiving a higher Basic Allowance from Income Assistance for the full year. The increase in the Yukon was primarily due to indexation of social assistance benefits at a rate higher than the national CPI.

Total welfare income increases below inflation: Three households in the territories saw their total incomes increase below the rate of inflation in 2025, all of which were in the Yukon. These below-inflation increases were the result of increases to social assistance benefits at a rate that outweighed the loss of carbon tax-related rebate payments and, for the case of the couple with two children, that also outweighed small reductions in territorial child benefits and the GST credit. Although this combination of factors meant that these incomes increased, the increases were not enough to keep pace with the cost of living, as measured by the national CPI.

Total welfare income decreases: Four of the households in the territories saw their total incomes decrease in 2025 and they were all in Nunavut. The declines were due to the reduction in carbon tax-related rebate payments that outweighed inflationary increases to territorial and federal tax credits.

Note that it is likely that our calculations have overestimated the depth of poverty of the example households in Nunavut. See the Methodology section for more information.

Welfare income component changes in the territories since 2024

Table 6CA categorizes each of the six welfare income components – provincial basic and additional social assistance benefits, provincial child benefits and tax credits, and federal child benefits and tax credits – in the territories into whether they were: (1) increased through a policy change, (2) increased through inflation indexing, (3) eliminated, (4) left unchanged, (5) a newly-created benefit or credit, (6) a cost of living benefit that continued to be paid, (7) a cost of living benefit that was eliminated, or (8) a COVID-19 pandemic-related benefit that was eliminated.

This table provides a high-level summary of the changes. For specific details, including whether a change applies to all households, please refer to each jurisdiction's section in this report.

Table 6CA: Changes to total welfare incomes in the territories, 2025

	Basic benefits	Additional benefits	Territorial child benefits	Territorial tax credits	Federal child benefits and tax credits
Increased due to policy change		YT (Transportation Expense)			
Increased due to inflation indexing	YT		YT		Canada Child Benefit GST/HST Credit
Eliminated				NT (Cost of Living Offset), NU (Carbon Credit), YT (YG Carbon Price Rebate)	

	Basic benefits	Additional benefits	Territorial child benefits	Territorial tax credits	Federal child benefits and tax credits
No change	NT (Basic Allowances), NU	NU, YT	NU		
New benefit/ credit					
Cost-of-living supports continued		YT (Inflation Relief Payment)			
Cost-of-living supports eliminated		NT (One-Time Additional Benefit)			
COVID-19 pandemic supports eliminated	NT (Furnishings Allowance)				

Note: Please consult each jurisdiction's Total welfare incomes section for more information.

Adequacy of welfare incomes in the territories in 2025

The data in this section shows how the 2025 total welfare incomes of each example household type in the territories compared to the Northern Market Basket Measure (MBM-N), which is Canada's Official Poverty Line for the territories, and the Northern Deep Income Poverty (MBM-N-DIP) threshold, for 2025.[9]

As discussed in the Methodology section, total welfare incomes and the poverty thresholds are calculated for the largest city in each territory. This is reflected in the black and grey lines in Figures 10CA through 14CA, which show that the poverty thresholds vary depending on region. The figures also show the range in the adequacy of total welfare incomes across Canada's territories.

The MBM-N is used in our analysis to identify which example households would have been living in poverty in 2025. The MBM-N-DIP, which is equivalent to 75 per cent of the Official Poverty Line, is used to identify which example households would have been living in deep poverty in 2025.

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

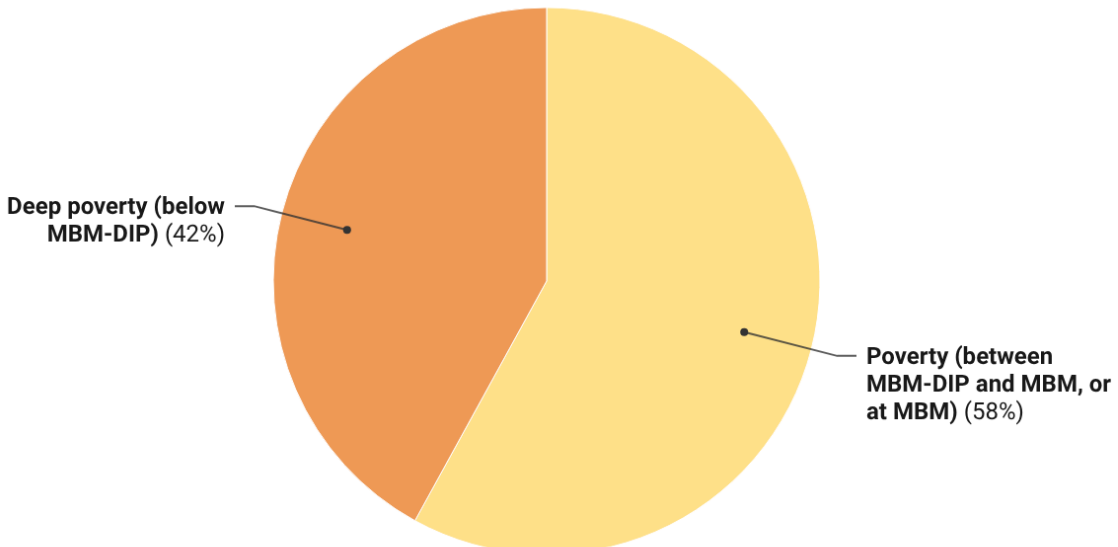
As explained in the Methodology section, the MBM-N thresholds we use for Nunavut have been adjusted to include the subsidized rental unit type rather than the non-subsidized rental unit type that is generally used in MBM and MBM-N thresholds, given that our example households are assumed to be living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

Note that neither the MBM-N nor the MBM-N-DIP accounts for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

Overview

Of the 12 households in the territories, all had a total welfare income that was at or below the MBM-N in 2025. Five of the households had incomes that were below the MBM-N-DIP, which means that 42 per cent of the households would have been living in deep poverty in 2025. The other seven, or 58 per cent, had in comes that were between the MBM-N-DIP and the MBM-N or at the MBM-N.

Figure 10CA: Total welfare incomes in the territories relative to poverty thresholds, 2025



Between 2024 and 2025:

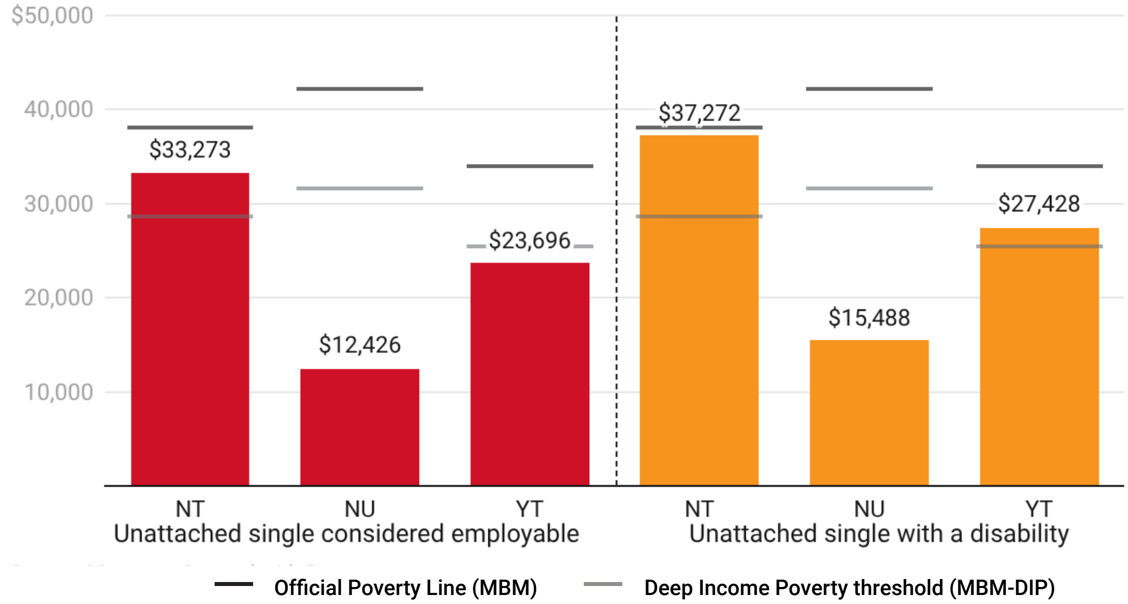
- None of the incomes of the 12 example households moved above or below the MBM-N, meaning none of the households moved out of or into poverty. Similarly, none moved above or below the MBM-N-DIP, meaning no household moved out of or into deep poverty.
- The incomes of all the households in the Northwest Territories remained above the MBM-N-DIP and saw slight improvements in adequacy.
- The income of the unattached single with a disability, the single parent with one child, and the couple with two children in the Yukon remained above the MBM-N-DIP but saw slight declines in adequacy.
- The incomes of the five other households remained below the MBM-N-DIP and either remained unchanged or saw slight declines.

Adequacy by household

Unattached single households

Figure 11CA shows the total welfare incomes of all the example unattached single considered employable and unattached single with a disability households in the territories relative to both the Official Poverty Line (MBM-N) and the Deep Income Poverty Threshold (MBM-N-DIP). The MBM-N is indicated by the black lines and the MBM-N-DIP is indicated by the grey lines.

Figure 11CA: Adequacy of total welfare incomes for example unattached single households in the territories, 2025

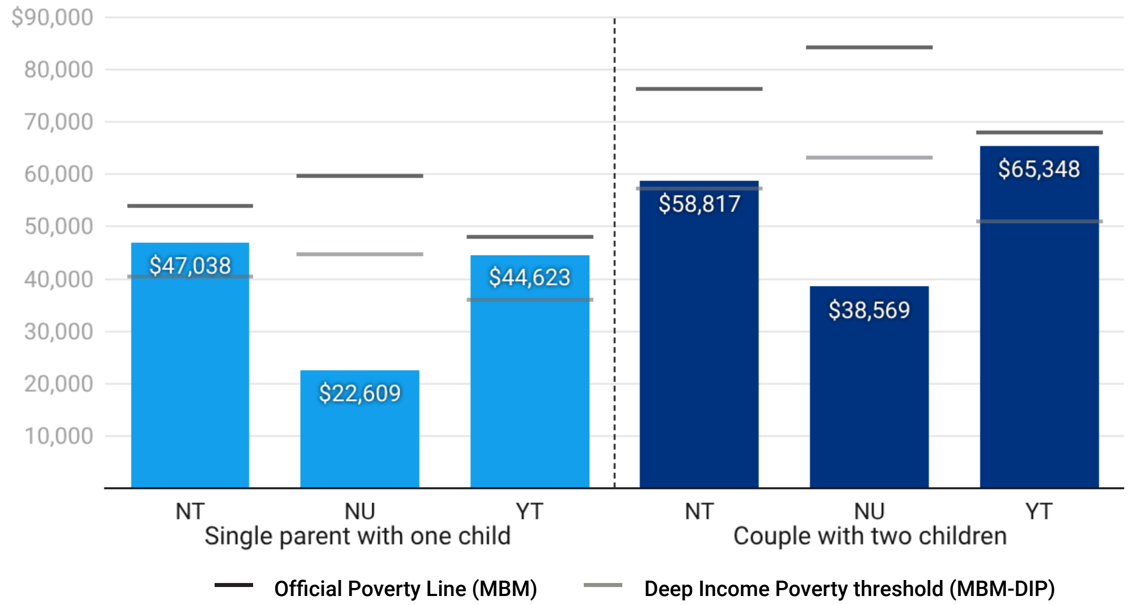


- All six unattached single households in the territories had incomes that were below the MBM-N and therefore would have been living in poverty in 2025.
    - Of those six households, three had incomes below the MBM-N-DIP and thus would have been living not only in poverty but in deep poverty.
    - The household with the most adequate income, or highest relative to the MBM-N, was the unattached single with a disability living in the Northwest Territories, with an income of 98 per cent of the MBM-N.
    - The households with the least adequate incomes, or lowest relative to the MBM-N, were both in Nunavut, with the unattached single considered employable at 29 per cent of the MBM-N, and the unattached single with a disability at 37 per cent of the MBM-N. See the discussion about Nunavut's MBM-N thresholds above.

Households with children

Figure 12CA shows the total welfare incomes of all example single parent with one child and couple with two children households in the territories relative to both the Official Poverty Line (MBM-N) and the Deep Income Poverty Threshold (MBM-N-DIP). The MBM-N is indicated by the black lines and the MBM-N-DIP is indicated by the grey lines.

Figure 12CA: Adequacy of total welfare incomes for example households with children in the territories, 2025



- All six households with children in the territories had incomes that were below the MBM-N and therefore would have been living in poverty in 2025.
    - Of those six households, two had incomes below the MBM-N-DIP and thus would have been living not only in poverty but in deep poverty.
    - The households with the most adequate incomes, or highest relative to the MBM-N, were the couple with two children in the Yukon at 96 per cent, followed by the single parent with one child in the Yukon at 93 per cent.
    - The households with the least adequate incomes, or lowest relative to the MBM-N, were both in Nunavut, which was also the case for the unattached single households. The single parent with one child in Nunavut had an income at 38 per cent of the MBM-N, and the couple with two children had an income at 46 per cent of the MBM-N. See the discussion about Nunavut's MBM-N thresholds above.

Federal and territorial shares of income supports

Households receiving territorial social assistance benefits in 2025 were also eligible for tax-delivered supports from those jurisdictions as well as from the federal government.

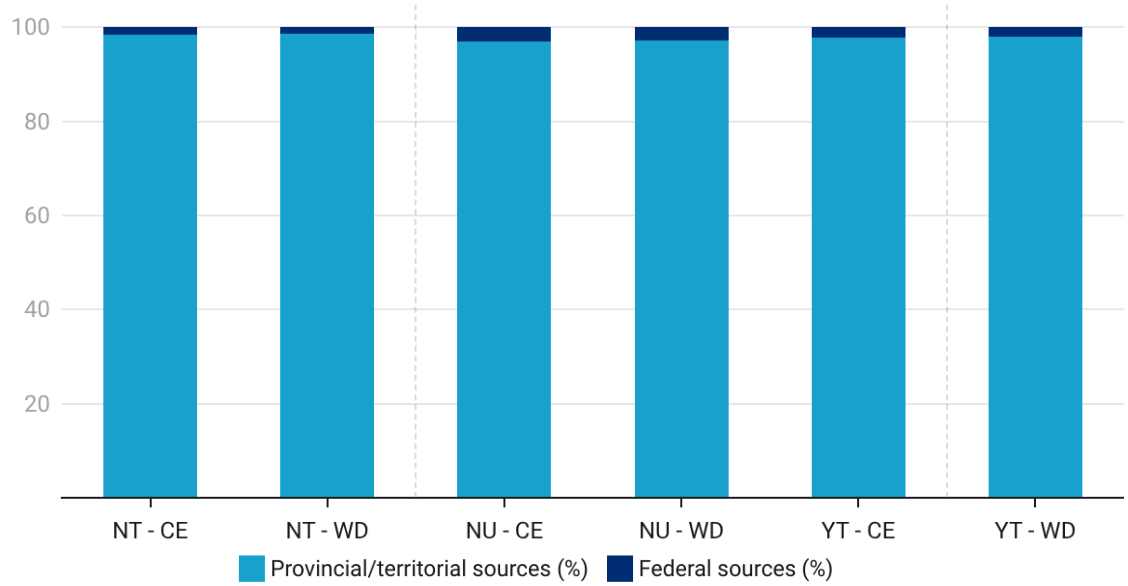
The federal benefits available to *Welfare in Canada* households in the territories in 2025 were:

- The GST/HST Credit (and Credit Supplement, where applicable), and
- The Canada Child Benefit for households with children.

Figures 13CA and 14CA below show how much of the total welfare incomes of households receiving social assistance in the three territories came from territorial versus federal sources in 2025. Figure 13CA shows the data for unattached single households while Figure 14CA shows the data for households with children.

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

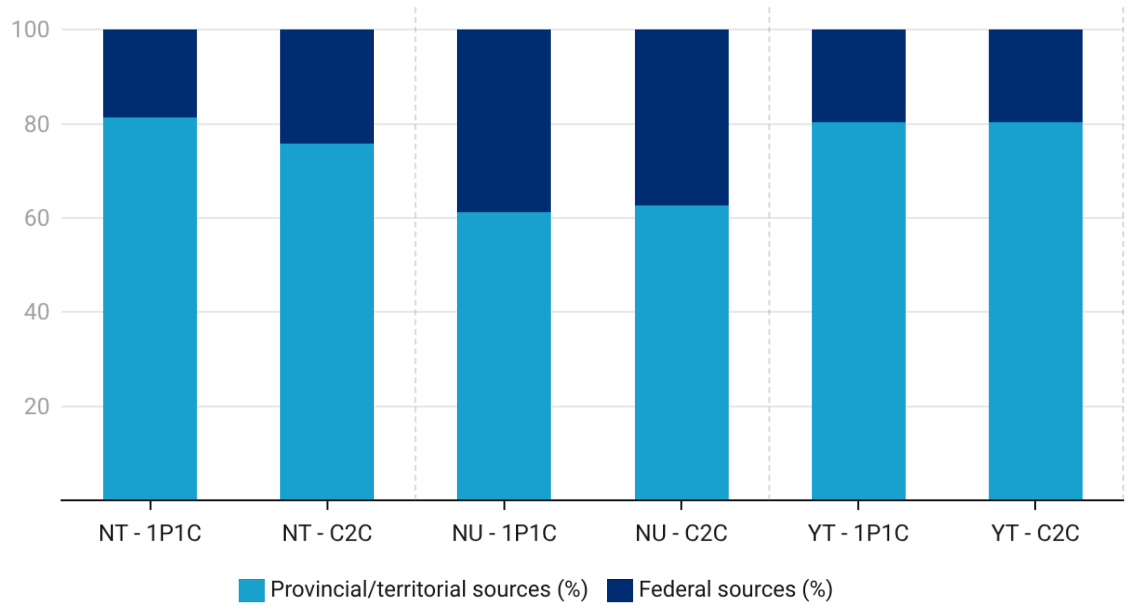
Figure 13CA: Proportion of total welfare income from territorial versus federal sources for unattached single households, 2025



The welfare incomes of unattached singles in the territories in 2025 were mainly composed of benefits from territorial sources: between 97.1 and 98.6 per cent came from the territories while only 1.4 to 2.9 per cent came from federal sources.

These households received between $354 and $526 from federal sources, which for unattached singles was solely the GST/HST Credit (and Credit Supplement, where applicable).

Figure 14CA: Proportion of total welfare income from territorial versus federal sources for households with children, 2025



The households with children in the territories received a much larger proportion of their total welfare incomes from the federal government than the unattached single households in 2025. They received between 18.6 and 38.8 per cent of their incomes from federal sources and between 61.2 and 81.4 per cent from territorial sources.

The difference in proportionality between households with children and unattached single households stems not only from the higher actual amounts of federal income supports provided to households with children through the GST/HST Credit (and Credit Supplement, where applicable) but also and primarily because these households also received the Canada Child Benefit. In our analysis, households with children in the territories received between $8,763 and $14,370 in federal payments, which contrasts the significantly lower amounts for unattached single households.

Key features of social assistance across Canada

As social assistance is a provincial/territorial responsibility, each of Canada's 13 sub-national jurisdictions has its own program or programs with unique regulatory frameworks, administrative rules, eligibility criteria, benefit levels, and provisions for special benefits or other types of assistance. Although the specifics may vary, the basic structure of these programs is very similar across the country. The Key features of social assistance section of this report examines several important aspects of social assistance programs and how they vary across the country. Below is a summary of the information provided in each part of the Key features section.

Eligibility for social assistance: Assets and income

In every jurisdiction, eligibility for social assistance is primarily based on a "needs test" that considers a household's income and financial assets. Although these are not the only determinants of eligibility, they form the primary basis for both initial and ongoing eligibility.

The Eligibility for social assistance: Assets and income section provides information on how the "needs test," which is composed of an asset test and an income test, determined eligibility in 2025. It also details the amount of assets a household was allowed, as well as the amount of income that a household could earn from work or receive from three key "unearned" sources (i.e., Employment Insurance regular benefits [EI], Canada Pension Plan retirement and disability benefits [CPP and CPP-D], and provincial and territorial workers' compensation wage replacement programs). Although these asset limits and income exemptions are difficult to summarize because they vary considerably from jurisdiction to jurisdiction, we identify some key trends in 2025 below.

Asset limits increased in 2025 in two jurisdictions:

- In Alberta, asset limits for households receiving Income Support benefits are based on a multiplier of basic benefit amounts, which themselves are indexed to inflation. As such, asset limits increased as of January 1 along with the inflationary increase to basic benefits. Note that asset limits in Alberta's Assured Income for the Severely Handicapped (AISH) program did not increase.
- In Quebec, amounts for dependent children of recipients are indexed annually, effective January 1 each year.

In 2025, earned income exemptions were increased in three jurisdictions:

- In Manitoba, the base earned income exemption for households in the Employment and Income Assistance (EIA) program was increased from \$200 to \$500 per month starting August 1. No changes were made to earnings exemptions in the Manitoba Supports for Persons with Disabilities (MSPD) program.
- In Quebec, the additional exemption that previously applied only to households receiving Aim for Employment program benefits was applied to other households receiving Social Assistance (SA) as well as those receiving Social Solidarity (SS) and was increased from 20 to 25 per cent of additional income. Previously, SA and SS households who earned more than the base exemption limits had any additional income reduced dollar-for-dollar from their benefits. These changes came into effect starting January 1.
- In Saskatchewan, the base earned income exemption for households in the Saskatchewan Assured Income for Disability (SAID) program increased by \$1,000 per calendar year starting April 1, to \$7,500 for singles, \$8,700 for couples without children, and \$9,500 for families.

As of 2025, only four jurisdictions provided some level of exemption for "unearned" income sources:

- British Columbia provided a partial exemption for income from some forms of workers' compensation, with some forms treated as earned income for households receiving Disability Assistance. Other forms may be exempt up to the asset level for the household for all recipients.
- New Brunswick provided a partial exemption for income from CPP/CPP-D and QPP/QPP-D, for recipients only.

- The Northwest Territories provided partial exemptions depending on the income source and program. In one program, income from EI and some forms of workers' compensation is treated as earned income while income from CPP is treated as unearned income and included in an overall exemption amount. In the other program, CPP-D is fully exempt while income from EI, CPP, and workers' compensation is included in an overall exemption amount.
- The Yukon provided a partial exemption for the three key unearned income sources listed above based on its total exemption levels for both earned and unearned income.

See the Eligibility for social assistance: Assets and income section for more information.

Cost-of-living and shelter benefits breakdown

Provincial or territorial social assistance programs typically provide basic benefits for cost-of-living expenses, such as food and clothing, and for shelter and shelter-related costs, such as rent or mortgage payments, heating, or home insurance. These amounts may be calculated and delivered separately or combined into a single flat rate. In some instances, benefits for some of these costs are provided through "additional" benefits or through separate programs administered outside of social assistance.

The Cost-of-living and shelter benefits breakdown section provides details about how these benefits were delivered in 2025. In summary:

- Of the 13 provinces and territories, nine had two separate programs in 2025, one for people who are generally deemed employable and one for people who met specific criteria as a person with a disability. As such, 22 programs were examined. Of these:
    - 14 delivered cost-of-living and shelter benefits separately,
    - Five delivered them in one combined flat-rate amount, and
    - Two delivered them in both ways (the two programs in Quebec).

See the Cost-of-living and shelter benefits breakdown section for more information.

Shelter benefits for unhoused households

The Total welfare incomes sections of this report provide insight into the benefit amounts that were available to households in each province or territory in Canada in 2025. One of the fundamental assumptions behind our calculations of those benefit amounts is that households are housed and paying rent in the private market. When households are unhoused, however, the amounts of some of the benefits described in those sections, particularly those related to shelter costs, may not apply.

The Shelter benefits for unhoused households section provides detailed information about the ways in which we define "unhoused" for the purposes of comparing the amounts of basic social assistance benefits that unattached single households may be eligible for if they are housed versus unhoused. A summary of the differences in amounts in 2025 is in Table 7CA.

Table 7CA: Difference in basic social assistance benefit amounts for housed versus unhoused example unattached single considered employable households in 2025

	Total: Housed	Total: Unhoused	Difference
AB	$842	$469	- $373
BC	$1,060	$635	- $425
MB	$921	$245	- $676
NB	$875	$675	- $200
NL	$1,154	$561	- $593
NT	$2,533	$573	- $1,960
NS	$726	$403	- $323
NU	$1,003	$914	- $89
ON	$733	$343	- $390
PE	$1,452	$577	- $875
QC	$829	$829	$0
SK	$1,025	$365	- $660
YT	$1,725	$510	- $1,215

The section also provides information about the shelter-related benefits available to households who are unhoused, as well as explanatory notes about the regulatory framework under which shelter benefits are provided in each province and territory.

See the Shelter benefits for unhoused households section for more information.

Indexation of benefits and credits

Individuals and families who receive social assistance benefits will also be eligible for financial support through refundable tax credits, child benefits for households with children, and, where applicable, additional social assistance payments. Some of these benefits and credits are indexed to inflation while others are not. Inflation indexing is important as it protects the value of benefits and credits from being eroded by increasing costs of living.

The Indexation of benefits and credits section provides detailed information about which provincial and territorial benefits and credits were indexed to inflation as of January 2025, insofar as those benefits apply to the example households in *Welfare in Canada*. In summary:

- **Basic social assistance benefits** were indexed in five jurisdictions: Alberta, New Brunswick, Nova Scotia, Quebec, and the Yukon. In two other jurisdictions, these benefits were indexed in one program but not another (Manitoba for MSPD and Rent Assist but not EIA, and Ontario for ODSP but not OW).
- **Additional social assistance benefits** were indexed in two of the 12 jurisdictions that provided them: Alberta (for the Children's School Expenses benefit) and Nova Scotia (the Disability Supplement).
- **Provincial or territorial child benefits** were indexed in five of the 11 jurisdictions where such a program existed and households receiving social assistance had access to the benefit: Alberta, Newfoundland and Labrador, Ontario, Quebec, and the Yukon.
- **Provincial or territorial tax credits/benefits** were indexed in three of the 11 jurisdictions where these credits/benefits existed: Ontario, Quebec, and Saskatchewan.

See the Indexation of benefits and credits section for more information.

Access to data

All *Welfare in Canada, 2025* data is available for download, including:

1. Components of welfare income for all households, with a breakdown of cost-of-living payments and the 2024-2025 difference in carbon tax-related rebate payments where applicable.
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.

4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds in the provinces, and with the two poverty thresholds in the territories.
5. Adequacy over time: total welfare income relative to the Official Poverty Line (MBM or MBM-N) for each household in the provinces from 2002 to 2025 and for each household in the territories from 2018 to 2025.

Access the downloadable spreadsheet here.

Total welfare incomes

Introduction

The next 13 sections of this report focus on the amount and adequacy of the total welfare incomes of our example households in each of Canada's provinces and territories, listed alphabetically. Each jurisdiction's section includes:

- The components of welfare incomes, including social assistance payments, child benefits, and other tax credits/benefits, for each of our example households,
- Changes in total welfare incomes for each household over time in constant 2025 dollars,
- An analysis of the adequacy of the total welfare incomes of each household in relation to poverty and/or low-income measures currently in use in Canada, and
- An examination of the adequacy of the total welfare incomes of each household over time.

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

All the data included in this report is available for download by jurisdiction and for the whole of Canada.

Download the data in a spreadsheet

Alberta

Components of welfare incomes

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

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

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

Table 1AB shows the value of the welfare income components of the five example household types in Alberta in 2025. All five households are assumed to be living in Calgary, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1AB: Components of welfare incomes for all example households in Alberta, 2025

	Unattached single considered employ-able	Unattached single with a disability (BFE)*	Unattached single with a disability (AISH)**	Single parent, one child	Couple, two children
Basic social assistance	$10,104	$11,748	$22,812	$15,900	$21,384
Additional social assistance	$0	$0	$0	$0	$321
Federal child benefits	$0	$0	$0	$7,892	$13,318
Provincial child benefits	$0	$0	$0	$1,484	$2,226
Federal tax credits/benefits	$798	$805	$979	$1,550	$1,958
Provincial tax credits/benefits	$0	$0	$0	$0	$0
Total 2025 income	**$10,902**	**$12,553**	**$23,791**	**$26,826**	**$39,207**

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

* The Barriers to Full Employment (BFE) category of Alberta's Income Support program provides the unattached single with a disability with slightly higher basic benefits than those provided to the unattached single considered employable. To access BFE, an applicant must show evidence

that they will likely never be able to work continuously on a full-time basis in the competitive labour force. This includes people whose employment is intermittent due to their health problems.

**The Assured Income for the Severely Handicapped (AISH) provides recipients with a flat-rate living allowance that is not linked to household size. Some additional benefits for recipients and any dependent children are available, depending on their circumstances. To access AISH, an applicant must show evidence that they have a severe handicap that is likely to be permanent and substantially limits their ability to earn a livelihood.

Total annual welfare incomes in 2025 ranged from $10,902 for the unattached single considered employable to $39,207 for the couple with two children. The income of the unattached single with a disability who qualified for Barriers to Full Employment (BFE) benefits was $12,553 and that of the unattached single with a disability who qualified for Assured Income for the Severely Handicapped (AISH) benefits was $23,791. The income of the single parent with one child was $26,826.

Basic social assistance: Monthly Core Essential and Core Shelter benefit amounts for the unattached single considered employable, the unattached single with a disability who qualified for BFE benefits, the single parent with one child, and the couple with two children, as well as the Living Allowance amount for the unattached single with a disability receiving AISH benefits, increased by 2 per cent as of January 1 due to indexing.

Additional social assistance: The couple with two children received the annual School Expense Allowance, which also increased by 2 per cent as of January 1 due to benefit indexing. This benefit provided $118 for the ten-year-old and $203 for the 15-year-old in that household.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17.

Provincial child benefits: Both households with children received the Alberta Child and Family Benefit (ACFB). The monthly ACFB amount for the single parent with one child was $122.42 between January and June, increasing to $124.92 between July and December. The monthly amount for the couple with two children was $183.67 between January and June, increasing to $187.33 between July and December.

Federal tax credits/benefits: All five households received the GST/HST credit, which increased with inflation in July. The households received the following total amounts, paid in quarterly instalments throughout the year: all unattached single households received $344.50, the single parent with one child received $689, and the couple with two children received $1,052.

Three households also received the GST/HST credit supplement, in the following total amounts: the unattached single with a disability (BFE) received a reduced amount of $7.60, whereas both the unattached single with a disability (AISH) and the single parent with one child received the maximum amount of $181.50.

All five households received the Canada Carbon Rebate (CCR). However, in 2025, the federal government removed the federal fuel charge (the "carbon tax"), which also meant the end of carbon tax-related rebate payments. As a result, the CCR ended in spring 2025, meaning that households in Alberta received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in CCR payment amounts between 2024 and 2025 for the Alberta households are indicated in Table 2AB.

Table 2AB: Difference in carbon tax rebate payments in Alberta, 2024 to 2025

	2024	2025	Difference
Unattached single considered employable	$868	$453	-$415
Unattached single with a disability (BFE)	$868	$453	-$415
Unattached single with a disability (AISH)	$868	$453	-$415
Single parent, one child	$1,302	$680	-$623
Couple, two children	$1,736	$906	-$830

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

Provincial tax credits/benefits: No provincial tax credits or benefits were available to the example households in 2025.

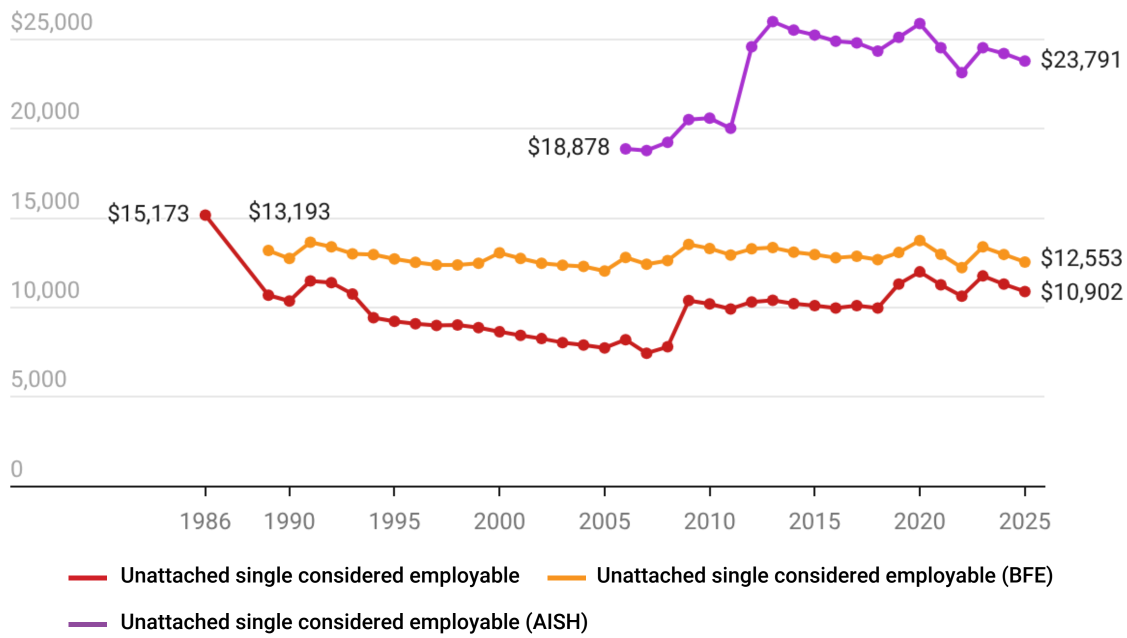
Download the data in a spreadsheet

Changes to welfare incomes

Figures 1AB and 2AB show how the total welfare incomes for each of the five example household types in Alberta have changed over time.

Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation, given that inflation reduces current dollar values over time. Also note that using the CPI for Alberta would have resulted in a slightly different trendline.

Figure 1AB: Welfare incomes for example unattached single households in Alberta 1986–2025, in 2025 constant dollars

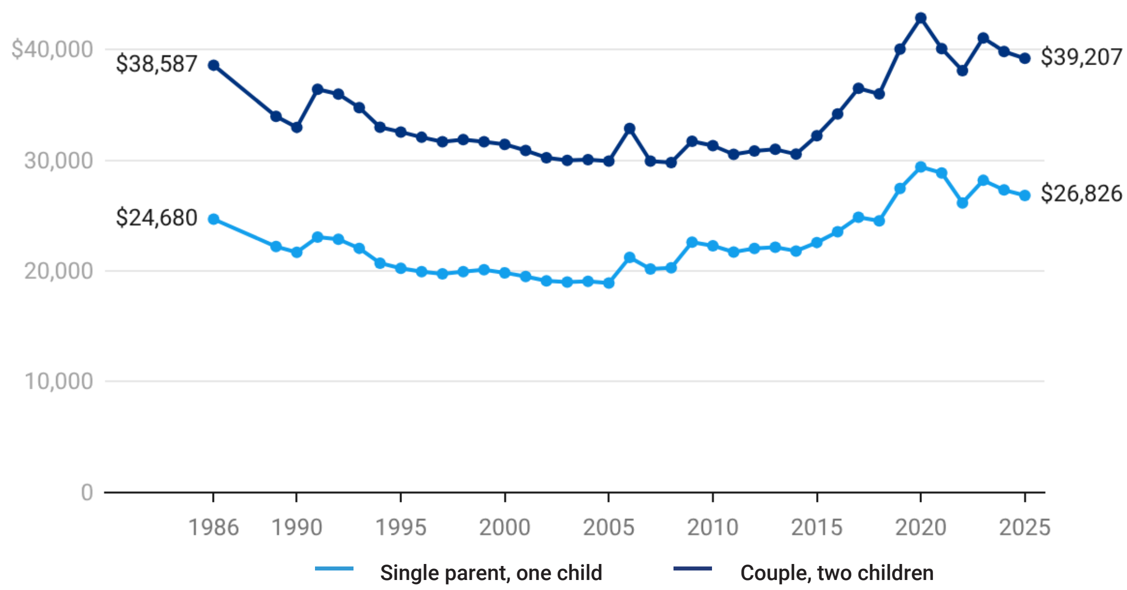


The welfare income of the **unattached single considered employable** declined between 1986 and 1989. A slight increase in 1991 was followed by a period of gradual decline until 2008. After an increase in 2009, their income was fairly stable at around $10,000 until 2018. The rise in total welfare income in 2019 was the result of increasing and indexing basic social assistance payments to inflation; the 2020 increase was due to the addition of federal climate action incentive and COVID-19 pandemic-related payments. Declines in 2021 and 2022 resulted from the removal of inflationary indexing, the loss of pandemic payments, and high inflation. Their welfare income rose again in 2023 with the reinstatement of indexing, new provincial payments intended to address the impacts of inflation, and an increased CAI payment. In 2024, the removal of provincial and federal inflation-related payments led to a slight income decrease. A further decrease occurred in 2025 due to the reduction in Canada Carbon Rebate payment amounts and new provincial legislation capping annual indexation at a maximum of 2 per cent. Overall, the total welfare income of this household decreased by 4 per cent between 2024 and 2025, and by 28 per cent across the time series, in constant 2025 dollars.

The total welfare income of the **unattached single with a disability receiving Barriers to Full Employment (BFE)** program benefits began being tracked in 1989 and has hovered at around $12,900, with a high in 2020 and a low in 2005, across the entire 36-year time series. Like the unattached single considered employable, declines in 2021 and 2022 were due to the removal of inflationary indexing, the loss of COVID-19 pandemic-related payments, and high inflation. The increase in 2023 was largely due to an inflationary 6 per cent increase to basic social assistance benefits, the addition of provincial payments intended to address the impacts of inflation, and an increase in the federal CAI payment. In 2024, despite the 4.5 per cent inflationary increase to basic social assistance benefits, the loss of temporary provincial and federal inflation-related cost-of-living payments resulted in a decline. Another decrease in 2025 was due to the reduction in Canada Carbon Rebate payment amounts and new provincial legislation capping annual indexation at a maximum of 2 per cent. Overall, the total welfare income of this household decreased by 3 per cent between 2024 and 2025, and by 5 per cent across the time series, in constant 2025 dollars.

The welfare income for the **unattached single with a disability receiving Alberta's Assured Income for the Severely Handicapped (AISH)** benefits has only been tracked since 2006. Several fluctuations have occurred since then, with incomes reaching highs in 2013 and 2020 but declining thereafter with the loss of COVID-19 pandemic-related payments and the impact of high inflation. The increase in 2023 was largely due to the same factors impacting the other unattached single households: an inflationary 6 per cent increase to basic social assistance benefits, the addition of provincial payments intended to address the impacts of inflation, and an increase in the federal CAI payment. In 2024, despite the 4.5 per cent inflationary increase to basic social assistance benefits, the decrease was the result of the loss of temporary provincial and federal inflation-related cost-of-living payments. Another decrease in 2025 was due to the end of Canada Carbon Rebate payments and new provincial legislation capping annual indexation at a maximum of 2 per cent. Overall, the total welfare income of this household declined by 2 per cent between 2024 and 2025 but increased by 26 per cent across the entire time series in constant 2025 dollars.

Figure 2AB: Welfare incomes for example households with children in Alberta 1986–2025, in 2025 constant dollars



The welfare incomes of both households with children followed a similar trendline across the time series, with upticks in 1991 and 2006, as well as a general increase after 2014 to the high point for both households in 2020. The large increases in 2019 were primarily due to increasing and indexing basic social assistance benefits, while the increases in 2020 were mostly due to the addition of federal COVID-19 pandemic-related benefits and climate action incentive payments. Decreases in 2021 and 2022 were due to the loss of COVID-related payments as well as the impact of high inflation, especially given the pause in inflationary indexing of basic social assistance benefits that occurred between 2020 and 2023. The increases in 2023 were due to an inflationary 6 per cent increase to basic social assistance benefits, the addition of provincial payments intended to address the impacts of inflation, and an increase in the federal CAI payment. In 2024, despite the 4.5 per cent inflationary increase to basic social assistance benefits, the loss of temporary provincial and federal inflation-related cost-of-living payments contributed to a decrease for both households with children. A further decrease occurred in 2025 due to the reduction in Canada Carbon Rebate payment amounts and new provincial legislation capping annual indexation at a maximum of 2 per cent.

In 2025, the **single parent with one child** received a total welfare income of $26,826, which is a 2 per cent decrease compared to 2024 but a 9 per cent increase across the entire time series, in constant 2025 dollars. The income of the **couple with two children** in 2025 was $39,207, which is a 2 per cent decrease compared to 2024 but a 2 per cent increase across the entire time series in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to established thresholds of poverty and/or low income.

Two measures of poverty are commonly used in Canada:

- The Market Basket Measure (MBM), Canada's Official Poverty Line, identifies households whose disposable income is less than the cost of a "basket" of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (i.e., less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Calgary, in the analysis below. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2025 are estimates based on increasing the 2024 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

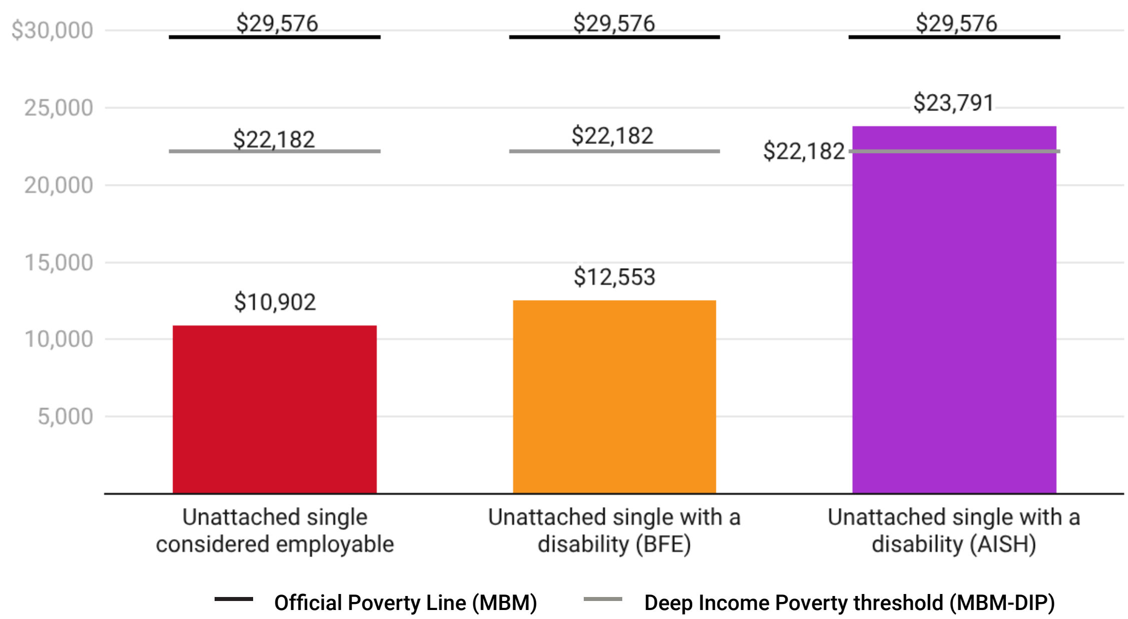
A spreadsheet containing comparisons of the welfare incomes of the five example household types in Alberta with all four poverty/low-income thresholds is available for download.

Poverty threshold comparisons

The welfare incomes of all five example household types in Alberta were below Canada's Official Poverty Line (MBM) in 2025, and four of the five were below the Deep Income Poverty threshold (MBM-DIP). This means that all five Alberta households were living in poverty in 2025, and four of the five were living in deep poverty.

Figures 3AB and 4AB compare 2025 welfare incomes for the five example household types to the 2025 MBM and MBM-DIP thresholds for Calgary.

Figure 3AB: Welfare incomes and poverty thresholds for example unattached single households in Alberta, 2025



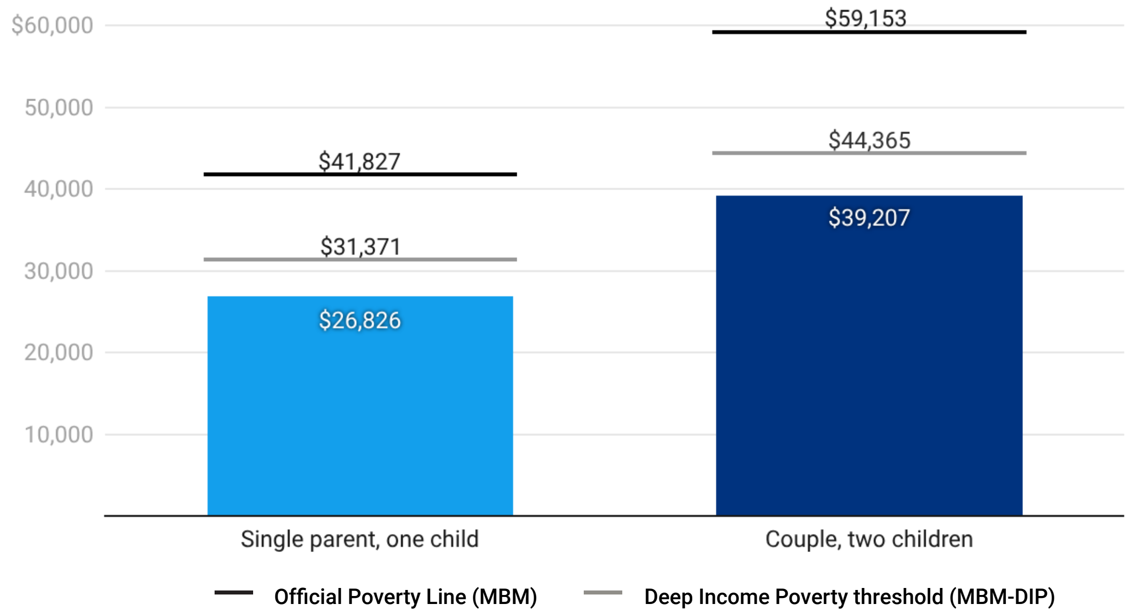
The income of the **unattached single considered employable** was the least adequate relative to the poverty thresholds. Their income was $11,281 below the Deep Income Poverty threshold and $18,675 below the Poverty Line. This means their income was 49 per cent of the MBM-DIP and only 37 per cent of the MBM.

The income of the **unattached single with a disability receiving Barriers to Full Employment** (BFE) program benefits was marginally more adequate relative to the thresholds. Their income was $9,629 below the Deep Income Poverty threshold and $17,023 below the Poverty Line. This means their income was 57 per cent of the MBM-DIP and 42 per cent of the MBM.

The **unattached single with a disability who qualified for Assured Income for the Severely Handicapped (AISH)** program benefits had the most adequate income relative to the thresholds. Theirs was the only welfare income of all five example households in Alberta that was above the Deep Income Poverty threshold. However, although their income was above deep poverty by $1,609, it remained below the Poverty Line by $5,785. This means their income was 107 per cent of the MBM-DIP and 80 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts for the additional costs associated with disability. See the Methodology section for more information.

Figure 4AB: Welfare incomes and poverty thresholds for example households with children in Alberta, 2025



The income of the **single parent with one child** was $4,545 below the Deep Income Poverty threshold and $15,001 below the Poverty Line. This means their income was 86 per cent of the MBM-DIP and 64 per cent of the MBM.

The income of the **couple with two children** was $5,158 below the Deep Income Poverty threshold and $19,946 below the Poverty Line. This means their income was 88 per cent of the MBM-DIP and 66 per cent of the MBM.

Low-income threshold comparisons

The welfare incomes of the example households were also below, and in some instances far below, the low-income thresholds, as shown in the spreadsheet linked below.

The lowest income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was only 34 per cent of the LIM and 41 per cent of the LICO. The **unattached single with a disability receiving BFE benefits** was also low relative to the thresholds, at 39 per cent of the LIM and 47 per cent of the LICO. The highest income relative to the thresholds was that of the **unattached single with a disability receiving AISH benefits**, whose income was 74 per cent of the LIM and 90 per cent of the LICO.

The households with children had comparable income-to-threshold levels: 59 per cent of the LIM and 83 per cent of the LICO for the **single parent with one child,** and 61 per cent of the LIM and 78 per cent of the LICO for the **couple with two children**.

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

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

Figures 5AB and 6AB show the total welfare incomes of each of the five example household types in Alberta as a percentage of the Market Basket Measure (MBM) threshold for Calgary, starting in 2002.

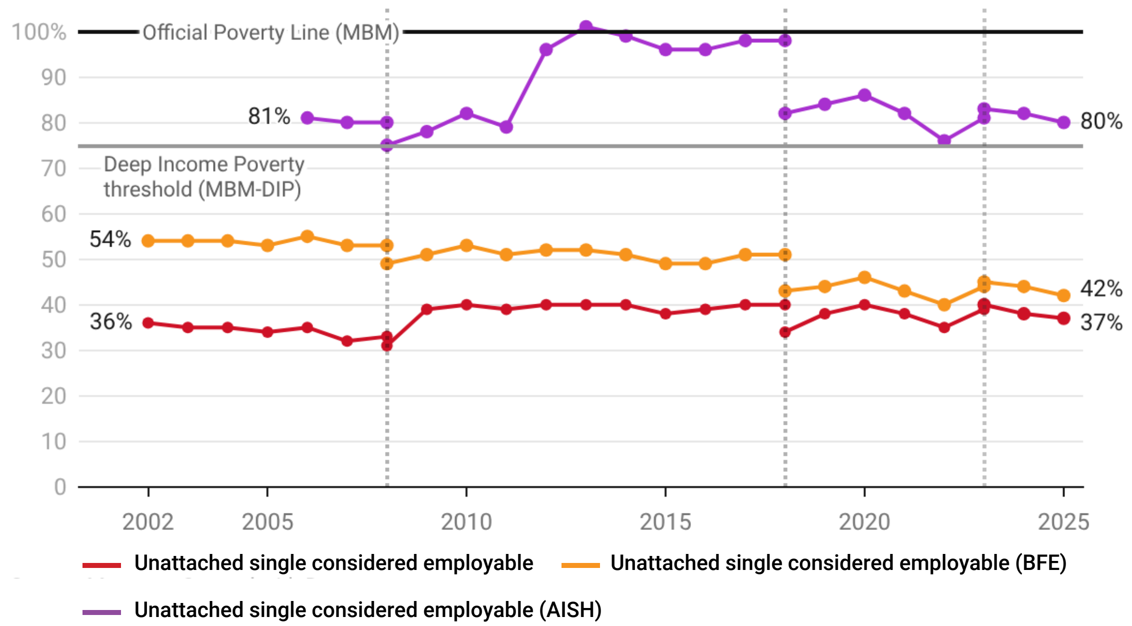
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below or above the Poverty Line the five households' total welfare incomes have been in each year over the past 24 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 24 years.

Four trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM, including changes made to the MBM due to "rebasing." The three rebasings, occurring in 2008, 2018, and 2023, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty. For the years in which rebasing took place (2008, 2018, and 2023), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5AB: Welfare incomes as a percentage of the MBM for example unattached single households in Alberta, 2002–2025



The total welfare income of the **unattached single considered employable** was the least adequate relative to the Poverty Line of all five example households in Alberta. In 2002, their income was only 36 per cent of the Poverty Line. After a slight increase to 39 per cent in 2009, a period of relative stasis followed, with their income hovering at about 40 per cent of the Poverty Line for nearly ten years. A decline with the 2018 rebasing to 34 per cent was followed by several years of fluctuation through the global COVID-19 pandemic. After a slight increase with the 2023 rebasing, their income declined slightly through 2024 and ended the time series in 2025 at 37 per cent of the Poverty Line.

Overall, the total welfare income of the unattached single considered employable improved by only 1 percentage point relative to the Poverty Line between 2002 and 2025; their income was also below the Deep Income Poverty threshold across the entire time series. This means that households in these circumstances would have been living at virtually the same level of deep poverty in 2025 as they were in 2002.

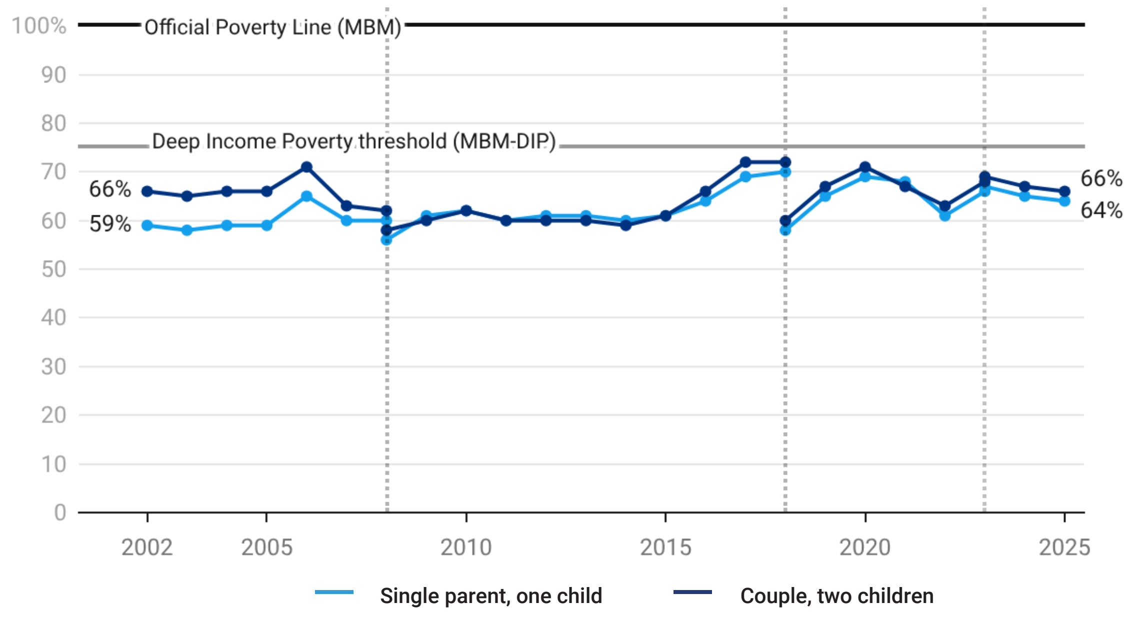
The total welfare income of the **unattached single with a disability receiving BFE benefits** started the time series at 54 per cent of the Poverty Line and remained at about the same level, with a slightly declining trend, over the following 16 years. After the MBM rebasing in 2018, their income was at only 43 per cent of the Poverty Line, which was followed by several years of fluctuation during the global COVID-19 pandemic. After a slight increase with the 2023 rebasing, their income declined slightly through 2024 and ended the time series in 2025 at 42 per cent of the Poverty Line.

Overall, the total welfare income of the unattached single with a disability receiving BFE benefits declined by 12 percentage points relative to the Poverty Line across the time series, from 54 to 42 per cent. In addition, their income was below the Deep Income Poverty threshold across the entire time series. As such, households in these circumstances would have experienced a deepening of their already very deep poverty over the past 24 years.

The total welfare income of the **unattached single with a disability receiving AISH benefits** was consistently the most adequate relative to the Poverty Line of all the example households in Alberta. This household had the only income that was above the Deep Income Poverty threshold across the entire time series, which started in 2006 with the introduction of the AISH program. In 2006, this household's total welfare income was 81 per cent of the Poverty Line, increasing sharply over the following years to a high of 101 per cent in 2013. Their income declined to 82 per cent after the 2018 rebasing and fell further to 76 per cent in 2022; it rose to 83 per cent after the 2023 rebasing but declined again over the next two years, ending the time series at 80 per cent of the Poverty Line in 2025.

Overall, the welfare income of the unattached single with a disability receiving AISH benefits ended the time series 1 percentage point lower relative to the Poverty Line than where it began. As such, households in these circumstances would have seen a slight worsening of their poverty level across the 20-year time series, despite some improvement in the intervening years. Although the income of this household was above the Deep Income Poverty threshold across the time series, households in these circumstances would have lived in poverty in all but one of the last 20 years.

Figure 6AB: Welfare incomes as a percentage of the MBM for example households with children in Alberta, 2002–2025



The total welfare income of the **single parent with one child** started the time series at 59 per cent of the Poverty Line. An increase to 65 per cent in 2006 was followed by a slight decline in 2007 and a steep decline after the 2008 rebasing. Their income hovered between 59 and 62 per cent for several years before increasing to a peak of 69 per cent in 2017. However, this peak was erased with the 2018 rebasing, which lowered their income to 60 per cent of the Poverty Line. Two years of increases resulted in this household reaching the peak of 69 per cent again in 2020, at the start of the global COVID-19 pandemic, followed by a decline to 61 per cent in 2022. Their income increased to 67 per cent after the 2023 rebasing but declined over the subsequent two years, ending the time series in 2025 at 64 per cent of the Poverty Line.

Overall, this household's income improved by 5 percentage points relative to the Poverty Line across the 24-year time series, which represents limited progress. As well, their income remained below the Deep Income Poverty threshold across the entire time series, meaning that households in these circumstances would have lived in deep poverty for the last 24 years.

The total welfare income of the **couple with two children** followed a nearly identical trendline across the time series, starting at the slightly higher level of 66 per cent of the Poverty Line and ending at the same percentage. As such, this household made no progress over the time series, despite temporary improvements in 2006, 2017, and 2020. Their income declined after the 2023 rebasing and ended the time series in 2025 at 66 per cent of the Poverty Line.

As with the single parent with one child, the income of the couple with two children remained below the Deep Income Poverty threshold across the time series. As a result, households in these circumstances would have been living at virtually the same level of deep poverty in 2025 as they were in 2002.

Download the data in a spreadsheet

Access to data

The data for Alberta is available for download, including:

1. Components of welfare income for all households, including the 2024-2025 difference in carbon tax-related rebate payments.
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.

4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2025.

Download the data in a spreadsheet

British Columbia

Components of welfare incomes

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

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

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

Table 1BC shows the value of the welfare income components of the four example household types in British Columbia in 2025. All four households are assumed to be living in Vancouver, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1BC: Components of welfare incomes for all example households in British Columbia, 2025

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	$12,720	$17,802	$16,860	$22,740
Additional social assistance	$60	$684	$140	$490
Federal child benefits	$0	$0	$7,892	$13,318
Provincial child benefits	$0	$0	$2,469	$3,207
Federal tax credits/benefits	$369	$493	$871	$1,052
Provincial tax credits/benefits	$727	$657	$813	$949
Total 2025 income	**$13,876**	**$19,626**	**$29,045**	**$41,756**

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

Total annual welfare incomes in 2025 ranged from $13,876 for the unattached single considered employable to $41,756 for the couple with two children. The

unattached single with a disability received $19,626 and the single parent with one child received $29,045.

Basic social assistance: Three of the example households received Income Assistance while the unattached single with a disability received Disability Assistance. The monthly Basic Support Allowance and Shelter Allowance amounts for each of the example households were: $560 and $500 for the unattached single considered employable, $983.50 and $500 for the unattached single with a disability, $710 and $695 for the single parent with one child, and $1,055 and $840 for the couple with two children. These amounts did not change in 2025.

Additional social assistance: All four households received additional social assistance benefits. All four received an annual Winter Supplement, which was $60 for the unattached single households, $140 for the single parent with one child, and $160 for the couple with two children. The couple with two children also received an annual School Start-Up Supplement, which was $120 for the ten-year-old and $210 for the 15-year-old. The unattached single with a disability received the $624 Transportation Supplement, which recipients could choose to receive as a bus pass issued through the BC Bus Pass Program or as a $52 per month payment intended to assist with transportation costs; the value of these amounts did not change in 2025.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17.

Provincial child benefits: Both households with children received the monthly BC Family Benefit. The single parent with one child received the first child amount of $145.83 per month while the couple with two children received the first child amount plus the second child amount of $91.67 for a total of $237.50 per month. The value of these amounts did not change in 2025.

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

In addition, both households with children received the temporary BC Family Benefit Bonus for the first six months of 2025. The BC Family Benefit Bonus was a time-limited cost of living-related payment to families with children that provided an additional $36.50 per month for the first child and $22.91 per month for the second child between July 2024 and June 2025.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The households received the following total amounts, paid in quarterly instalments throughout the year: the unattached single households received $344.50, the single parent with one child received $689, and the couple with two children received $1,052.

Three households also received the GST/HST credit supplement, in the following total amounts: the unattached single considered employable received $24.34, the unattached single with a disability received $138.46, and the single parent with one child received the maximum amount of $181.50.

Provincial tax credits/benefits: All four households received the BC Sales Tax Credit. The base amount of the credit was unchanged in 2025 at $75 per adult. However, because of the credit's very low reduction thresholds, three households received reduced amounts due to their 2024 net incomes: the unattached single with a disability received $5.28, the single parent with one child received $35, and the couple with two children received $45.40.

All four households also received the BC Renter's Tax Credit (BCRTC), which is a refundable credit for individuals and families living in rental housing who have low incomes. In 2025, each of the four example households received the maximum annual credit of $400 per household. Given that our example households are assumed to be living in rental accommodation (see the Methodology section for more information), we assumed that they met the eligibility criteria of occupying a rental unit in BC for a total of at least six one-month periods and paid rent for that unit.

All four households also received the BC Climate Action Tax Credit (BCCATC). However, in 2025, the federal government removed the federal fuel charge and the requirement for provinces and territories to have a consumer price on carbon. This policy change ending the "carbon tax" also ended carbon tax-related rebate payments, not only in the provinces in which the Canada Carbon Rebate was in effect but also in the provinces and territories that had their own carbon pricing and rebate programs, such as the BCCATC. Each of these rebate programs ended in spring 2025. As a result, households in British Columbia received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in BCCATC payment amounts between 2024 and 2025 for the British Columbia households are indicated in Table 2BC.

Table 2BC: Difference in carbon tax rebate payments in British Columbia, 2024 to 2025

	2024	2025	Difference
Unattached single considered employable	$476	$252	-$224
Unattached single with a disability	$476	$252	-$224
Single parent, one child	$713	$378	-$335
Couple, two children	$951	$504	-$447

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

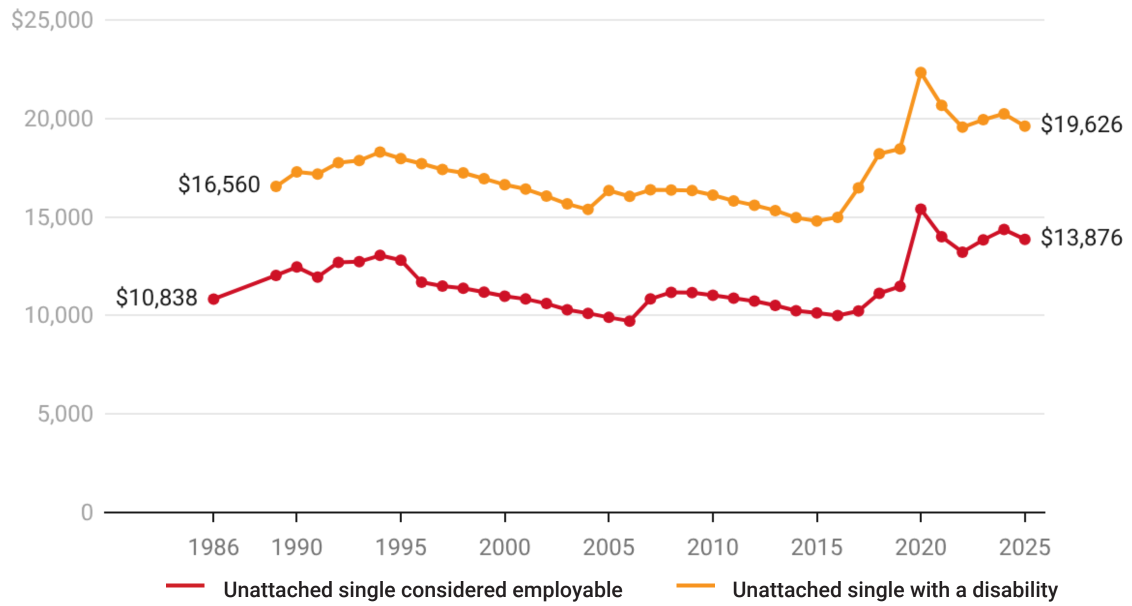
Download the data in a spreadsheet

Changes to welfare incomes

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

Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for British Columbia would have resulted in a slightly different trendline.

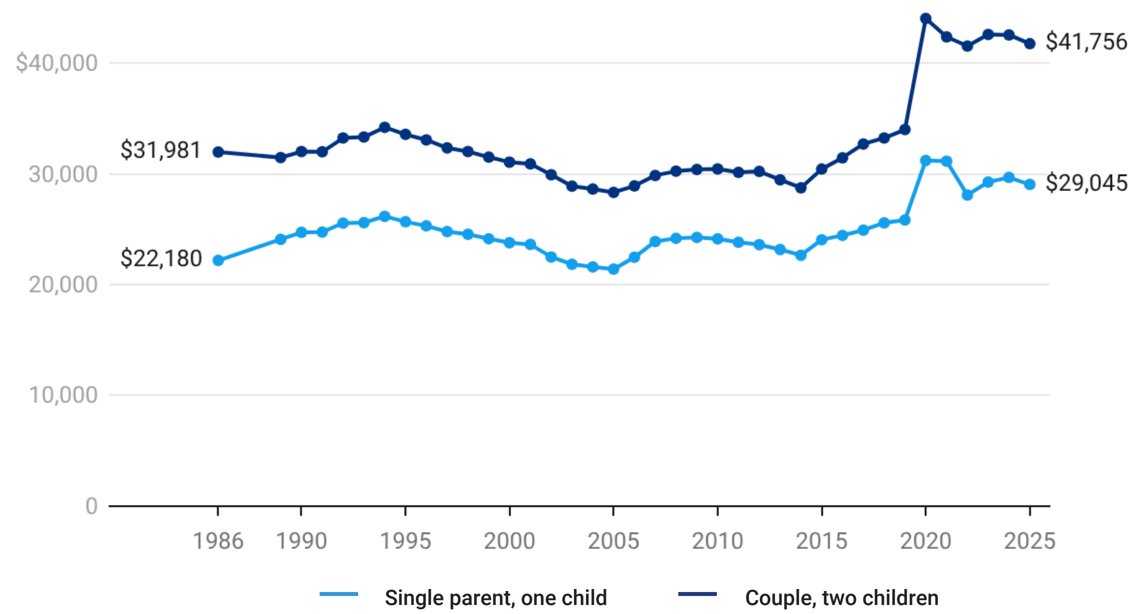
Figure 1BC: Welfare incomes for example unattached single households in British Columbia 1986–2025, in 2025 constant dollars



Total welfare incomes for the unattached single households followed a similar pattern across the time series. A generally increasing trend between 1986 and 1994 was followed by a decline until the mid-2000s. After a slight increase, another period of gradual decline followed into the mid-2010s. Increases through to 2019, particularly for the unattached single with a disability, were followed by a significant increase in 2020, which was primarily due to COVID-19 pandemic-related payments, especially those provided by the province. Declines in 2021 and 2022 were due to a combination of the loss of those payments and the effects of high inflation. The slight increase in 2023 was primarily due to one-time or time-limited payments intended to address high inflation as well as increases in basic and additional social assistance benefits. Although the households lost several one-time inflation-related payments in 2024, the slight increases were due to the introduction of the BC Renter's Tax Credit (BCRTC) and increased BC Climate Action Tax Credit (BCCATC) amounts. However, in 2025, the gains from BCRTC payments were largely offset by the reduction in BCCATC payments, leading to declines in the incomes of both unattached single households.

In 2025, the **unattached single considered employable** received $13,876 in total welfare income, which is a 3 per cent decrease compared to 2024 but a 28 per cent increase since the start of the time series in constant 2025 dollars. The **unattached single with a disability** received $19,626 in 2025, which is a 3 per cent decrease compared to 2024 but a 19 per cent increase across the time series, in constant 2025 dollars.

Figure 2BC: Welfare incomes for example households with children in British Columbia 1986–2025, in 2025 constant dollars



The total welfare incomes of the households with children also followed a similar pattern across the time series. Increases through the mid-1990s were followed by a period of gradual decline until the mid-2000s. Small increases through 2010 were followed by another period of gradual decline until 2014. Increases between 2015 and 2019 were largely due to changes to child benefits. In 2020, welfare incomes rose sharply, primarily due to COVID-19 pandemic-related payments from both provincial and federal programs. Declines in 2021 and 2022 were due to a combination of the loss of those payments and the impact of high inflation. Small increases in 2023 were mostly due to one-time or time-limited payments intended to address high inflation increases to and new child-related benefits from provincial programs, as well as increases in basic and additional social assistance benefits. Although the households lost several one-time inflation-related payments in 2024, the slight increases were due to the introduction of the BC Renter's Tax Credit, increased BC Climate Action Tax Credit (BCCATC) amounts, and the temporary inflation-related increase to the BC Family Bonus. Although the incomes of the households with children also decreased in 2025 due to the reduction in BCCATC payments, this decrease was smaller than the decrease for unattached single households because households with children received the BC Family Benefit Bonus for part of the year.

In 2025, the **single parent with one child** received $29,045, which is a 2 per cent decrease compared to 2024, and a 31 per cent increase since the start of the time series, in constant 2025 dollars. The **couple with two children** received $41,756 in 2025, which is a 2 per cent decrease compared to 2024, and a 31 per cent increase across the entire time series, in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to established thresholds of poverty and/or low income.

Two measures of poverty are commonly used in Canada:

- The Market Basket Measure (MBM), Canada's Official Poverty Line, identifies households whose disposable income is less than the cost of a "basket" of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (i.e., less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Vancouver, in the analysis below. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2025 are estimates based on increasing the 2024 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

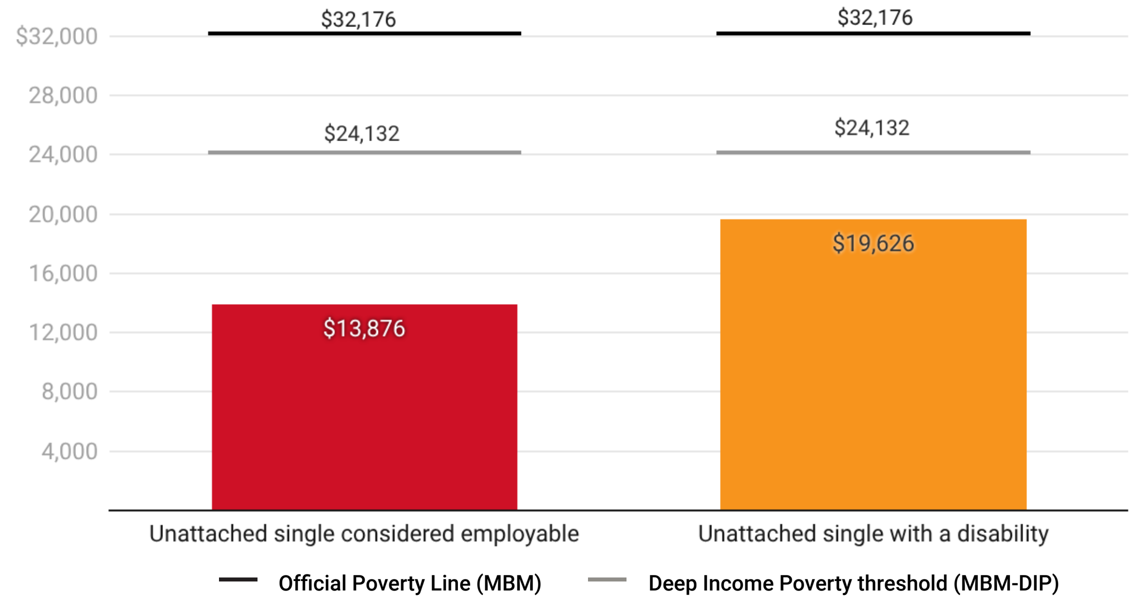
A spreadsheet containing comparisons of the welfare incomes of the four example household types in British Columbia with all four poverty/low-income thresholds is available for download.

Poverty threshold comparisons

The welfare incomes of all four example household types in British Columbia were below Canada's Official Poverty Line (MBM) in 2025, and all four were below the Deep Income Poverty threshold (MBM-DIP). This means that all four British Columbia households were living not only in poverty in 2025, but also in deep poverty.

Figures 3BC and 4BC compare 2025 welfare incomes for the four example household types to the 2025 MBM and MBM-DIP thresholds for Vancouver.

Figure 3BC: Welfare incomes and poverty thresholds for example unattached single households in British Columbia, 2025

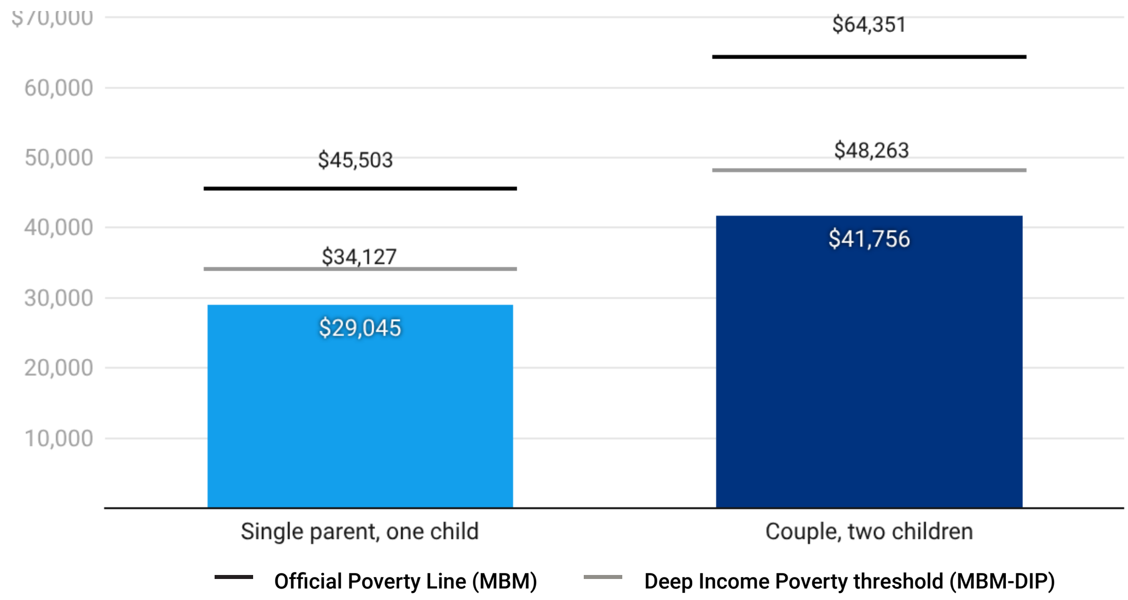


The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was $10,256 below the Deep Income Poverty threshold and $18,300 below the Poverty Line. This means their income was 58 per cent of the MBM-DIP and only 43 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was $4,505 below the Deep Income Poverty threshold and $12,549 below the Poverty Line. This means their income was 81 per cent of the MBM-DIP and 61 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts for the additional costs associated with disability. See the Methodology section for more information.

Figure 4BC: Welfare incomes and poverty thresholds for example households with children in British Columbia, 2025



The income of the **single parent with one child** was $5,083 below the Deep Income Poverty threshold and $16,459 below the Poverty Line. This means their income was 85 per cent of the MBM-DIP and 64 per cent of the MBM.

The income of the **couple with two children** was the most adequate relative to the poverty thresholds. Their income was $6,507 below the Deep Income Poverty threshold and $22,595 below the Poverty Line. This means their income was 87 per cent of the MBM-DIP and 65 per cent of the MBM.

Low-income threshold comparisons

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

The least adequate income relative to the thresholds was that of the **unattached single considered employable,** whose total welfare income was only 43 per cent of the LIM and 52 per cent of the LICO.

The income of the **couple with two children** was the most adequate relative to the LIM, at 65 per cent; their income was also 84 per cent of the LICO. The **single parent with one child** had an income that was the most adequate relative to the LICO, at 90 per cent; their income was also 64 per cent of the LIM.

The **unattached single with a disability** had an income of 61 per cent of the LIM and 74 per cent of the LICO.

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

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

Figures 5BC and 6BC show the total welfare incomes of each of the four example household types in British Columbia as a percentage of the Market Basket Measure (MBM) for Vancouver, starting in 2002.

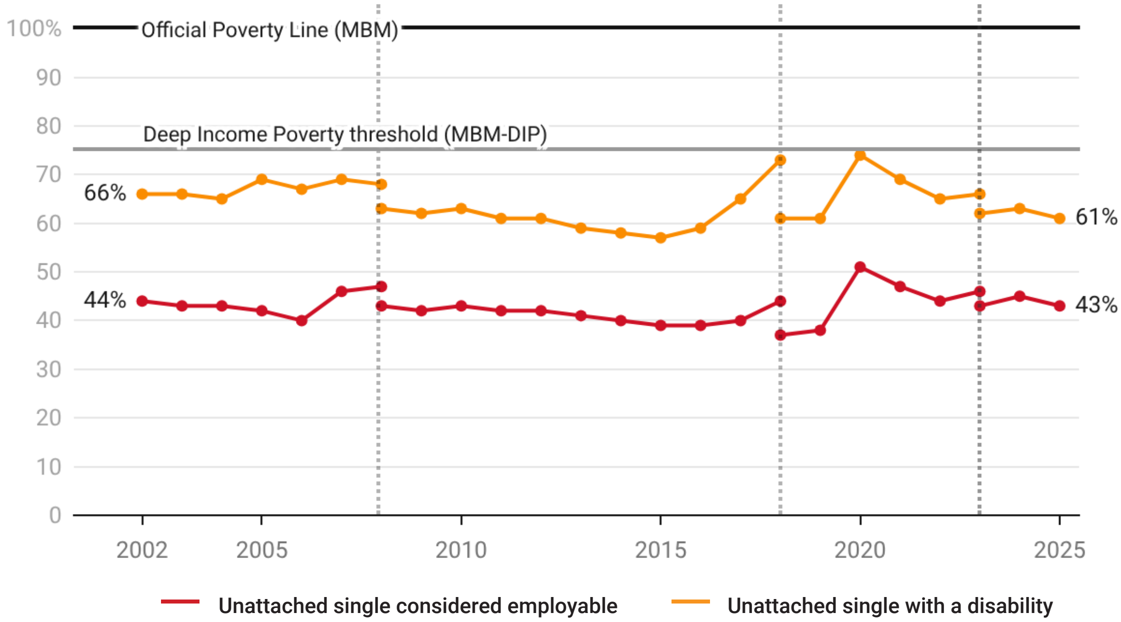
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 24 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 24 years.

Four trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM, including changes made to the MBM due to "rebasing." The three rebasings, occurring in 2008, 2018, and 2023, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty. For the years in which rebasing took place (2008, 2018, and 2023), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5BC: Welfare incomes as a percentage of the MBM for example unattached single households in British Columbia, 2002–2025



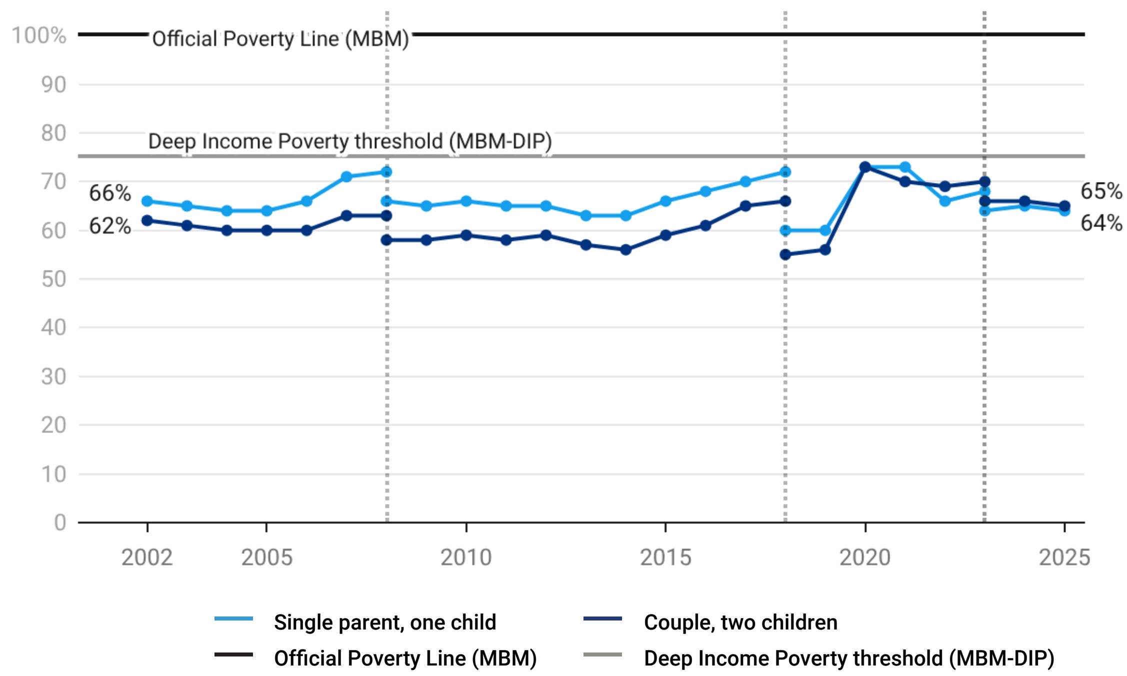
The total welfare income of the **unattached single considered employable** was the least adequate relative to the Poverty Line of all the example households across the time series. In 2002, their income was only 44 per cent of the Poverty Line. After a period of general decline with some fluctuations – including steeper declines after the 2008 and 2018 rebasings – their income increased in 2020 to a high of 51 per cent of the Poverty Line. Their income declined to 43 per cent after rebasing in 2023, increased to 44 per cent in 2024, and declined again in 2025, ending the time series at 43 per cent of the Poverty Line.

Overall, the income of the unattached single considered employable ended the time series 1 percentage point lower relative to the Poverty Line than it started, indicating that there has been no improvement in their level of poverty since 2002. As well, their income was below the Deep Income Poverty threshold across the entire time series, meaning that households in these circumstances would have consistently lived in deep poverty for the last 24 years.

The total welfare income of the **unattached single with a disability** started the time series at 66 per cent of the Poverty Line in 2002. Similar variations occurred across the time series – including the sharper declines after the 2008 and 2018 rebasings – with a more notable increase in 2017. Their income reached a high of 74 per cent in 2020, declined to 65 per cent in 2022, and declined again after the 2023 rebasing to 62 per cent. A slight increase in 2024 was followed by another decline in 2025, when their income ended the time series at 61 per cent of the Poverty Line.

Overall, the total welfare income of the unattached single with a disability was 5 percentage points lower in 2025 than it was in 2002, which represents a worsening of their circumstances. Although their income was closer to the Deep Income Poverty threshold across the entire time series than that of the unattached single considered employable, their income remained below the threshold, which means that households in these circumstances would have been living at an even deeper level of poverty in 2025 than they were in 2002.

Figure 6BC: Welfare incomes as a percentage of the MBM for example households with children in British Columbia, 2002–2025



The welfare income of the **single parent with one child** started the time series at 66 per cent of the Poverty Line and stayed at about the same level until an increase in 2007; it declined back to 66 per cent after the 2008 rebasing and remained roughly the same until 2014, followed by increases through 2017. A decline after the 2018 rebasing was followed by significant improvements in 2020 and 2021, when their income reached its peak at 73 per cent of the Poverty Line. Those improvements were followed by another decline in 2022. Their income declined further to 66 per cent after the 2023 rebasing, increased slightly in 2024, and declined again in 2025, ending the series at 64 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child was 2 percentage points lower at the end of the time series than it was at the beginning, meaning that there has been no progress made on alleviating the poverty of households in these circumstances. Their income was also below the Deep Income Poverty threshold across the entire time series, meaning that households in these circumstances would have consistently lived in deep poverty for the last 24 years.

The welfare income of the **couple with two children** followed similar trends, starting at the slightly lower level of 62 per cent of the Poverty Line in 2002, declining to 56 per cent in 2014, and rising through to 2018. The decline after the 2018 rebasing was followed by an improvement in 2020 to a high of 73 per cent. Two years of declines thereafter were followed by the slight increase in 2023, but the 2023 rebasing lowered their income to 66 per cent of the Poverty Line, where it remained for 2024. Their income declined slightly in 2025, ending the series at 65 per cent of the Poverty Line.

Overall, the welfare income of the couple with two children was 3 percentage points higher in 2025 than in 2002, making it the only household type in BC whose depth of poverty has lessened over the entire time series. However, their income also remained under the Deep Income Poverty threshold across the time series, which means that despite improvements over the last two decades, households in these circumstances would have still lived in deep poverty for the last 24 years.

Download the data in a spreadsheet

Access to data

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

1. Components of welfare income for all households, including a breakdown of cost-of-living payments and the 2024-2025 difference in carbon tax-related rebate payments.
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2025.

Download the data in a spreadsheet

Manitoba

Components of welfare incomes

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

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

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

Table 1MB shows the value of the welfare income components of the five example household types in Manitoba in 2025. All five households are assumed to be living in Winnipeg, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1MB: Components of welfare incomes for all example households in Manitoba, 2025

	Unattached single considered employ-able	Unattached single with a disability (MBFE)*	Unattached single with a disability (MSPD)**	Single parent, one child	Couple, two children
Basic social assistance	$10,824	$13,367	$16,545	$18,216	$21,629
Additional social assistance	$0	$1,260	$0	$0	$160
Federal child benefits	$0	$0	$0	$7,892	$13,318
Provincial child benefits	$0	$0	$0	$0	$0
Federal tax credits/benefits	$645	$702	$729	$1,321	$1,652
Provincial tax credits/benefits	$0	$0	$0	$0	$0
Total 2025 income	$11,469	$15,328	$17,274	$27,429	$36,759

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

*The Barriers to Full Employment (MBFE) category of Manitoba's Employment and Income Assistance (EIA) program provides the unattached single with a disability with slightly higher basic benefits than those provided to the unattached single considered employable. To access

MBFE, an applicant must show evidence that they have a medical condition that prevents them from working for more than one year.

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

Total annual welfare incomes in 2025 ranged from $11,469 for the unattached single considered employable to $36,759 for the couple with two children. The unattached single with a disability who qualifies for MBFE benefits received $15,328, the unattached single with a disability who qualifies for MSPD benefits received $17,274, and the single parent with one child received $27,429.

Basic social assistance: Monthly Basic Necessities amounts for the four households receiving Employment and Income Assistance (EIA) benefits did not change in 2025. The unattached single considered employable received $245, the unattached single with a disability (MBFE) received $247.80, the single parent with one child received $344.40, and the couple with two children received $700.40. The value of several monthly supplementary benefits available to the unattached single with a disability (MBFE) and the single parent with one child households – totalling $81.60 and $71.60, respectively – also did not change in 2025.

The Monthly Income Support rate received by the unattached single with a disability (MSPD) household increased by 3 per cent in July due to annual inflation indexing, increasing from $564.02 to $580.94. This household also received an additional basic supplement of $48.80, which did not change in value in 2025.

Rent Assist amounts for all households increased in July, reflecting the regular indexation schedule. As a result, the unattached single considered employable received $638 per month for the first six months of the year and $676 per month for the last six months of the year, the two unattached single with a disability households received $735 and $780, and the single parent with one child and the couple with two children both received $1,064 and $1,140.

Additional social assistance: The unattached single with a disability (MBFE) received the Income Assistance for Persons with Disabilities benefit of $105 per month. The couple with two children received the annual School Supplies Allowance of $60 for the ten-year-old and $100 for the 15-year-old. These amounts remained unchanged in 2025.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17.

Provincial child benefits: Neither of the example households with children received the Manitoba Child Benefit because parents receiving social assistance in Manitoba are categorically ineligible.

Federal tax credits/benefits: All five households received the GST/HST credit, which increased with inflation in July. The households received the following totals, paid in quarterly instalments throughout the year: all three unattached single households received $344.50, the single parent with one child received $689, and the couple with two children received $1,052.

Three households also received the GST/HST credit supplement, in the following total amounts: the unattached single with a disability (MBFE) received a reduced amount of $57.14, the unattached single with a disability (MSPD) received a reduced amount of $84.59, and the single parent with one child received the maximum amount of $181.50.

All five households received the Canada Carbon Rebate (CCR). However, in 2025, the federal government removed the federal fuel charge (the "carbon tax"), which also meant the end of carbon tax-related rebate payments. As a result, the CCR ended in spring 2025, meaning that households in Manitoba received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in CCR amounts between 2024 and 2025 for the Manitoba households are indicated in Table 2MB.

Table 2MB: Difference in carbon tax rebate payments in Manitoba, 2024 to 2025

	2024	2025	Difference
Unattached single considered employable	$582	$300	-$282
Unattached single with a disability (MBFE)	$582	$300	-$282
Unattached single with a disability (MSPD)	$582	$300	-$282
Single parent, one child	$873	$450	-$423
Couple, two children	$1,164	$600	-$564

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

Provincial tax credits/benefits: No provincial tax credits or benefits were available to the five households in 2025.

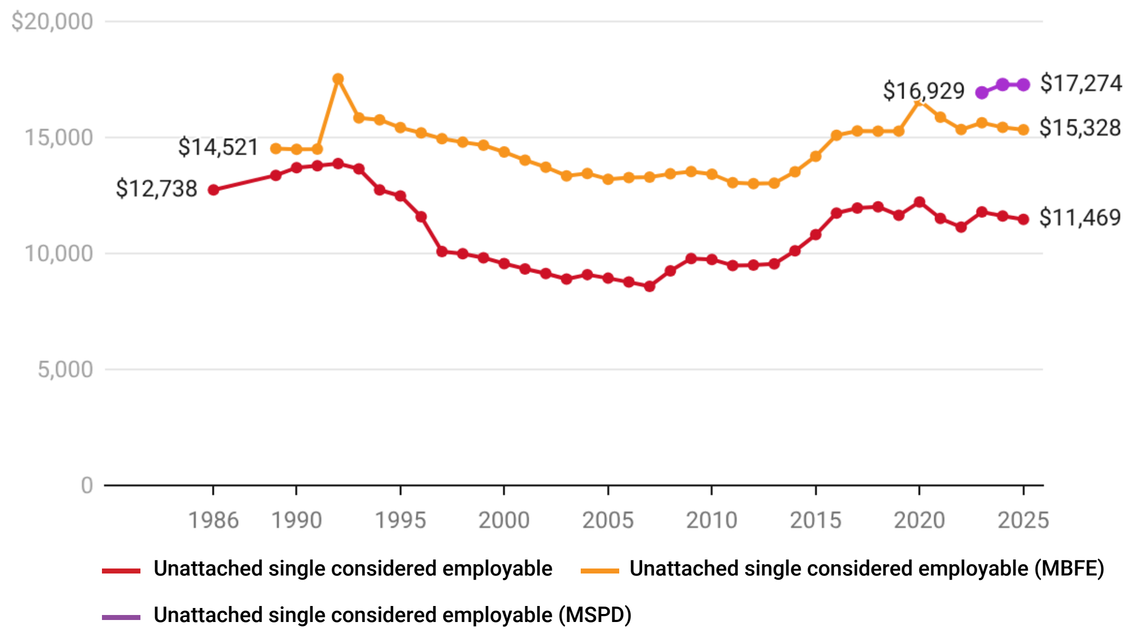
Download the data in a spreadsheet

Changes to welfare incomes

Figures 1MB and 2MB show how the total welfare incomes for each of the five example household types in Manitoba have changed over time.

Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Manitoba would have resulted in a slightly different trendline.

Figure 1MB: Welfare incomes for example unattached single households in Manitoba 1986–2025, in 2025 constant dollars

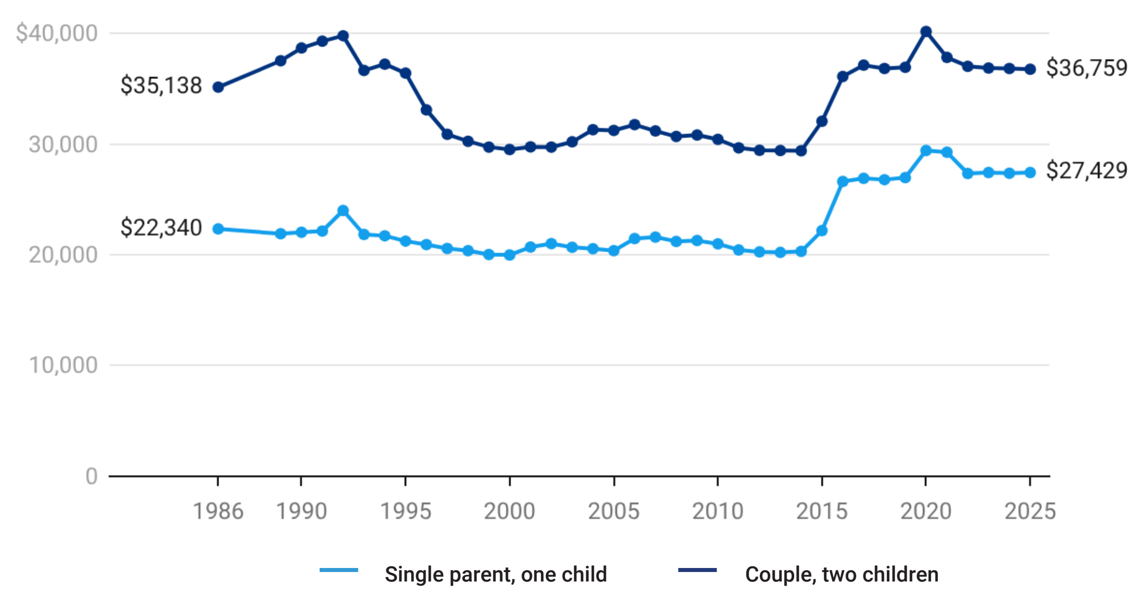


The total welfare income of the **unattached single considered employable** declined steadily from its peak in 1992 until 2007. Two years of increases were followed by a small decline through to 2012, after which increases – largely due to enhancements to Manitoba's Rent Assist program – followed until 2018. The increase in 2020 was largely due to the federal climate action incentive (CAI) and COVID-19 pandemic-related payments. The declines in 2021 and 2022 were primarily due to the loss of pandemic-related payments and the effects of high inflation. The increase in 2023 was mostly the result of higher Rent Assist and federal CAI payment amounts. The decrease in 2024 was largely the result of losing the 2023 temporary inflation-related cost-of-living payments from the federal government. The downward trend continued in 2025 due to reduced Canada Carbon Rebate payments. Overall, the total welfare income of this household declined by 1 per cent since 2024, and by 10 per cent across the time series, in constant 2025 dollars.

The welfare income of the **unattached single with a disability** (MBFE) followed a similar trajectory, reaching a high point in 1992 and following a decreasing trend through to 2012. Increases thereafter were primarily the result of enhancements to Manitoba's Rent Assist program. The sharper increase in 2020 was due to COVID-19 pandemic-related payments and the federal CAI payment, with the decrease since then largely due to the loss of pandemic-related payments and the effects of high inflation. The slight decrease in 2024 was largely the result of losing the 2023 temporary federal inflation-related cost-of-living payments. The downward trend continued in 2025 due to reduced Canada Carbon Rebate payments. Overall, the total welfare income of this household declined by 1 per cent since 2024 but increased by 6 per cent since the start of the time series in constant 2025 dollars.

The welfare income of the **unattached single with a disability** (MSPD) has only been tracked since the program started in 2023. The total welfare income of this household was essentially unchanged from 2024 to 2025 – decreasing by 7 constant 2025 dollars – because the increase in Monthly Income Support and Rent Assist amounts was largely offset by the reduction in Canada Carbon Rebate payments. The total welfare income increased 2 per cent in constant 2025 dollars since the start of the time series in 2023, largely due to the household not receiving MSPD for the full 12 months of 2023.

Figure 2MB: Welfare incomes for example households with children in Manitoba 1986–2025, in 2025 constant dollars



The welfare income of the **single parent with one child** saw a small peak in 1992 and a sharp drop in 1993, followed by a lengthy period of relative stasis until 2014. Starting in 2015, their income began to increase, largely due to changes to federal child benefits. The sharp increase in 2020, which represents the high point across the time series, was primarily due to federal climate action incentive (CAI) and COVID-19 pandemic-related payments. The decline from 2020 to 2022 was largely due to the loss of pandemic-related payments as well as the effects of high inflation. Welfare incomes remained essentially unchanged in 2023, 2024, and 2025. Overall, the total welfare income of this household increased by 0.2 per cent compared to 2024, and by 23 per cent across the time series, in constant 2025 dollars.

The total welfare income of the **couple with two children** reached a peak in 1992, dropped significantly in 1993, then levelled out for many years. Large increases from 2014 to 2017 were largely due to changes to federal child benefits. The high point in 2020, resulting largely from COVID-19 pandemic-related payments, was followed by declines in 2021 and 2022 that were primarily due to the loss of those payments and the effects of high inflation. Welfare incomes remained essentially unchanged in 2023, 2024, and 2025. Overall, the total welfare income of this household decreased by 0.2 per cent since 2024 but increased by 4.6 per cent across the time series, in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household’s total welfare income can be assessed by comparing it to established thresholds of poverty and/or low income.

Two measures of poverty are commonly used in Canada:

- The Market Basket Measure (MBM), Canada’s Official Poverty Line, identifies households whose disposable income is less than the cost of a “basket” of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (i.e., less than half of the median income).

- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Winnipeg, in the analysis below. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2025 are estimates based on increasing the 2024 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

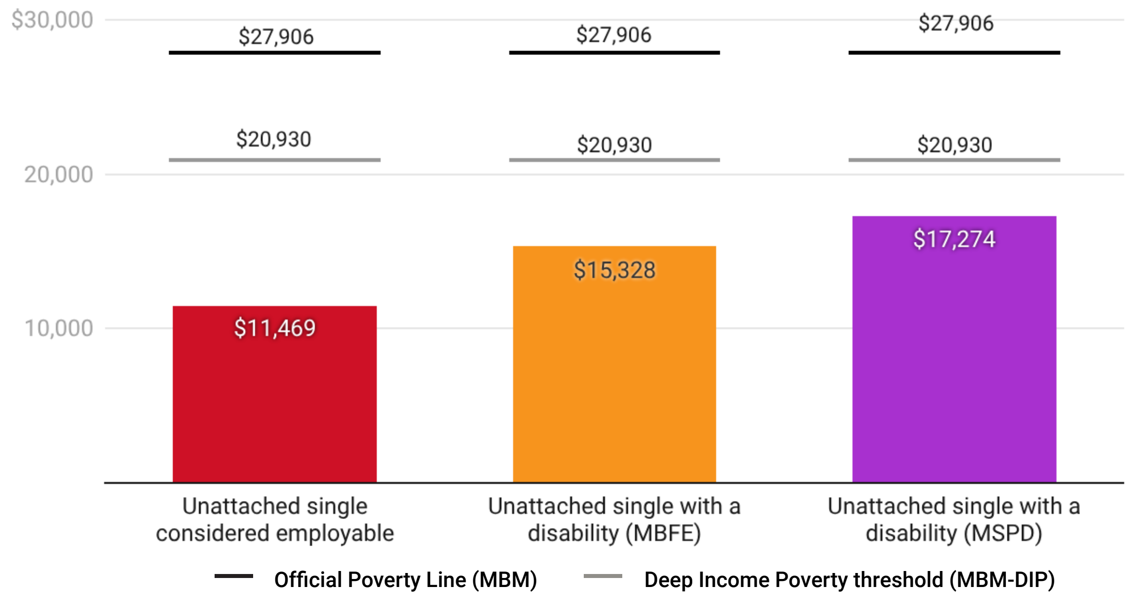
A spreadsheet containing comparisons of the welfare incomes of the five example household types in Manitoba with all four poverty/low-income thresholds is available for download.

Poverty threshold comparisons

The welfare incomes of all five example household types in Manitoba were below, and in at least one case far below, Canada's Official Poverty Line (MBM) in 2025, and all five were below the Deep Income Poverty threshold (MBM-DIP). This means that all five Manitoba households were living not only in poverty in 2025, but also in deep poverty.

Figures 3MB and 4MB compare 2025 welfare incomes for the five example household types to the 2025 MBM and MBM-DIP thresholds for Winnipeg.

Figure 3MB: Welfare incomes and poverty thresholds for example unattached single households in Manitoba, 2025



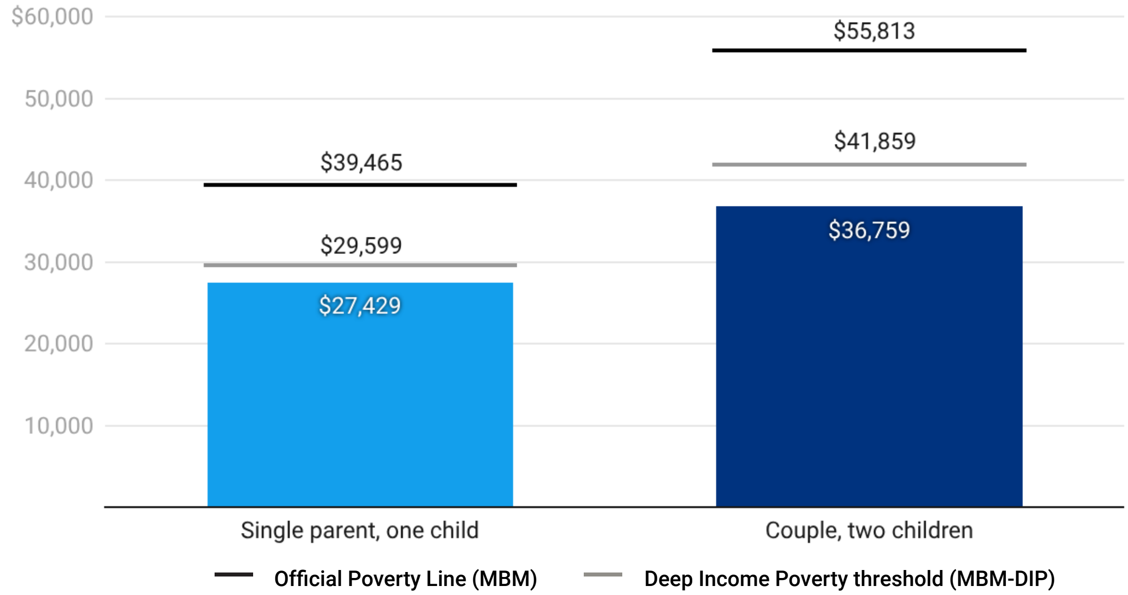
The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was $9,461 below the Deep Income Poverty threshold and $16,438 below the Poverty Line. This means their income was only 55 per cent of the MBM-DIP and only 41 per cent of the MBM.

The **unattached single with a disability** (MBFE) fared slightly better, with an income that was $5,601 below the Deep Income Poverty threshold and $12,578 below the Poverty Line. This means their income was 73 per cent of the MBM-DIP and 55 per cent of the MBM.

The income of the **unattached single with a disability** (MSPD) was more adequate relative to the poverty thresholds. Their income was $3,655 below the Deep Income Poverty threshold and $10,632 below the Poverty Line. This means their income was 83 per cent of the MBM-DIP and 62 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts for the additional costs associated with disability. See the Methodology section for more information.

Figure 4MB: Welfare incomes and poverty thresholds for example households with children in Manitoba, 2025



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

The income of the **single parent with one child** was the most adequate of all five households relative to the poverty thresholds, at $2,171 below the Deep Income Poverty threshold and $12,037 below the Poverty Line. This means their income was 93 per cent of the MBM-DIP and 69 per cent of the MBM.

The income of the **couple with two children** was less adequate, at $5,101 below the Deep Income Poverty threshold and $19,054 below the Poverty Line. This means their income was 88 per cent of the MBM-DIP and 66 per cent of the MBM.

Low-income threshold comparisons

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

The least adequate income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was only 36 per cent of the LIM and 43 per cent of the LICO. The most adequate relative to the thresholds was that of the **single parent with one child**, whose welfare income was only 61 per cent of the LIM and 85 per cent of the LICO.

The **unattached single with a disability** (MBFE) had an income of only 48 per cent of the LIM and 58 per cent of the LICO. The **unattached single with a disability** (MSPD) had an income of only 54 per cent of the LIM and 65 per cent of the LICO. The income of the **couple with two children** was only 58 per cent of the LIM and 74 per cent of the LICO.

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

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

Figures 5MB and 6MB show the total welfare incomes of each of the five example household types in Manitoba as a percentage of the Market Basket Measure (MBM) threshold for Winnipeg, starting in 2002.

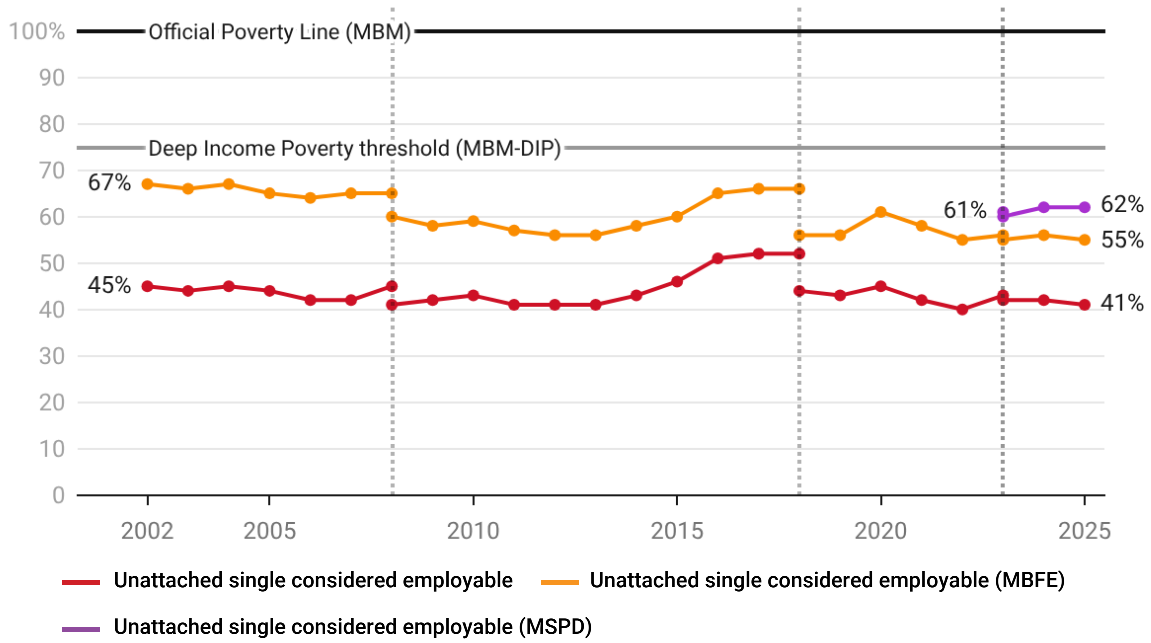
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the five households' total welfare incomes have been in each year over the past 24 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 24 years.

Four trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM, including changes made to the MBM due to "rebasing." The three rebasings, occurring in 2008, 2018, and 2023, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty. For the years in which rebasing took place (2008, 2018, and 2023), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5MB: Welfare incomes as a percentage of the MBM for example unattached single households in Manitoba, 2002–2025



The total welfare income of the **unattached single considered employable** began the time series at 45 per cent of the Poverty Line and hovered at around that level until 2016 and 2017, when it increased to 52 per cent. Their income declined to 44 per cent after the 2018 rebasing and declined further to 40 per cent in 2022. Their income was 42 per cent after the 2023 rebasing, remained at that level in 2024, and ended the time series in 2025 at 41 per cent of the Poverty Line.

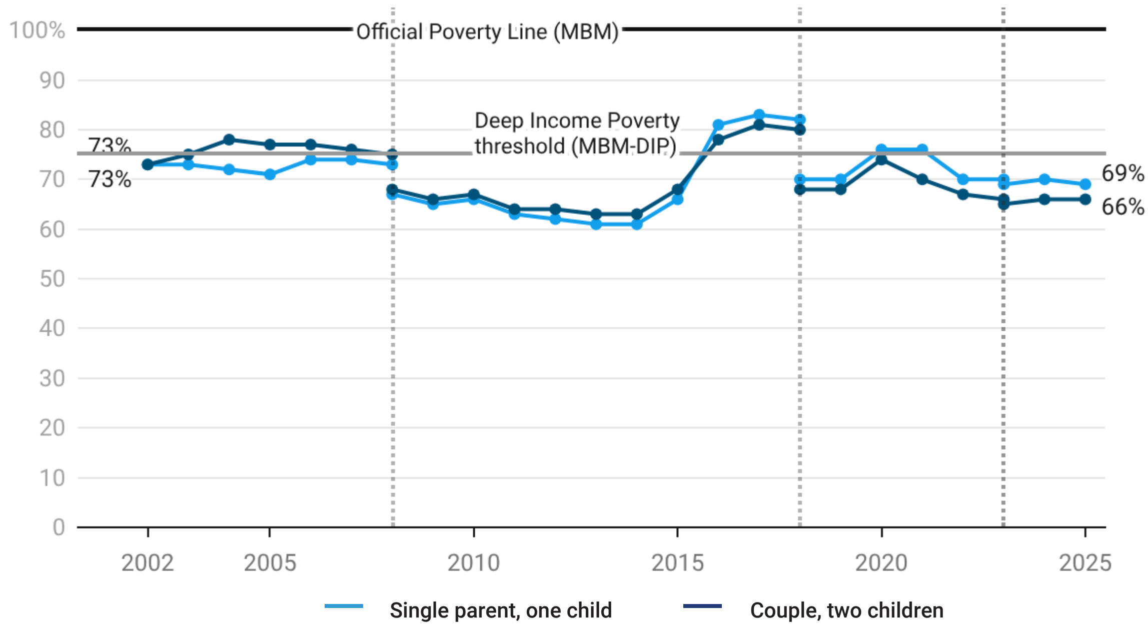
Overall, the total welfare income of the unattached single considered employable was 4 percentage points lower relative to the Poverty Line in 2025 than it was in 2002, meaning that households in these circumstances were living in deeper poverty than they were 24 years ago. Their income was also well below the Deep Income Poverty threshold across the entire time series, meaning that households living in these circumstances would have consistently lived in deep poverty for the last 24 years.

The welfare income of the **unattached single with a disability** (MBFE) started the time series at 67 per cent of the Poverty Line and followed virtually the same trends as the unattached single considered employable. After slight increases through the mid-2010s and declines in the early 2020s, as well as similar changes after the three rebasings, the welfare income of this household ended the time series in 2025 at only 55 per cent of the Poverty Line.

Overall, the total welfare income of the unattached single with a disability (MBFE) declined by 12 percentage points relative to the Poverty Line across the entire time series. Their income was also below the Deep Income Poverty threshold across the entire time series, meaning that households in these circumstances would have experienced a deepening of their already very deep poverty over the last 24 years.

The welfare income of the **unattached single with a disability** (MSPD) was 62 per cent of the Poverty Line in 2025, up from 61 per cent in 2023. Households in these circumstances would have lived in deep poverty since the inception of the MSPD program.

Figure 6MB: Welfare incomes as a percentage of the MBM for example households with children in Manitoba, 2002–2025



The total welfare income of the **single parent with one child** started the time series at 73 per cent of the Poverty Line. After the 2008 rebasing, their income declined to 67 per cent, reaching a low of 61 per cent in 2013 and 2014, then increasing to a high of 83 per cent in 2017. After the 2018 rebasing, their income fell to 70 percent, increased to 76 per cent in 2020 and 2021, and declined to 70 per cent in 2022. After the 2023 rebasing, their income fell slightly to 69 per cent, remained at about the same level over the following two years, and ended the time series at 69 per cent of the Poverty Line in 2025.

Overall, the total welfare income of the single parent with one child declined relative to the Poverty Line by 4 percentage points. Their income was also below the Deep Income Poverty threshold in all but three years across the time series, meaning that households in these circumstances would have lived in deep poverty for most of the last 24 years.

The total welfare income of the **couple with two children** also started the time series at 73 per cent of the Poverty Line in 2002 and largely mirrored the income trends of the single parent with one child across the entire time series, with similar changes after all three rebasings. Their welfare income ended the time series at 66 per cent of the Poverty Line in 2025.

Overall, the total welfare income of the couple with two children was 7 percentage points lower at the end of the time series relative to the Poverty Line than it was at the start. Their income was also below the Deep Income Poverty threshold for all but five years of the time series, meaning that households in these circumstances would have lived in deep poverty for most of the last 24 years.

Download the data in a spreadsheet

Access to data

The data for Manitoba is available for download, including:

1. Components of welfare income for all households, including the 2024-2025 difference in carbon tax-related rebate payments.
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2025.

Download the data in a spreadsheet

New Brunswick

Components of welfare incomes

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

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

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

Table 1NB shows the value of the welfare income components of the four example household types in New Brunswick in 2025. All four households are assumed to be living in Moncton, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1NB: Components of welfare incomes for all example households in New Brunswick, 2025

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	$8,055	$11,205	$12,627	$14,211
Additional social assistance	$2,400	$2,400	$3,624	$3,624
Federal child benefits	$0	$0	$7,892	$13,318
Provincial child benefits	$0	$0	$250	$500
Federal tax credits/benefits	$558	$575	$1,190	$1,478
Provincial tax credits/benefits	$300	$300	$600	$1,000
Total 2025 income	**$11,313**	**$14,480**	**$26,183**	**$34,131**

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

Total annual welfare incomes in 2025 ranged from $11,313 for the unattached single considered employable to $34,131 for the couple with two children. The

total welfare income of the unattached single with a disability was $14,480 and that of the single parent with one child was $26,183.

Basic social assistance: The Basic Household Rate (BHR) in both the Transitional Assistance (TA) and Extended Benefits (EB) programs increased with inflation as of April 1. The BHR rates before and after the inflationary increase for each of the example households were: $660 and $675 for the unattached single considered employable, $918 and $939 for the unattached single with a disability, $1,035 and $1,058 for the single parent with one child, and $1,164 and $1,191 for the couple with two children.

Additional social assistance: All households received the Household Supplement, a benefit intended to help with the rising cost of food and shelter, in the amount of $200 per month.

As well, the two households with children received the Income Supplement Benefit that totalled $1,224 over the full year (an average of $102 per month), which remained unchanged in 2025.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17.

Provincial child benefits: Both households with children received the New Brunswick Child Tax Benefit of $250 per child ($20.83 per child per month). This amount remained unchanged in 2025.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The households received the following total amounts, paid in quarterly instalments throughout the year: the unattached single households received $344.50, the single parent with one child received $689, and the couple with two children received $1,052.

Two households received the GST/HST credit supplement, in the following total amounts: the unattached single with a disability received a reduced amount of $17.83 and the single parent with one child received the maximum amount of $181.50. This was the first year the unattached single with a disability received the supplement.

All four households received the Canada Carbon Rebate (CCR). However, in 2025, the federal government removed the federal fuel charge (the “carbon tax”), which also meant the end of carbon tax-related rebate payments. As a result, the CCR ended in spring 2025, meaning that households in New Brunswick received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in CCR payments between 2024 and 2025 for the New Brunswick households are indicated in Table 2NB.

Table 2NB: Difference in carbon rebate payments in New Brunswick, 2024-2025

	2024	2025	Difference
Unattached single considered employable	$377	$213	-$164
Unattached single with a disability	$377	$213	-$164
Single parent, one child	$566	$320	-$246
Couple, two children	$754	$426	-$328

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

Provincial tax credits/benefits: All four households received the New Brunswick Harmonized Sales Tax Credit in the following total amounts: $300 per year for the unattached singles, $600 for the single parent with one child, and $800 for the couple with two children. In addition, the household with two children received the School Supplement tax credit of $100 per child per year. These amounts remained unchanged in 2025.

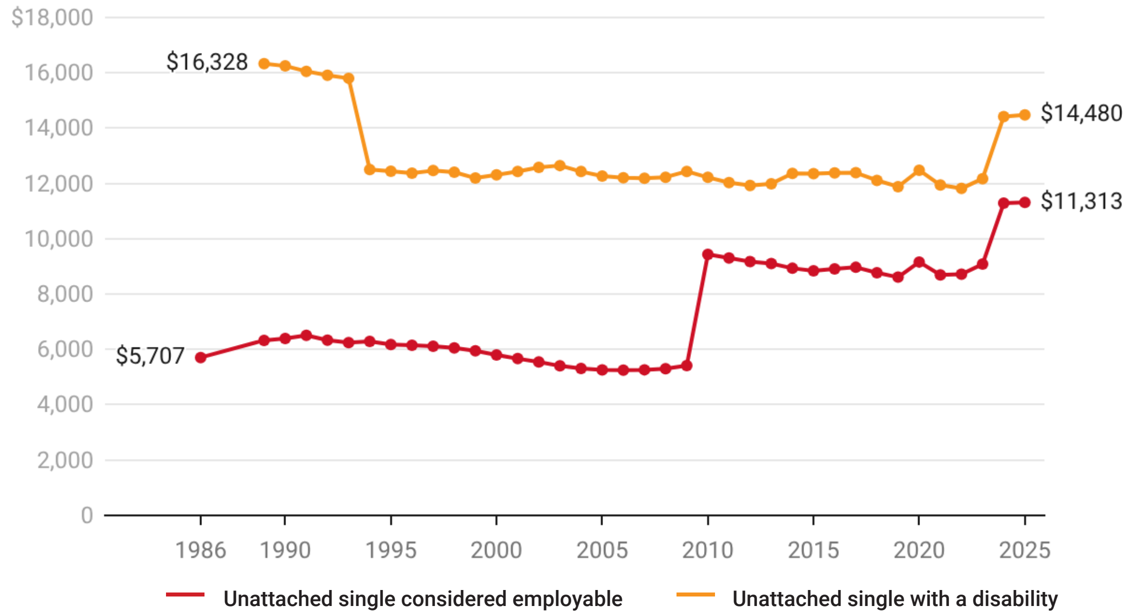
Download the data in a spreadsheet

Changes to welfare incomes

Figures 1NB and 2NB show how the total welfare incomes of the four example household types in New Brunswick have changed over time.

Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for New Brunswick would have resulted in a slightly different trendline.

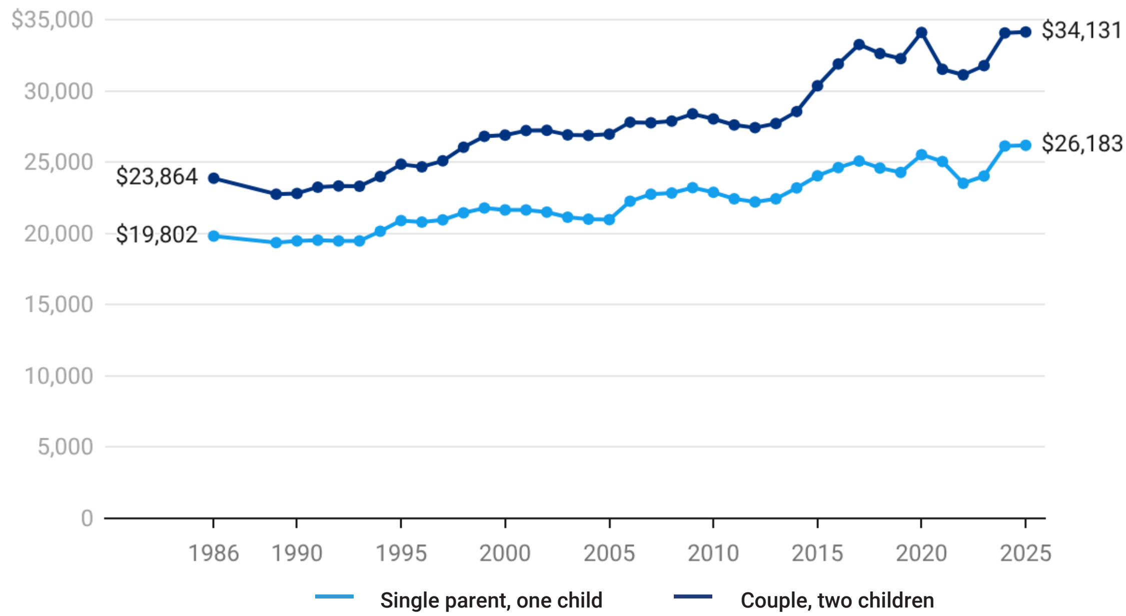
Figure 1NB: Welfare incomes for example unattached single households in New Brunswick 1986–2025, in 2025 constant dollars



The total welfare income of the **unattached single considered employable** was relatively stable between 1986 and 2009, although it gradually declined in value between 1992 and 2009. A significant increase occurred in 2010 due to a policy change that made unattached singles eligible for higher benefits through Transitional Assistance. From 2010 to 2019, their total welfare income gradually declined again. An increase in 2020 was largely due to COVID-19 pandemic-related payments. The decline in 2021, mainly due to the loss of those payments, was followed by two years of slight increases. Their income increased significantly in 2024, which was primarily due to the new Household Supplement and higher payments from the Canada Carbon Rebate (CCR). In 2025, the indexation increase to basic social assistance benefits did not fully offset the reduction in CCR payments, resulting in only a marginal increase in total income. Overall, the total welfare income of this household increased by 0.2 per cent between 2024 and 2025, and by 98 per cent across the entire time series, in constant 2025 dollars.

The total welfare income of the **unattached single with a disability** started the time series in 1989 at approximately $16,000 and declined until 1993, after which it fell by more than $3,000. Thereafter, their welfare income stayed relatively stable, hovering at around $12,000. The increase in 2020 was largely due to COVID-19 pandemic-related payments, and the decline in 2021 was mainly due to the loss of those payments. Another slight decrease in 2022, primarily due to high inflation, was followed by a slight increase in 2023. The total welfare income of this household increased significantly in 2024, which was primarily due to the new Household Supplement and higher payments from the Canada Carbon Rebate (CCR). Like the unattached single considered employable, their income only increased marginally in 2025 because the indexation increase to basic social assistance benefits did not fully offset the reduction in CCR payments. Overall, the total welfare income of this household increased by 0.4 per cent between 2024 and 2025 but decreased by 11 per cent across the time series, in constant 2025 dollars.

Figure 2NB: Welfare incomes for example households with children in New Brunswick 1986–2025, in 2025 constant dollars



The total welfare income of the **single parent with one child** saw three successively higher plateaus in the years between 1986 and 2012, with notable increases in 1995 and 2007 followed by relatively flat periods. A generally increasing trend between 2012 and 2017, primarily due to changes in federal child benefits, was followed by two years of declines. A significant increase in 2020, largely due to COVID-19 pandemic-related payments, was followed by a slight decline in 2021 as most of those payments ceased, and a larger decline in 2022, resulting from the loss of the last remaining COVID-19 payment and the impact of high inflation. A slight increase in 2023 was followed by a more significant increase in 2024, which was primarily due to the new Household Supplement and higher payments from the Canada Carbon Rebate (CCR). In 2025, the indexation increase to basic social assistance benefits did not fully offset the reduction in CCR payments, resulting in only a marginal increase in total income. Overall, the total welfare income of this household increased by 0.2 per cent between 2024 and 2025, and by 32 per cent across the entire time series, in constant 2025 dollars.

The total welfare income of the **couple with two children** followed a similarly plateaued trendline between 1986 and 2012, with a higher starting income and some larger increases. As with the single-parent household, the gradually increasing trend between 2012 and 2017 was primarily due to changes to the federal child benefit. Declines between 2017 and 2019 were followed by a steep increase in 2020 resulting from COVID-19 pandemic-related payments. A large decline in 2021, reflecting the loss of those payments, was followed by two years of fairly stable welfare incomes. The significant increase in 2024 was primarily due to the new Household Supplement and an increase to the Canada Carbon Rebate (CCR). As with the other households, the indexation increase to basic social assistance benefits in 2025 did not fully offset the reduction in CCR payments, resulting in only a marginal increase in total income. Overall, the total welfare income of this household increased by 0.2 per cent between 2024 and 2025, and by 43 per cent since the start of the time series, in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to established thresholds of poverty and/or low income.

Two measures of poverty are commonly used in Canada:

- The Market Basket Measure (MBM), Canada's Official Poverty Line, identifies households whose disposable income is less than the cost of a "basket" of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (i.e., less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Moncton, in the analysis below. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2025 are estimates based on increasing the 2024 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

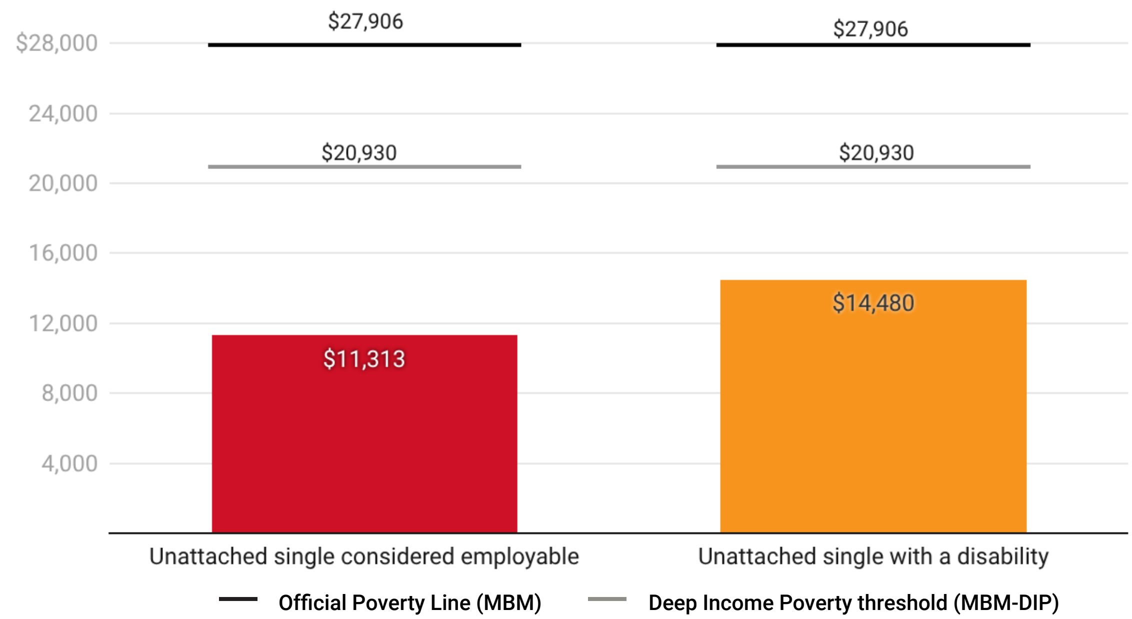
A spreadsheet containing comparisons of the welfare incomes of the four example household types in New Brunswick with all four poverty/low-income thresholds is available for download.

Poverty threshold comparisons

The welfare incomes of all four example household types in New Brunswick were below, and in some cases very far below, Canada's Official Poverty Line (MBM) in 2025. As well, all four were below the Deep Income Poverty threshold (MBM-DIP). This means that all four New Brunswick households were living not only in poverty in 2024, but in deep poverty.

Figures 3NB and 4NB compare welfare incomes of the four example household types to the 2025 MBM and MBM-DIP thresholds for Moncton.

Figure 3NB: Welfare incomes and poverty thresholds for example unattached single households in New Brunswick, 2025

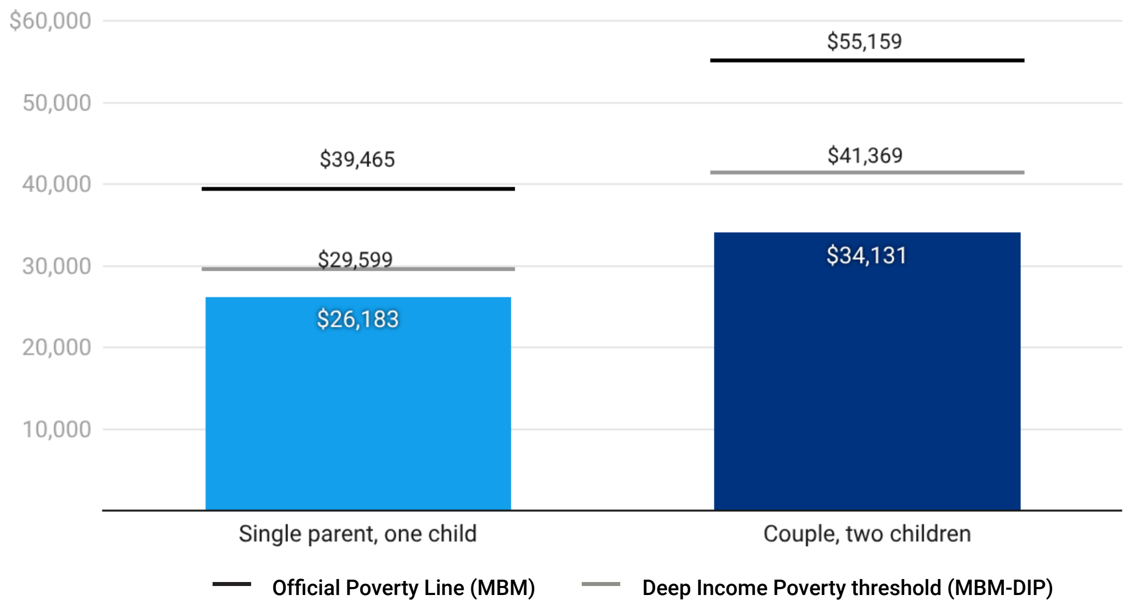


The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was $9,372 below the Deep Income Poverty threshold and $16,267 below the Poverty Line. As such, their income was only 55 per cent of the MBM-DIP and only 41 per cent of the MBM.

The **unattached single with a disability** had an income that was $6,204 below the Deep Income Poverty threshold and $13,099 below the Poverty Line. As such, their income was 70 per cent of the MBM-DIP and 53 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts for the additional costs associated with disability. See the [Methodology section](#) for more information.

Figure 4NB: Welfare incomes and poverty thresholds for example households with children in New Brunswick, 2025



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

The **single parent with one child** had the most adequate income relative to the poverty thresholds. Their income was $3,070 below the Deep Income Poverty threshold and $12,820 below the Poverty Line. This means their income was 90 per cent of the MBM-DIP and 67 per cent of the MBM.

The income of the **couple with two children** was less adequate compared to the single parent with one child, at $7,238 below the Deep Income Poverty threshold and $21,028 below the Poverty Line. This means their income was 83 per cent of the MBM-DIP and 62 per cent of the MBM.

Low-income threshold comparisons

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

The least adequate income relative to these thresholds was that of the **unattached single considered employable**, whose total welfare income was only 35 per cent of the LIM and 51 per cent of the LICO. The most adequate was that of the **single parent with one child**, whose welfare income was 58 per cent of the LIM and 96 per cent of the LICO.

The **unattached single with a disability** had an income that was 45 per cent of the LIM and 65 per cent of the LICO. The income of the **couple with two children** was 53 per cent of the LIM and 81 per cent of the LICO.

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

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

Figures 5NB and 6NB show the total welfare incomes of each of the four example household types in New Brunswick as a percentage of the Market Basket Measure (MBM) for Moncton, starting in 2002.

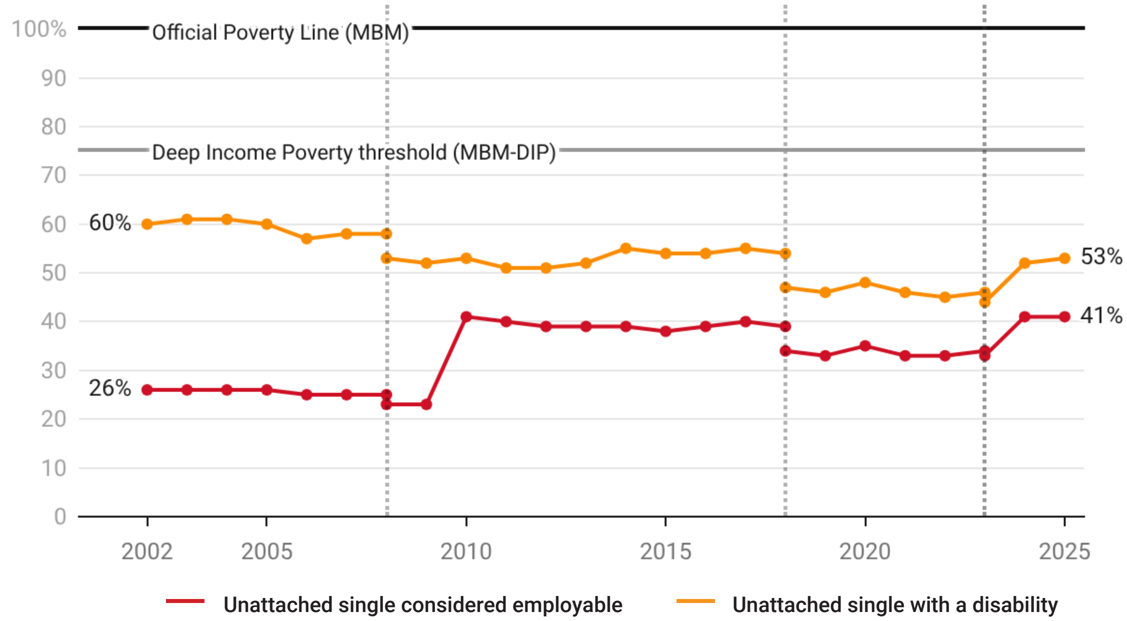
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 24 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 24 years.

Four trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM, including changes made to the MBM due to "rebasing." The three rebasings, occurring in 2008, 2018, and 2023, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty. For the years in which rebasing took place (2008, 2018, and 2023), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5NB: Welfare incomes as a percentage of the MBM for example unattached single households in New Brunswick, 2002–2025



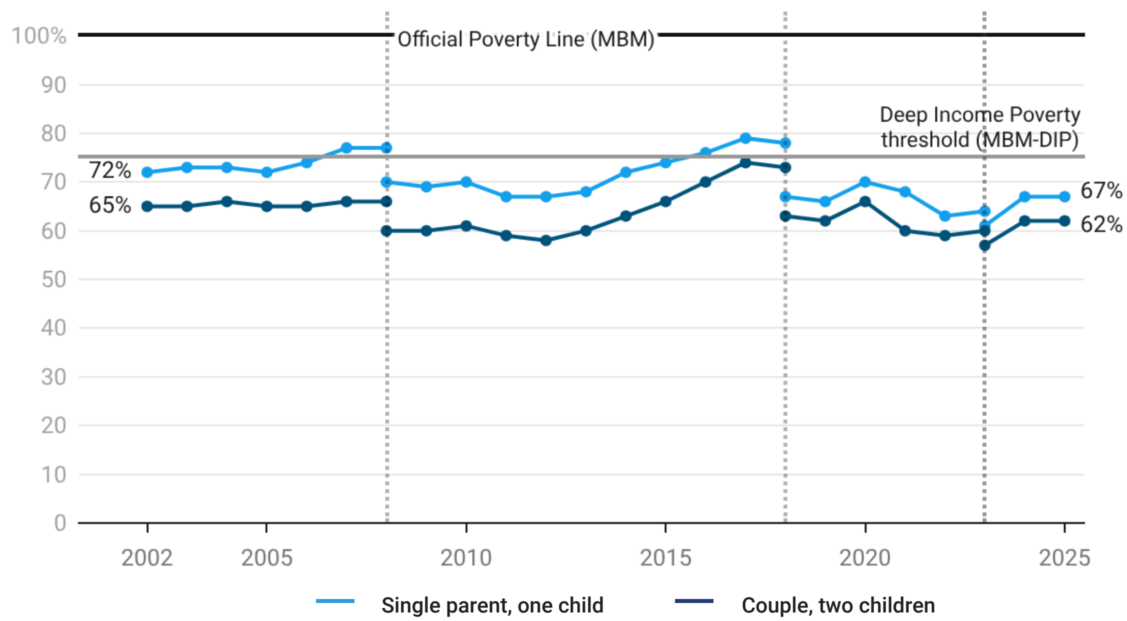
Of the four example households, the welfare income of the **unattached single considered employable** was the least adequate relative to the Poverty Line across the time series. In 2002, their income was only 26 per cent of the Poverty Line and it remained at about that level through to 2008. After a significant improvement in 2010, their income hovered at around 40 per cent of the Poverty Line until 2018. A small decline after the 2018 rebasing left their income hovering between 33 and 35 per cent until 2024, when the Household Supplement was introduced and their income rose to 42 per cent of the Poverty Line. In 2025, their income slightly decreased and ended the time series at 41 per cent of the Poverty Line.

Overall, the income of the unattached single considered employable increased by 15 percentage points relative to the Poverty Line across the entire time series, from 26 to 41 per cent. Although this is an improvement, households in these circumstances would still have been living substantially below the Poverty Line in 2025. Given that their income was also below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have consistently lived in deep poverty for the last 24 years.

The welfare income of the **unattached single with a disability** started the time series at 60 per cent of the Poverty Line. After a gradual decrease relative to the Poverty Line after the 2008 and 2018 MBM rebasings, their welfare income hovered between 45 and 48 per cent until 2022. Rebasing in 2023 saw their income at 44 per cent of the Poverty Line, followed by an increase to 52 per cent in 2024. Another slight increase saw their income end the time series in 2025 at 53 per cent of the Poverty Line.

Overall, the income of the unattached single with a disability declined by 7 percentage points relative to the Poverty Line across the time series. Given that their income was also below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have experienced a deepening of their already very deep poverty across the 24-year period.

Figure 6NB: Welfare incomes as a percentage of the MBM for example households with children in New Brunswick, 2002–2025



Of the four example households, the welfare income of the **single parent with one child** was the most adequate relative to the Poverty Line, starting the time series at 72 per cent and reaching a high of 79 per cent in 2017. After increases that were negated by decreases with each MBM rebasing, their income ended the time series at 67 per cent of the Poverty Line in 2025.

Overall, the income of the single parent with one child declined relative to the Poverty Line by 5 percentage points between 2002 and 2025, indicating a slight deepening of the poverty experienced by households in these circumstances. Given that their income was below the Poverty Line across the entire time series, and below the Deep Income Poverty threshold for most of the time series, households in these circumstances would have only seen their incomes rise above deep poverty in three of the last 24 years.

The welfare income of the **couple with two children** started the time series at 65 per cent of the Poverty Line in 2002 and increased to a high of 74 per cent in 2017. Their income followed the same pattern of increases followed by decreases after each MBM rebasing, and ended the time series at only 62 per cent of the Poverty Line in 2025.

Overall, the income of the couple with two children declined by 3 percentage points relative to the Poverty Line across the time series, indicating a slight deepening of the poverty experienced by households in these circumstances. Given that their income was also below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have consistently lived in deep poverty for the last 24 years.

Download the data in a spreadsheet

Access to data

The data for New Brunswick is available for download, including:

1. Components of welfare income for all households, including a breakdown of cost-of-living payments and the 2024-2025 difference in carbon tax-related rebate payments.
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2025.

Download the spreadsheet

Newfoundland and Labrador

Components of welfare incomes

In Newfoundland and Labrador, households that qualify for basic social assistance payments also qualify for:

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

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

Table 1NL shows the value of the welfare income components of the four example household types in Newfoundland and Labrador in 2025. All four households are assumed to be living in St. John's, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1NL: Components of welfare incomes for all example households in Newfoundland and Labrador, 2025

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	$12,064	$8,520	$15,864	$18,140
Additional social assistance	$0	$10,800	$0	$200
Federal child benefits	$0	$0	$7,892	$13,318
Provincial child benefits	$0	$0	$1,847	$3,805
Federal tax credits/ benefits	$644	$805	$1,318	$1,648
Provincial tax credits/ benefits	$254	$715	$2,331	$887
Total 2025 income	**$12,962**	**$20,840**	**$29,251**	**$37,998**

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

Total annual welfare incomes in 2025 ranged from $12,962 for the unattached single considered employable to $37,998 for the couple with two children. The income of the unattached single with a disability was $20,840 and that of the single parent with one child was $29,251.

Basic social assistance: Monthly Basic and Shelter benefits were restructured in 2025.

The Basic Benefit was standardized at a monthly rate of $561 per adult, regardless of living arrangements, as of September 1. The amount for unattached singles remained unchanged at $561. The amount for the single parent with one child dropped from $729, necessitating the creation of a monthly $168 Single Parent Supplement to maintain their previous benefit level. The amount for the couple with two children rose from $779 to $1,122, which is a 44 per cent increase, because they each received $561 rather than the reduced amount for couples they received in previous years.

The Shelter Benefit was also standardized at a monthly rate of $522 for one-adult households and $299 each for two-adult households ($598 total), regardless of their relationship, as of September 1. As a result, the monthly amount for the unattached single considered employable rose from $299 to $522, which is a 75 per cent increase. The amount for the single parent with one child remained unchanged at $522. The amount for the couple with two children increased from $522 to $598, which is a 14.5 per cent increase. Given that the unattached single with a disability receives a Personal Care Allowance and rent and utilities top-ups from the Department of Health and Community Services (see below), their monthly Shelter Benefit amount remained unchanged at $149.

The unattached single considered employable, the single parent with one child, and the couple with two children also received the Fuel Supplement of $71 per month, which remained unchanged in 2025.

Additional social assistance: The unattached single with a disability received $1,800 ($150 per month) through the Personal Care Allowance, which is paid by the Department of Health and Community Services (HCS) to social assistance clients who receive supportive services. This amount remained unchanged in 2025. In addition, the unattached single with a disability received top-ups from HCS of $6,600 ($550 per month) for rent and $2,400 ($200 per month) for utilities. Note that these amounts are rounded averages of top-ups provided to recipients in these household types, and that this data was provided by HCS.

In July 2025, a new Back to School benefit was created in the amount of $100 for each school-aged dependant. As a result, the couple with two children received $200.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17.

Provincial child benefits: Both households with children received the Newfoundland and Labrador Child Benefit, which increased with inflation in July. The single parent with one child received $152.16 per month for the first six months of the year and $155.66 per month for the last six months. The couple with two children received $313.49 per month for the first six months and $320.66 per month for the last six months.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The households received the following total amounts, paid in quarterly instalments throughout the year: the unattached single households received $344.50, the single parent with one child received $689, and the couple with two children received $1,052.

Three households also received the GST/HST credit supplement, in the following total amounts: the unattached single considered employable received the reduced amount of $1.33, the unattached single with a disability received the reduced amount of $162.64, and the single parent with one child received the maximum amount of $181.50.

All four households received the Canada Carbon Rebate (CCR). However, in 2025, the federal government removed the federal fuel charge (the "carbon tax"), which also meant the end of carbon tax-related rebate payments. As a result, the CCR ended in spring 2025, meaning that households in Newfoundland and Labrador received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in CCR payments between 2024 and 2025 for the Newfoundland and Labrador households are indicated in Table 2NL.

Table 2NL: Difference in carbon tax rebate payments in Newfoundland and Labrador, 2024 to 2025

	2024	2025	Difference
Unattached single considered employable	$611	$298	-$313
Unattached single with a disability	$611	$298	-$313
Single parent, one child	$917	$447	-$470
Couple, two children	$1,222	$596	-$626

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

Provincial tax credits/benefits: All four households received the Newfoundland and Labrador Income Supplement. The maximum amount of the basic and additional credits, as well as the credit reduction threshold, remained unchanged in 2025. The households received the following total amounts: the unattached single considered employable received the maximum basic credit of $254, the unattached single with a disability received $714.82, the single parent with one child received $530.96, and the couple with two children received $866.82.

The single parent with one child received the Prenatal-Early Childhood Nutrition Supplement (PECNS) in a total amount of $1,800. The PECNS is a $150 monthly benefit designed to support low-income households with the extra cost of food during pregnancy and early childhood.

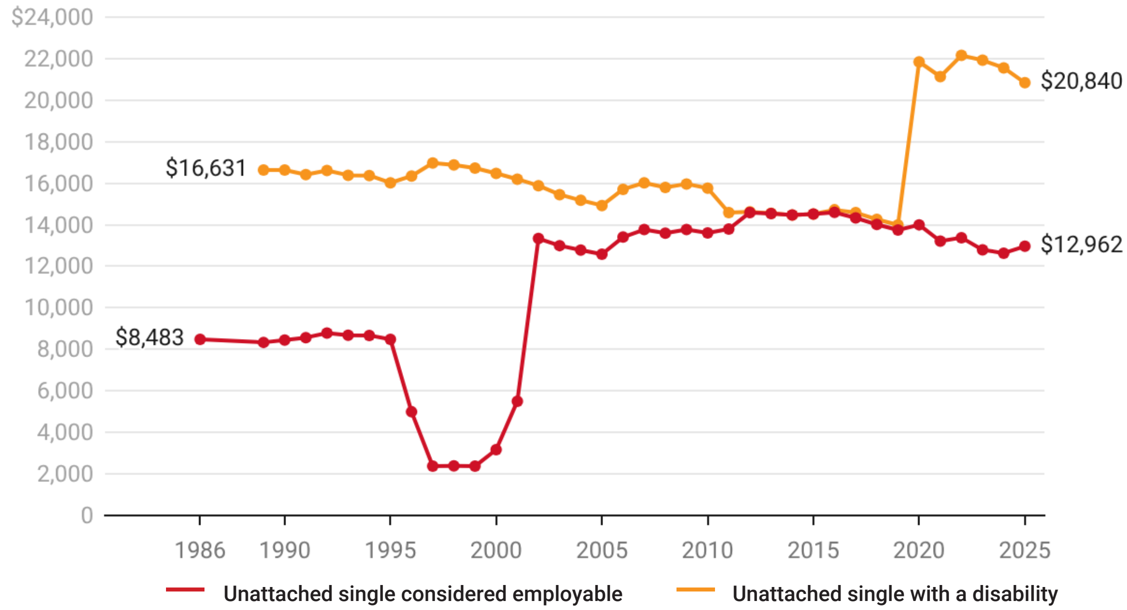
Download the data in a spreadsheet

Changes to welfare incomes

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

Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Newfoundland and Labrador would have resulted in a slightly different trendline.

Figure 1NL: Welfare incomes for example unattached single households in Newfoundland and Labrador 1986–2025, in 2025 constant dollars



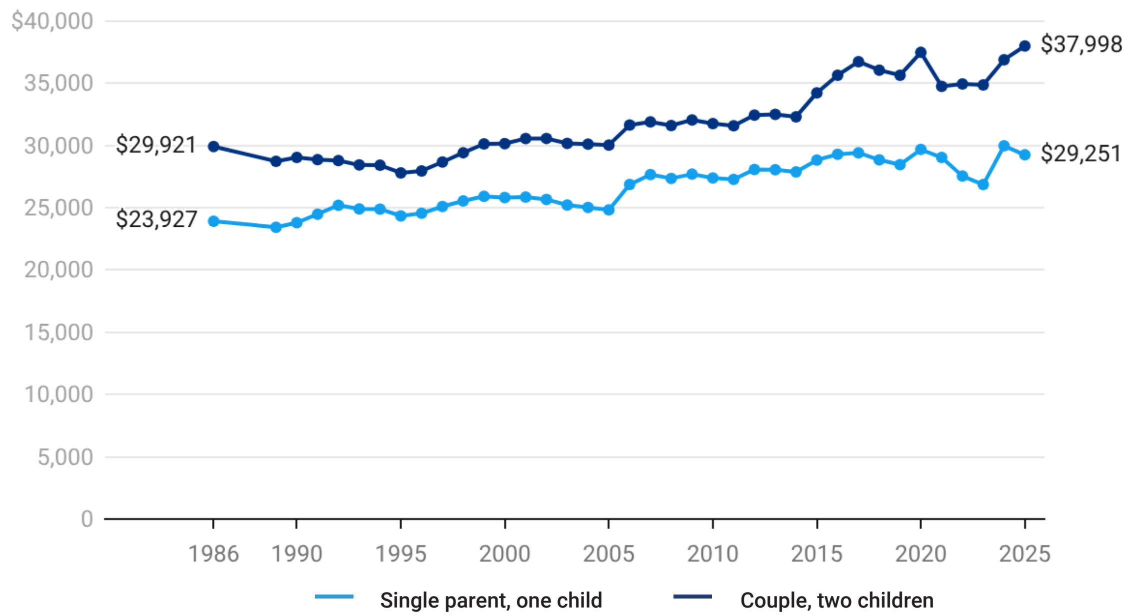
The total welfare income of the **unattached single considered employable** was relatively stable between 1986 and 1995. The large decline that started in 1995 was the result of a policy change that gave recipients very low room and board allowances instead of market rent shelter benefits. After five years of several small annual increases to the room and board rate and a change in policy that provided shelter benefits that were more directly related to market rents, the total income of this household increased to a much higher level in 2002. Their income was more stable thereafter, with an initial decline followed by an increasing trend, a plateau from 2012 to 2015, and a generally declining trend through 2024, with a small uptick in 2025.

The welfare income of the **unattached single with a disability** generally declined from the start of the time series until 2019, with small increases in 1996–1997 and 2006–2007, and a period of stasis between 2011 and 2016. Between 2012 and 2019, the Fuel Supplement was included in the calculations of the income of the unattached single with a disability as a proxy for shelter and utilities top-ups provided by the Department of Health and Community Services (HCS). The large increase in 2020 was primarily due to the inclusion of rounded average amounts for the shelter and utilities top-ups provided by HCS, which better reflects the actual policy regime in Newfoundland and Labrador.

The 2020 increases to both households' total incomes were also due to COVID-19 pandemic-related benefits, and the declines in 2021 were primarily due to the loss of those payments. Increases in 2022 reflect additional inflation-related cost-of-living benefits and declines in 2023 reflect the loss of those benefits. In 2024, the small decline for these households was due to the loss of the Grocery Rebate. In 2025, the slight increase to the total welfare income of the unattached single considered employable was the result of an increase in the Shelter Benefit, while the decrease for the unattached single with a disability was the result of unchanged benefit amounts and the reduction in Canada Carbon Rebate payments.

In 2025, the total welfare income of the **unattached single considered employable** was $12,962, which is a 3 per cent increase compared to 2024, and a 53 per cent increase since the start of the time series, in constant 2025 dollars. The total welfare income of the **unattached single with a disability** was $20,840, which is a 3 per cent decrease compared to 2024 but a 25 per cent increase since the start of the time series, in constant 2025 dollars.

Figure 2NL: Welfare incomes for example households with children in Newfoundland and Labrador 1986–2025, in 2025 constant dollars



The total welfare incomes of the two households with children followed a similar trajectory, starting with a notable decline between 1986 and 1989. Their incomes then hovered around the same levels, with some minor fluctuations, until 2005. After a notable uptick in 2006 that was due to an increase in the Family Benefit rate, their incomes followed a generally increasing trend through to 2017. The rise from 2015 to 2017 was largely the result of changes to federal child benefits. After a subsequent period of decline from 2017 to 2019, both incomes increased in 2020 to their highest levels, which was largely the result of federal COVID-19 pandemic-related payments. Decreases in 2021 were primarily due to the loss of those payments, while high inflation had an impact in 2022, especially on the income of the single parent with one child. In 2023, the decline for the single parent with one child and the slight decline for the couple with two children were both due to the loss of inflation-related cost-of-living payments. In 2024, the increases for both households were due to full-year increases in the Newfoundland and Labrador Child Benefit and increases in Canada Carbon Rebate (CCR) payment amounts. In 2025, the trends diverged: the welfare income of the single parent with one child decreased due to unchanged benefit amounts and the reduction in CCR payments, while the couple with two children saw their income increase due to two social assistance changes; higher Basic and Shelter benefit amounts and the new Back to School benefit.

In 2024, the welfare income of the **single parent with one child** was $29,251, which is a 2 per cent decrease compared to 2024, and a 22 per cent increase since the start of the time series, in constant 2025 dollars. The welfare income of the **couple with two children** was $37,998, which is a 3 per cent increase compared to 2024, and a 27 per cent increase since the start of the time series, in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to established thresholds of poverty and/or low income.

Two measures of poverty are commonly used in Canada:

- The Market Basket Measure (MBM), Canada's Official Poverty Line, identifies households whose disposable income is less than the cost of a "basket" of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (i.e., less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, St. John's, in the analysis below. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2025 are estimates based on increasing the 2024 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

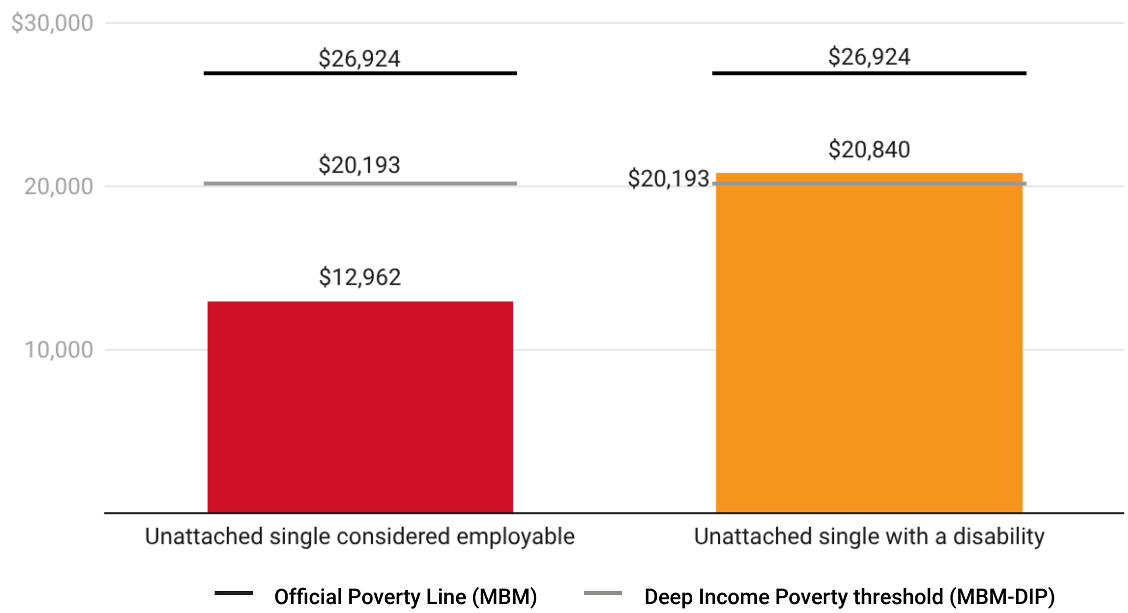
A spreadsheet containing comparisons of the welfare incomes of the four example household types in Newfoundland and Labrador with all four poverty/low-income thresholds is available for download.

Poverty threshold comparisons

The welfare incomes of all four example household types were below, and in some cases far below, Canada's Official Poverty Line (MBM) in 2025, and two of the four were below the Deep Income Poverty threshold (MBM-DIP). This means that all four Newfoundland and Labrador households were living in poverty in 2025, and two of the four were also living in deep poverty.

Figures 3NL and 4NL compare 2025 welfare incomes for the four example household types to the 2025 MBM and MBM-DIP thresholds for St. John's.

Figure 3NL: Welfare incomes and poverty thresholds for example unattached single households in Newfoundland and Labrador, 2025

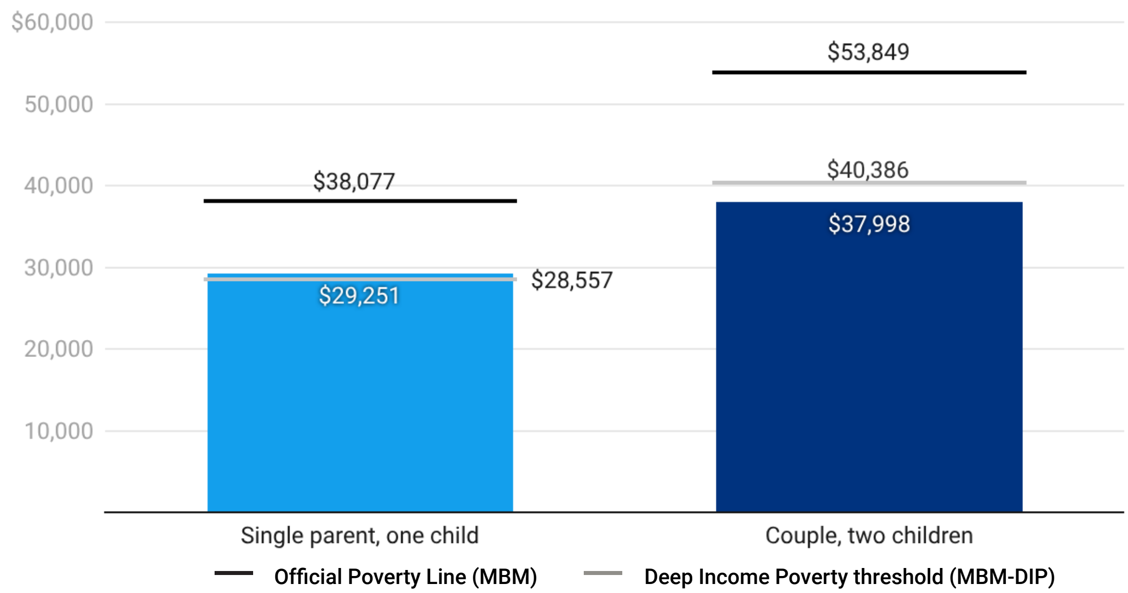


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was $7,231 below the Deep Income Poverty threshold and $13,962 below the Poverty Line. This means their income was 64 per cent of the MBM-DIP and only 48 per cent of the MBM.

The **unattached single with a disability** fared best of all four example households relative to the poverty thresholds. Their income was $647 above the Deep Income Poverty threshold, but $6,084 below the Poverty Line. This means their income was 103 per cent of the MBM-DIP but 77 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts for the additional costs associated with disability. See the Methodology section for more information.

Figure 4NL: Welfare incomes and poverty thresholds for example households with children in Newfoundland and Labrador, 2025



The **single parent with one child** had a welfare income that was $694 above the Deep Income Poverty threshold, and $8,825 below the Poverty Line. This means their income was 102 per cent of the MBM-DIP and 77 per cent of the MBM.

The welfare income of the **couple with two children** was $2,389 below the Deep Income Poverty threshold and $15,851 below the Poverty Line. This means their income was 94 per cent of the MBM-DIP and 71 per cent of the MBM.

Low-income threshold comparisons

The welfare incomes of two of the example households were below, and in one instance far below, the low-income thresholds while those of the two others were either above or below the thresholds, as shown in the spreadsheet linked below.

The lowest income relative to these thresholds was that of the **unattached single considered employable**, whose total welfare income was 41 per cent of the LIM and 58 per cent of the LICO. The income of the **couple with two children** was also low relative to the thresholds, at 59 per cent of the LIM and 90 per cent of the LICO.

The highest income relative to the LIM was that of the **unattached single with a disability**, at 65 per cent; their income was also 93 per cent of the LICO. The highest income relative to the LICO was that of the **single parent with one child** at 107 per cent; their income was also 65 per cent of the LIM.

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

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

Figures 5NL and 6NL show the total welfare incomes of each of the four example household types in Newfoundland and Labrador as a percentage of the Market Basket Measure (MBM) for St. John's, starting in 2002.

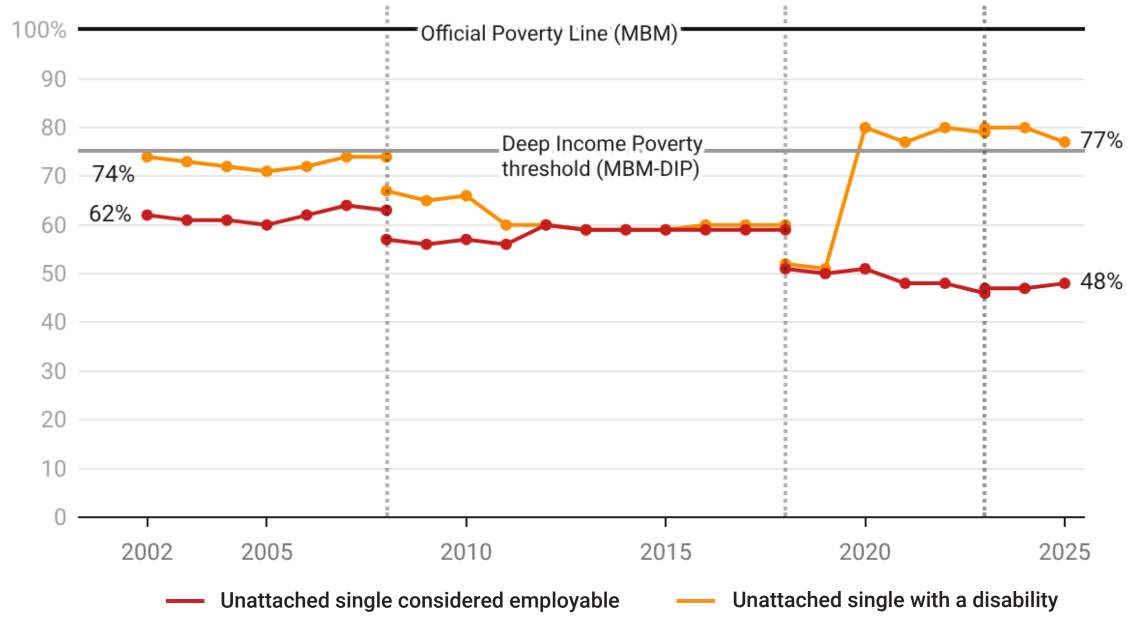
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 24 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year since 2002.

Four trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM, including changes made to the MBM due to "rebasing." The three rebasings, occurring in 2008, 2018, and 2023, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty. For the years in which rebasing took place (2008, 2018, and 2023), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5NL: Welfare incomes as a percentage of the MBM for example unattached single households in Newfoundland and Labrador, 2002–2025



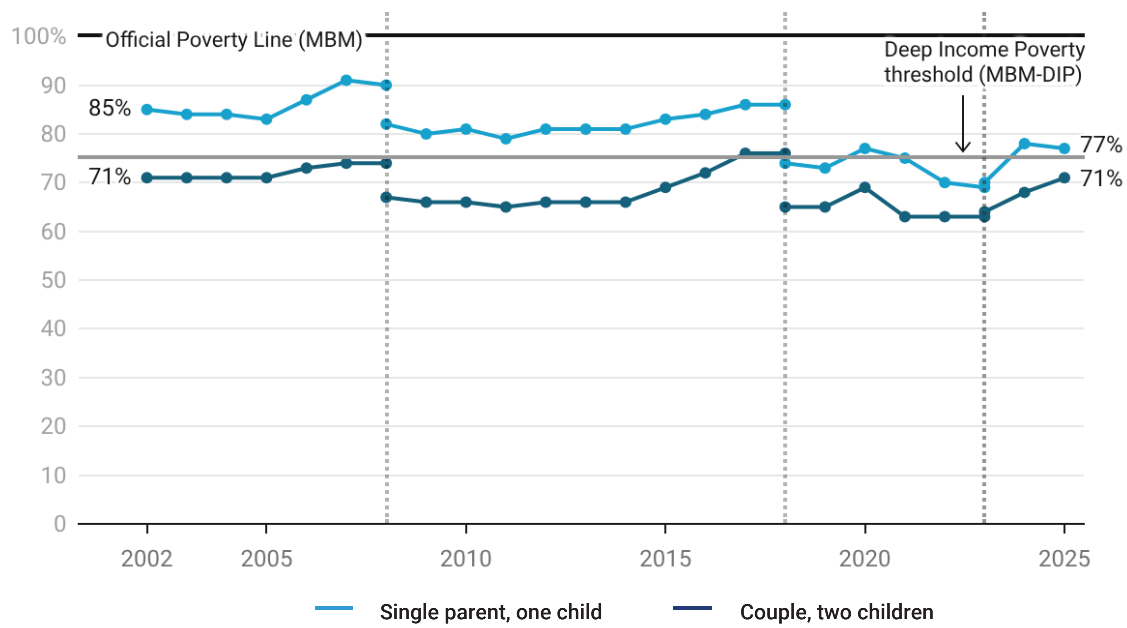
The welfare income of the **unattached single considered employable** was 62 per cent of the Poverty Line in 2002. After remaining largely static for the next 16 years – hovering between 56 and 64 per cent – their income declined to around 50 per cent after the 2018 rebasing. Their income declined further after 2020 but increased slightly to 47 per cent after the 2023 rebasing. Thereafter, their income remained stable, ending the time series in 2025 at 48 per cent of the Poverty Line.

Overall, the welfare income of the unattached single considered employable was 14 percentage points lower relative to the Poverty Line in 2025 than it was in 2002; their income was also below the Deep Income Poverty threshold across the entire time series. This means that households in these circumstances would have experienced a significant deepening of their already very deep poverty over the last 24 years.

The welfare income of the **unattached single with a disability** started the time series in 2002 at 74 per cent of the Poverty Line. After some variation through to 2007, their income declined to around 65 per cent after the 2008 rebasing; it decreased further to about 60 per cent in 2011 and remained at that level until 2017. Another decline after the 2018 rebasing to 52 per cent was followed by a significant increase to 80 per cent of the Poverty Line in 2020; this increase was due to a methodology change used in this report (see the Changes to welfare incomes section) as well as the addition of COVID-19 pandemic-related benefits. The 2023 rebasing had no impact, as their income remained at 80 per cent of the Poverty Line, but a slight decline between 2024 and 2025 saw their income end the time series in 2025 at 77 per cent of the Poverty Line.

Overall, the welfare income of the unattached single with a disability was 3 percentage points higher in 2025 than in 2002, which represents a slight improvement in the depth of poverty experienced by households in these circumstances between 2002 and 2025. However, their income was below the Deep Income Poverty threshold for the majority of the time series, only rising slightly above the threshold after 2020. This means that households in these circumstances would have lived in deep poverty for most of the last two decades.

Figure 6NL: Welfare incomes as a percentage of the MBM for example households with children in Newfoundland and Labrador, 2002–2025



The income of the **single parent with one child** started the time series at 85 per cent of the Poverty Line, increasing to a high of 91 per cent in 2007. A decline to 82 per cent after the 2008 rebasing was followed by improvements between 2014 and 2017. An additional decline after the 2018 rebasing saw their income fall below the Deep Income Poverty threshold for the first time. A slight rebound to 77 per cent of the Poverty Line in 2020 was followed by three years of declines; the 2023 rebasing had no impact and their income remained at 70 per cent. An uptick in 2024 to 78 per cent was followed by a slight decline in 2025, with their income ending the time series at 77 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child was 8 percentage points lower in 2025 than it was in 2002, and it fell under the Deep Income Poverty threshold in six of the later years of the time series. This means that households in these circumstances would have seen their poverty significantly deepen over the last 24 years.

The welfare income of the **couple with two children** started the time series at 71 per cent of the Poverty Line and followed a similar trendline to that of the single parent with one child. After spending much of the time series below the Deep Income Poverty threshold – between 65 and 74 per cent of the MBM – their income improved to 76 per cent of the Poverty Line in 2017. It declined again after the 2018 rebasing to 65 per cent, increased in 2020 to 69 per cent, then declined again to 63 per cent in 2022. Their income increased slightly to 64 per cent after the 2023 rebasing, then increased further in 2024 and 2025, ending the time series at 71 per cent of the Poverty Line.

Overall, the welfare income of the couple with two children was at the same level relative to the Poverty Line in 2025 as it was in 2002, which means that households in these circumstances were in the same financial position relative to the Poverty Line at the end of the time series as they were at the start. This represents no improvement in the level of poverty experienced by households in these circumstances across the time series. As well, given that their income was only above the Deep Income Poverty threshold for one year, households in these circumstances would have spent most of the last 24 years living in deep poverty.

Download the data in a spreadsheet

Access to data

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

1. Components of welfare income for all households, including the 2024-2025 difference in carbon tax-related rebate payments.

2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2025.

Download the data in a spreadsheet

Northwest Territories

Components of welfare incomes

In the Northwest Territories, households that qualify for basic social assistance payments also qualify for:

- Federal and territorial child benefits for households with children, and
- Federal and territorial tax credits or benefits.

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

Table 1NT shows the value of the welfare income components of the four example household types in the Northwest Territories in 2025. All four households are assumed to be living in Yellowknife, receiving territorial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1NT: Components of welfare incomes for all example households in the Northwest Territories, 2025

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	$32,526	$36,526	$36,995	$42,727
Additional social assistance	$0	$0	$0	$0
Federal child benefits	$0	$0	$7,892	$13,117
Territorial child benefits	$0	$0	$807	$975
Federal tax credits/benefits	$526	$526	$871	$1,052
Territorial tax credits/benefits	$221	$221	$473	$946
Total 2025 income	**$33,273**	**$37,272**	**$47,038**	**$58,817**

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

Total annual welfare incomes in 2025 ranged from $33,273 for the unattached single considered employable to $58,817 for the couple with two children. The income of the unattached single with a disability was $37,272 and that of the single parent with one child was $47,038.

Basic social assistance: Monthly Basic Benefit Allowance amounts for the three households receiving Income Assistance did not change in 2025. The unattached single considered employable and the single parent with one child received $573 while the couple with two children received $810. Note that 2025 was the first full year that these amounts were in force after being increased significantly in July 2024.

The Monthly Basic Benefit Allowance received by the unattached single with a disability receiving Income Assistance for Seniors and Persons with Disabilities (IASPD) was $866. Note that 2025 was the first full year that this amount was in force after the program was introduced in July 2024.

In the Northwest Territories, the benefits paid for the costs of shelter, fuel, and utilities are based on the actual costs of each recipient household. The Accommodation Allowance is included in our calculations because we assume our example households live in market rental housing (see the Methodology section). This amount is a maximum based on average market rents that are calculated annually by the Canada Mortgage and Housing Corporation. These amounts increased in 2025 for all four households. Note that the Accommodation Allowance is only provided to those households who provide proof that their name is on the waitlist for low-cost/public housing. The fuel and utilities components are an average of the amount paid in 2025 to program recipients in each of our household types, and are provided by the Department of Education, Culture and Employment. These average amounts increased in 2025 for all households.

The Furnishing Allowance and the One-Time Additional Benefit were not available in 2025. These amounts were previously provided as responses to the COVID-19 pandemic and the higher costs of food in the North, respectively.

Additional social assistance: No recurring additional social assistance benefits were available to the example households in 2025.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17. The single parent with one child received the maximum amounts but the couple with two children received reduced amounts in both six-month periods ($1,089.70 for the January–June period and $1,096.50 for the July–December period) based on prior years' income.

Territorial child benefits: Both households with children received the Northwest Territories Child Benefit, which provided maximum monthly benefits of $67.91 for one child under 6 years old and $97.83 for two children aged 6 to 17. The single parent with one child received monthly payments of $67.20 from January to June and $67.37 from July to December while the couple with two children received $84.17 from January to June and $78.26 from July to December, which are reduced amounts based on prior years' income.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The households received the following total amounts, paid in quarterly instalments throughout the year: the unattached single households received $344.50, the single parent with one child received $689, and the couple with two children received $1,052.

Three households also received the GST/HST credit supplement, in the following amounts: the unattached single households and the single parent with one child each received the maximum amount of $181.50.

Territorial tax credits/benefits: All four households received the Northwest Territories Cost-of-Living Offset (COLO). However, in 2025, the federal government removed the federal fuel charge and the requirement for provinces and territories to have a consumer price on carbon. This policy change ending the "carbon tax" also meant the end of carbon tax-related rebate payments, not only in the provinces in which the Canada Carbon Rebate was in effect but also in the provinces and territories that had their own carbon pricing and rebate programs, such as the COLO. Each of these rebate programs ended in spring 2025. As a result, households in the Northwest Territories received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in COLO payment amounts between 2024 and 2025 for the Northwest Territories households are indicated in Table 2NT.

Table 2NT: Difference in carbon tax rebate payments in the Northwest Territories, 2024 to 2025

	2024	2025	Difference
Unattached single considered employable	$441	$220.50	-$220.50
Unattached single with a disability	$441	$220.50	-$220.50
Single parent, one child	$940	$473	-$467
Couple, two children	$1,880	$946	-$934

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

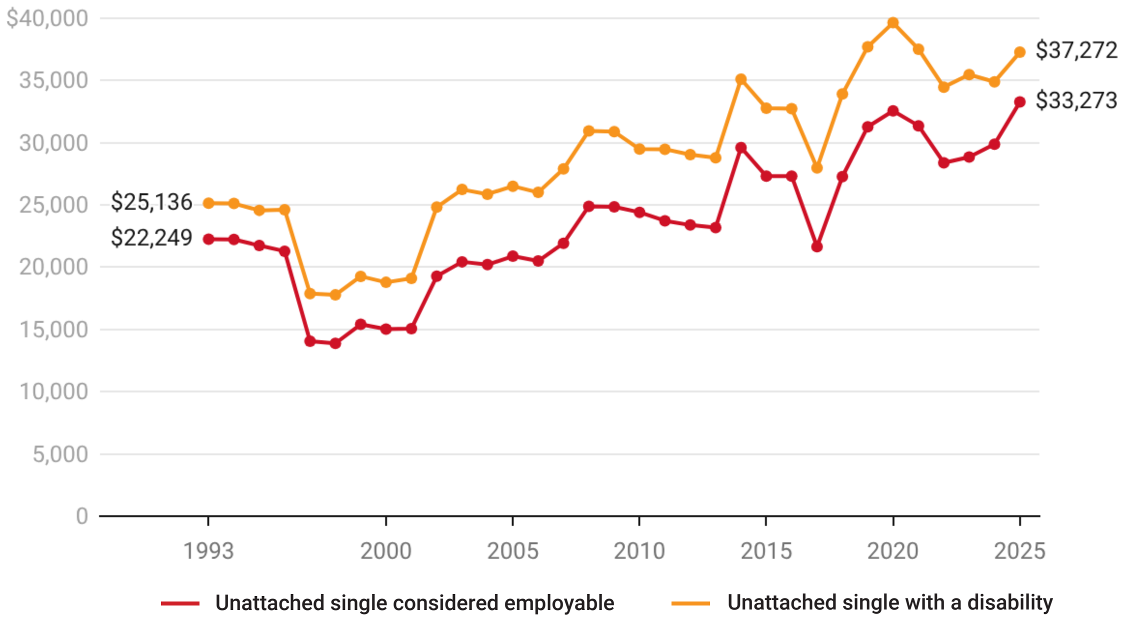
Download the data in a spreadsheet

Changes to welfare incomes

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

Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for the Northwest Territories would have resulted in a slightly different trendline.

Figure 1NT: Welfare incomes for example unattached single households in the Northwest Territories 1993–2025, in 2025 constant dollars

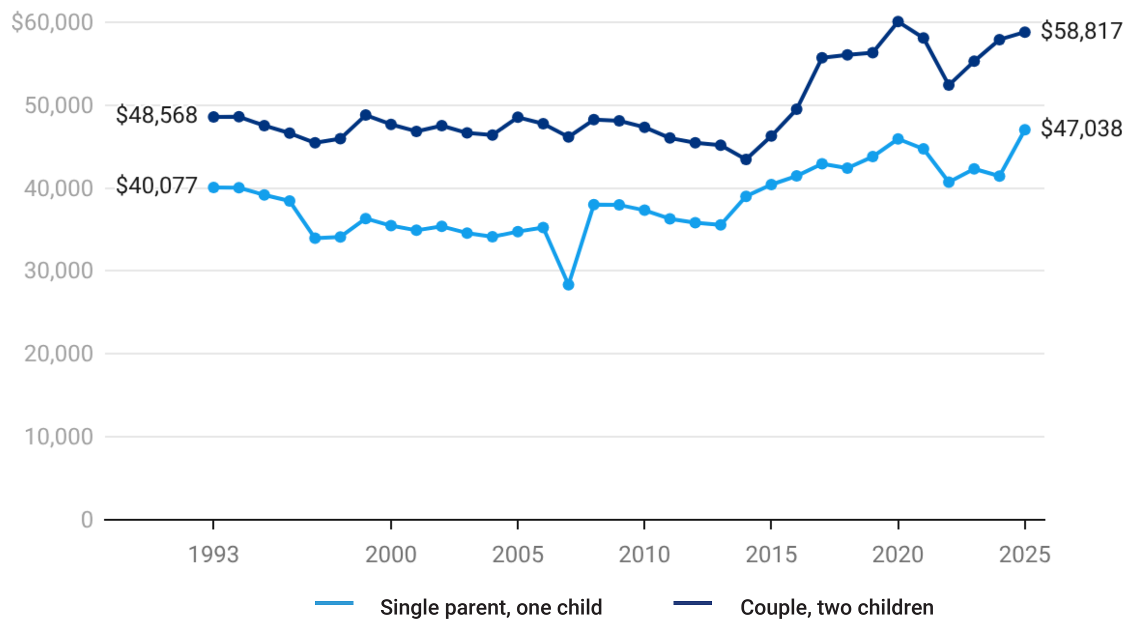


The welfare incomes of the **unattached single considered employable** and the **unattached single with a disability** followed a nearly identical pattern since the time series began in 1993. A substantial decline in 1997 was followed by a gradual increase until 2008 and a slight decrease thereafter until 2013. Large fluctuations followed until 2018, which were the result of the way that utility and shelter costs were calculated for the purposes of this report rather than changes to benefit program policy. Increases through 2020 resulted in the high point for both households' incomes. Decreases through 2022 were followed by slight increases in both 2023 and 2024, and a significant increase in 2025.

Increases between 2018 and 2020 were due to three main changes: a significant increase in utilities costs in the Northwest Territories and a corresponding increase in the average amounts paid for those costs; a 2019 increase in maximum shelter amounts; and the implementation of the NWT Cost-of-Living Offset and COVID-19 pandemic-related payments from both territorial and federal sources. The decline in 2021 was primarily due to the loss of most of those payments, and, in the case of the unattached single with a disability, a decline in average monthly utilities amounts. The decline in 2022 was largely due to a much lower average utilities amount, as well as to the impact of high inflation on benefit rates. The increase in 2023 was largely due to a rebound in average monthly utilities amounts for each of the households. In 2024, the increase for the unattached single considered employable was due to a combination of factors, including increased Basic Benefit Allowance and average utilities amounts and the One-Time Additional Benefit. The slight decrease for the unattached single with a disability was primarily due to the loss of the federal Grocery Rebate coupled with a decrease in the annual average utilities amount. The substantial increase in 2025 was primarily the result of receiving the new, higher Basic Allowance from Income Assistance for the full year.

In 2025, the welfare income of the **unattached single considered employable** was $33,273, which is an 11 per cent increase compared to 2024, and an increase of 50 per cent since the start of the time series, in constant 2025 dollars. The welfare income of the **unattached single with a disability** was $37,272, which is a 7 per cent increase compared to 2024, and an increase of 48 per cent since the start of the time series, in constant 2025 dollars.

Figure 2NT: Welfare incomes for example households with children in the Northwest Territories 1993–2025, in 2025 constant dollars



After a decline in their total welfare incomes through the 1990s, the households with children saw increases in 1999, followed by a lengthy period of relative stability with some fluctuations (especially for the single parent with one child) until 2013–2014. The drop in 2007 was primarily the result of a significant decline in the level of basic social assistance benefits in that year. After 2014, a generally increasing trend lasted until 2020, which was the high point for both households across the time series. Two years of declines through 2022 were followed by increases in 2023. The trendlines diverged in 2024, with the single parent with one child experiencing a decrease and the couple with two children experiencing an increase. In 2025, the welfare incomes of both households increased, with that of the single parent with one child increasing by a larger amount.

Increases after 2015 were largely due to changes in federal child benefits, while those in 2020 resulted from the addition of COVID-19 pandemic-related payments from both territorial and federal sources. Declines in 2021 primarily resulted from the loss of COVID-19 pandemic-related supports, as well as the impact of inflation on unchanged social assistance benefit amounts. The steeper drop in 2022 resulted from the loss of pandemic-related supports available to the single parent in 2021, a significant decline in average utilities amounts, and the impact of high inflation. The increases in 2023 were largely the result of a rebound in average monthly utilities amounts for both households. In 2024, the slight decrease for the single parent with one child was due to the significant decline in average monthly utilities amounts for this household, which was due to the lower number of program recipients in this example household type. The increase for the couple with two children was due to a combination of factors, including increased Basic Benefit Allowance and average utilities amounts and the One-Time Additional Benefit. Like the unattached single households, the increase for these households in 2025 was primarily the result of receiving the new, higher Basic Allowance for the full year.

In 2025, the **single parent with one child** had a welfare income of $47,038, which is a 14 per cent increase compared to 2024, and a 17 per cent increase since the start of the time series, in constant 2025 dollars. The **couple with two children** had a welfare income of $58,817, which is a 2 per cent increase compared to 2024, and a 21 per cent increase since the start of the time series, in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to established thresholds of poverty. The Market Basket Measure (MBM) was adopted as Canada's Official Poverty Line in 2018; however, to recognize the specificity of various aspects of life in the North, the Government of Canada subsequently designated the Northern Market Basket Measure (MBM-N) as the official Poverty Line for the territories.

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

- The Northern Market Basket Measure (MBM-N), Canada's Official Poverty Line for the territories, identifies households whose disposable income is less than the cost of a "basket" of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-N-DIP) threshold identifies households in the territories whose disposable income is less than 75 per cent of the MBM-N.

Note that MBM-N thresholds vary by territory and community size. As such, we use the thresholds for the territory's largest city, Yellowknife, in the analysis below.

Note also that although we use the Low Income Measure (LIM) and the Low Income Cut-Off (LICO) for adequacy comparisons in the provinces, they do not appropriately reflect life in the North and, as such, Statistics Canada does not produce LIM or LICO thresholds for the territories. Thus, as in past reports, we do not provide adequacy comparisons for households in the territories using these measures.

As well, note that none of the poverty measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

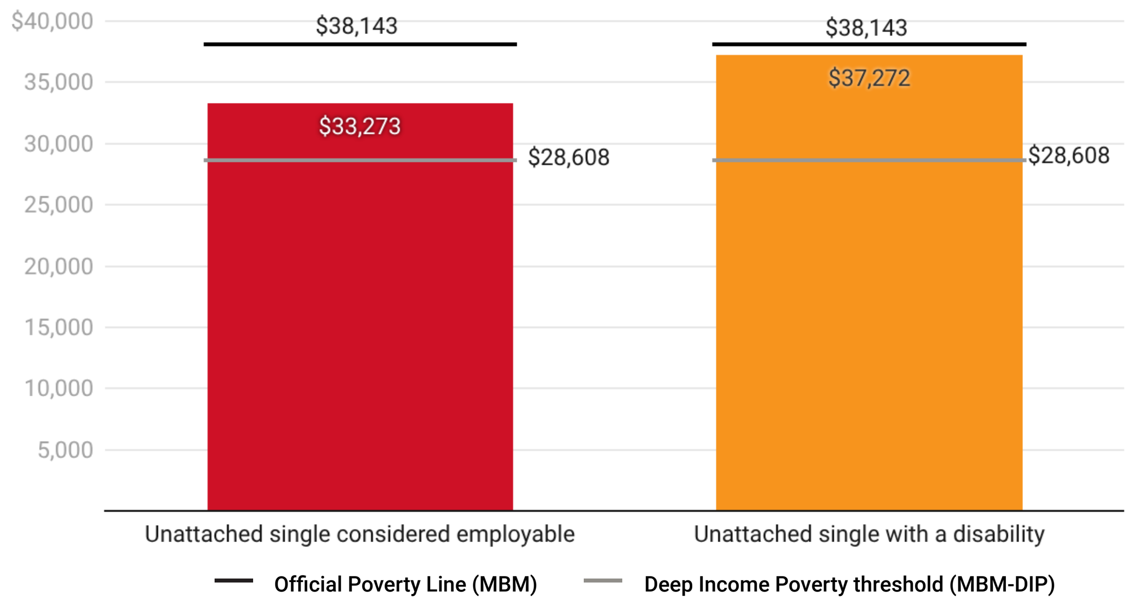
A spreadsheet containing comparisons of the welfare incomes of the four example household types in the Northwest Territories with the two poverty thresholds is available for download.

Poverty threshold comparisons

The welfare incomes of all four example household types in the Northwest Territories were below Canada's Official Poverty Line (MBM-N) in 2025, meaning that all four households were living in poverty. However, the welfare incomes of all four households were above the Deep Income Poverty threshold (MBM-N-DIP), which means that none of the households was living in deep poverty in 2025.

Figures 3NT and 4NT compare 2025 welfare incomes for the four example household types to the 2025 MBM-N and MBM-N-DIP thresholds for Yellowknife.

Figure 3NT: Welfare incomes and poverty thresholds for example unattached single households in the Northwest Territories, 2025

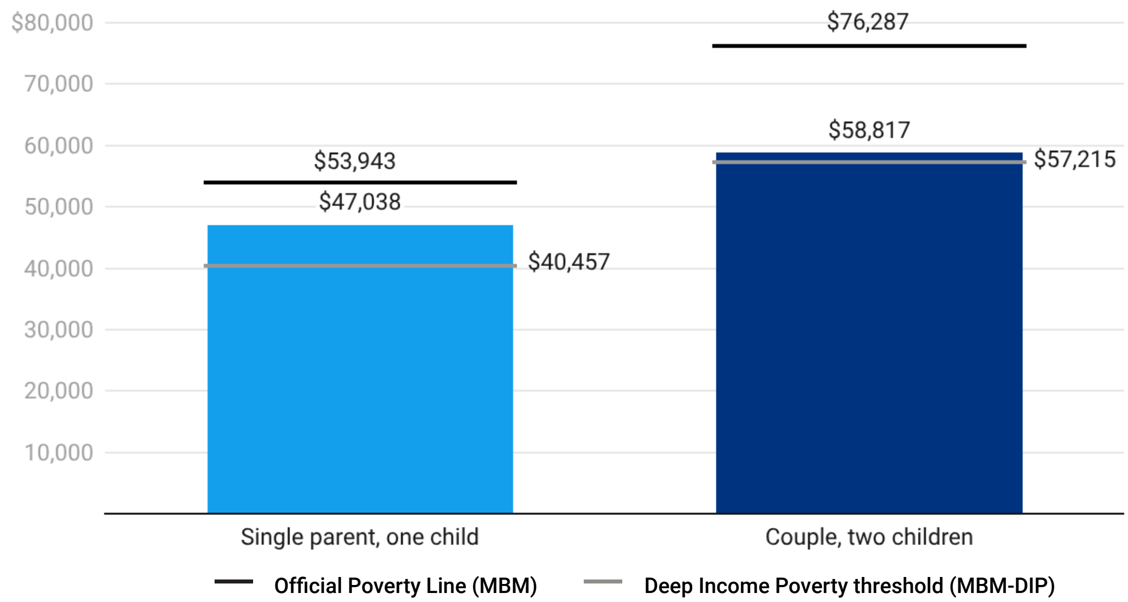


The welfare income of the **unattached single considered employable** was $4,665 above the Deep Income Poverty threshold but $4,871 below the Poverty Line. This means their income was 116 per cent of the MBM-N-DIP but 87 per cent of the MBM-N.

The welfare income of the **unattached single with a disability** was most adequate relative to the poverty thresholds among the four households. Their welfare income was $8,665 above the Deep Income Poverty threshold and $871 below the Poverty Line. This means their income was 130 per cent of the MBM-N-DIP and 98 per cent of the MBM-N.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM-N nor the MBM-N-DIP accounts for the additional costs associated with disability. See the Methodology section for more information.

Figure 4NT: Welfare incomes and poverty thresholds for example households with children in the Northwest Territories, 2025



The welfare income of the **single parent with one child** was $6,581 above the Deep Income Poverty threshold but $6,905 below the Poverty Line. This means their income was 116 per cent of the MBM-N-DIP but 87 per cent of the MBM-N.

The **couple with two children** had the least adequate income relative to the poverty thresholds. Their welfare income was $1,602 above the Deep Income Poverty threshold and $17,470 below the Poverty Line. This means their income was 103 per cent of the MBM-N-DIP and 77 per cent of the MBM-N.

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

Figures 5NT and 6NT show the total welfare incomes of each of the four example household types in the Northwest Territories as a percentage of the MBM-N for Yellowknife, starting in 2018.

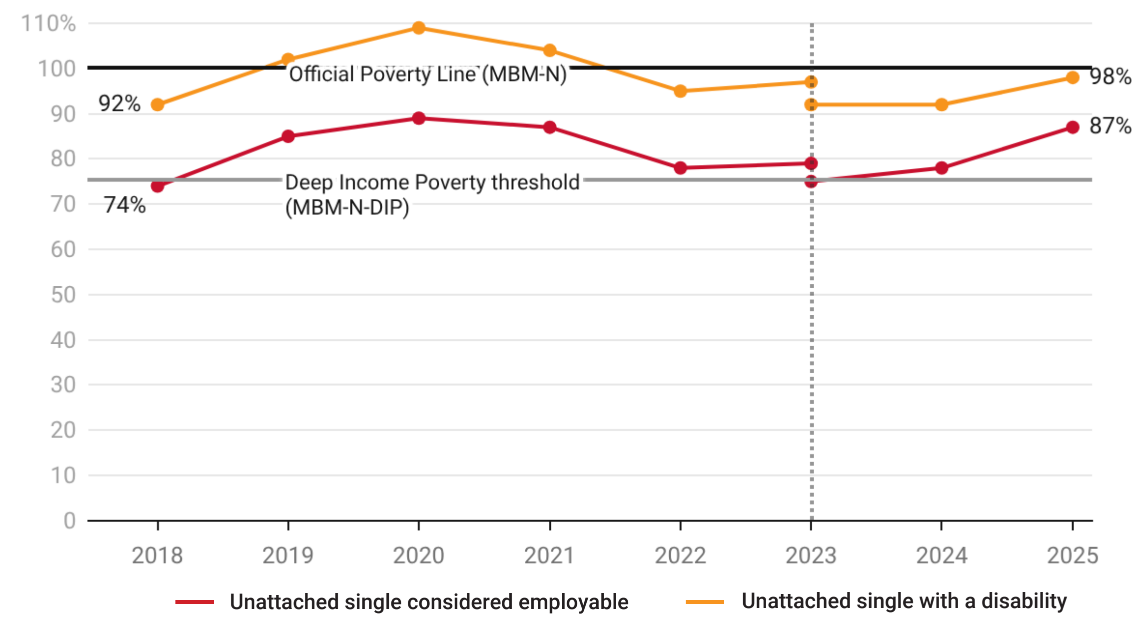
The black line at the top of the graphs (i.e., the 100 per cent threshold) represents the MBM-N, which is Canada's Official Poverty Line for the North. This means that the graphs show the relationship between the four households' total welfare incomes and the Poverty Line over the past eight years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM-N. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year since 2018.

Two trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM-N, including changes made to the MBM-N due to "rebasing." The rebasing in 2023 is indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A rise in the trendline indicates an improvement in their level of poverty while a decline indicates a deepening of their poverty. For the year in which rebasing took place (2023), we include the percentage of welfare income relative to the MBM-N using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5NT: Welfare incomes as a percentage of the MBM-N for example unattached single households in the Northwest Territories, 2018–2025



The income of the **unattached single considered employable** started the eight-year time series at 74 per cent of the Poverty Line in 2018, increased to its highest point – 89 per cent of the Poverty Line – in 2020, and declined to 78 per cent in 2022. Their income declined to 75 per cent after the 2023 rebasing, rose to 78 per cent in

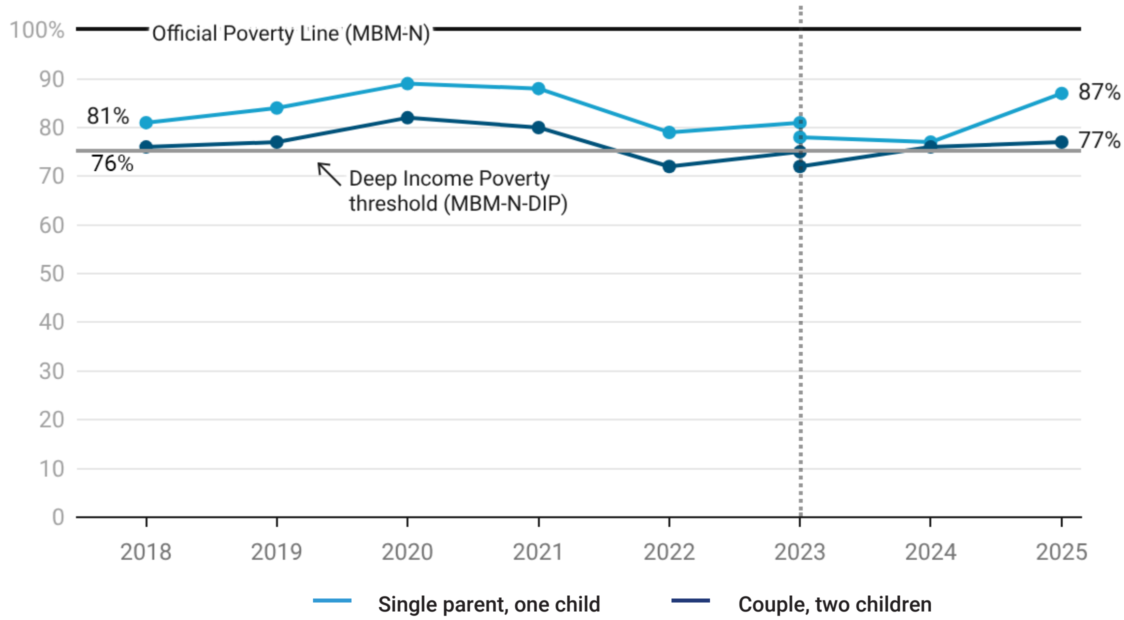
2024, and rose sharply thereafter to end the time series in 2025 at 87 per cent of the Poverty Line.

Overall, the income of the unattached single considered employable increased by 13 percentage points relative to the Poverty Line across the time series. Although this is an improvement, households in these circumstances would still have been living below the Poverty Line across the entire eight-year period. It is notable, however, that households in these circumstances would have lived at or above the Deep Income Poverty threshold for seven of the past eight years, which means that although they would have been living in poverty, they would not have been living in deep poverty for most of the time series.

The income of the **unattached single with a disability** was most adequate relative to the Poverty Line of the four example households. It followed the same general trajectory as that of the unattached single considered employable between 2018 and 2023 but diverged in 2024. Their income started the time series at 92 per cent of the Poverty Line, increased to a peak of 109 per cent in 2020, and fell to 95 per cent in 2022. Their income was 92 per cent after the 2023 rebasing, stayed at that level in 2024, and ended the time series in 2025 with an increase to 98 per cent of the Poverty Line.

Overall, the income of the unattached single with a disability increased by 6 percentage points between 2018 and 2025, which represents an improvement in the level of poverty experienced by households in these circumstances. It is important to note that households in these circumstances would have lived above the Deep Income Poverty threshold in all eight years and above the Poverty Line for three of those years. This means that households in these circumstances would not have lived in deep poverty in any year between 2018 and 2025 and would have lived out of poverty for nearly half of those years.

Figure 6NT: Welfare incomes as a percentage of the MBM-N for households with children in the Northwest Territories, 2018–2025



The welfare income of the **single parent with one child** started the time series at 81 per cent of the Poverty Line, increased to a high point of 89 per cent in 2020, and fell to 79 per cent in 2022. Their income was 78 per cent after the 2023 rebasing. After decreasing slightly to 77 per cent in 2024, their income ended the time series in 2025 with a sharp increase to 87 per cent of the Poverty Line.

Overall, the income of the single parent with one child increased by 6 percentage points relative to the Poverty Line over the eight-year period, indicating an improvement in the level of poverty experienced by households in these circumstances. It is notable that households in these circumstances would have lived above the Deep Income Poverty threshold in every year, which means that although they would have been living in poverty, they would not have been living in deep poverty in any year between 2018 and 2025.

The total welfare income of the **couple with two children** was least adequate relative to the Poverty Line of the four example households. Their income started the time series in 2018 at 76 per cent of the Poverty Line, increased to a high point of 82 per cent in 2020, and fell to a low point of 72 per cent in 2022. Their income remained at the same level after the 2023 rebasing, increased to 76 per cent in 2024, and ended the time series at the slightly higher level of 77 per cent of the Poverty Line in 2025.

Overall, the income of the couple with two children increased by just 1 percentage point relative to the Poverty Line over the eight-year period. This indicates a slight improvement in the level of poverty experienced by households in these circumstances. As well, they would have lived above the Deep Income Poverty threshold in six of the last eight years. This means that although households in these circumstances would have been living in poverty for all of the past eight years, they would have been living above the threshold of deep poverty in all but two of those years.

Download the data in a spreadsheet

Access to data

The data for the Northwest Territories is available for download, including:

1. Components of welfare income for all households, including the 2024-2025 difference in carbon tax-related rebate payments.
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with the two poverty thresholds applicable in the North.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM-N) for each household from 2018–2025.

Download the data in a spreadsheet

Nova Scotia

Components of welfare incomes

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

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

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

Table 1NS shows the value of the welfare income components of the four example household types in Nova Scotia in 2025. All four households are assumed to be living in Halifax, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1NS: Components of welfare incomes for all example households in Nova Scotia, 2025

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	$8,712	$12,060	$12,216	$17,676
Additional social assistance	$0	$3,816	$0	$300
Federal child benefits	$0	$0	$7,892	$13,318
Provincial child benefits	$0	$0	$1,525	$3,050
Federal tax credits/benefits	$558	$588	$1,163	$1,478
Provincial tax credits/benefits	$255	$255	$315	$375
Total 2025 income	**$9,525**	**$16,719**	**$23,110**	**$36,197**

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

Total annual welfare incomes in 2025 ranged from $9,525 for the unattached single considered employable to $36,197 for the couple with two children. The

income of the unattached single with a disability was $16,719 and that of the single parent with one child was $23,110.

Basic social assistance: The Standard Household Rate was increased as of January 1 for each of the example households due to newly introduced indexation. The monthly benefit amounts increased from $704 to $726 for the unattached single considered employable, from $974 to $1,005 for the unattached single with a disability, from $987 to $1,018 for the single parent with one child, and from $1,428 to $1,473 for the couple with two children.

Additional social assistance: The unattached single with a disability received the monthly Disability Supplement, which increased from $308 to $318 with the new indexation to inflation on January 1, resulting in an annual total of $3,816.

The couple with two children received the annual School Supplies Supplement, in the amount of $100 for the ten-year-old and $200 for the 15-year-old.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17.

Provincial child benefits: Both households with children received the Nova Scotia Child Benefit (NSCB) in the monthly amount of $127.08 per child. This amount remained unchanged in 2025.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The households received the following total amounts, paid in quarterly instalments throughout the year: the unattached single households received $344.50, the single parent with one child received $689, and the couple with two children received $1,052.

Two households received the GST/HST credit supplement, in the following total amounts: the unattached single with a disability received a reduced amount of $30.64 and the single parent with one child received the maximum supplement amount of $181.50.

All four households received the Canada Carbon Rebate (CCR). However, in 2025, the federal government removed the federal fuel charge (the “carbon tax”), which also meant the end of carbon tax-related rebate payments. As a result, the CCR ended in spring 2025, meaning that households in Nova Scotia received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in CCR payments between 2024 and 2025 for the Nova Scotia households are indicated in Table 2NS.

Table 2NS: Difference in carbon tax rebate payments in Nova Scotia, 2024 to 2025

	2024	2025	Difference
Unattached single considered employable	$433	$213	-$220
Unattached single with a disability	$433	$213	-$220
Single parent, one child	$650	$292	-$358
Couple, two children	$867	$426	-$440

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

Provincial tax credits/benefits: All four households received the Nova Scotia Affordable Living Tax Credit, which provided a total annual amount of $255 per single adult or couple and $60 per child. These amounts remained unchanged in 2025.

Note that the Nova Scotia Poverty Reduction Tax Credit is not included in our calculations because households must have been receiving Income Assistance for the entire previous year to be eligible, which does not align with our methodology. More information about the assumptions used for calculating total welfare incomes is in the Methodology section.

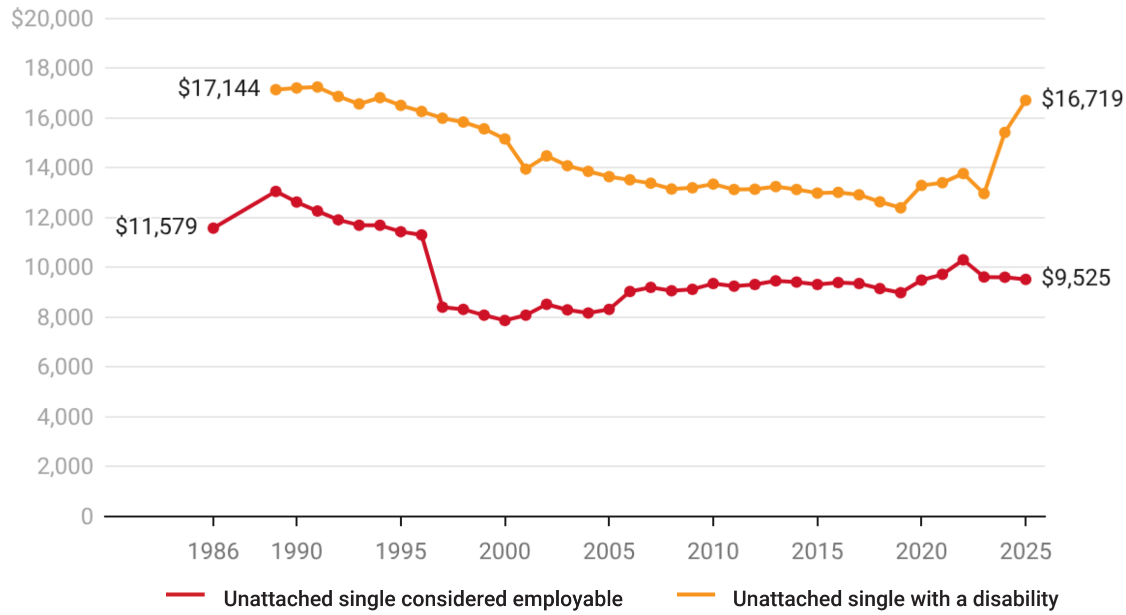
Download the data in a spreadsheet

Changes to welfare incomes

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

Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Nova Scotia would have resulted in a slightly different trendline.

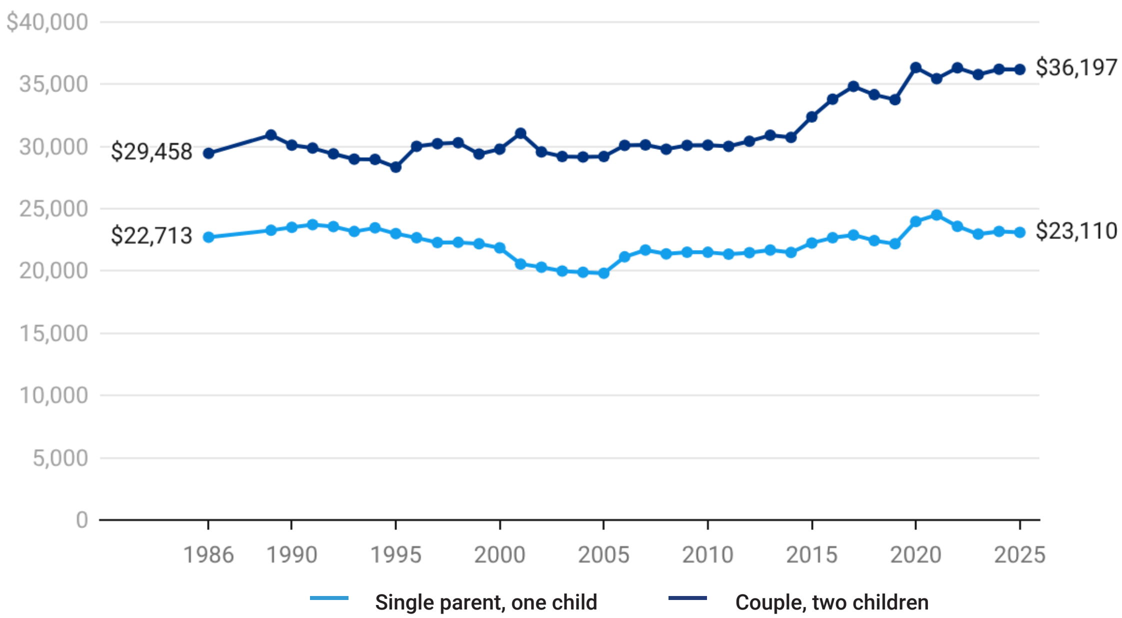
Figure 1NS: Welfare incomes for example unattached single households in Nova Scotia 1986–2025, in 2025 constant dollars



The total welfare income of the **unattached single considered employable** declined between 1989 and 1997, fluctuated until 2006, then remained relatively stable until 2019. The large decline in 1997 was due to the amalgamation of municipal and provincial social assistance systems, which resulted in much lower payments to recipients in the City of Halifax (then the Halifax Regional Municipality) where the example households reside. The increase in 2006 was primarily due to an increase in the basic social assistance shelter rate. Their income increased from 2020 to 2022, which was mainly the result of three factors: (1) federal COVID-19 pandemic-related payments as well as an increase in basic social assistance benefit amounts in 2020, (2) increases to basic benefits in 2021, and (3) the addition of cost-of-living and Hurricane Fiona-related payments in 2022 that largely mitigated the loss of pandemic-related payments and the impacts of high inflation in that year. Their income declined in 2023, largely due to the removal of these additional payments as well as the impact of continued high inflation on unchanged basic benefit amounts. The very slight decline in 2024 was mainly due to the loss of the federal Grocery Rebate. Another slight decline in 2025 resulted from the reduction in Canada Carbon Rebate payments. The welfare income of the unattached single considered employable was $9,525 in 2025, which is a 0.9 per cent decline compared to 2024, and an 18 per cent decline since the start of the time series, in constant 2025 dollars.

The total welfare income of the **unattached single with a disability** saw a steady decline until 2019, with the dip in 2001 largely due to the provincial social assistance system reform that saw lower interim basic rates applied for the first nine months of the year. Thereafter, their income increased through to 2022 and declined in 2023. The increase in 2020 was primarily due to COVID-19 pandemic-related benefits and an increase to basic social assistance benefits. Increases to basic benefits in 2021 and the addition of cost-of-living and Hurricane Fiona-related payments in 2022 largely mitigated the loss of pandemic-related payments and the impacts of high inflation, while their removal in 2023 combined with continued high inflation on unchanged basic benefit amounts led to a decline. The significant increase in 2024 was due to the introduction of the Disability Supplement combined with an increase in the Standard Household Rate. The additional increase in 2025 reflects the indexation of both the supplement and the rate. Their welfare income ended the time series in 2025 at $16,719, which is an 8 per cent increase compared to 2024 but a 2 per cent decline since the start of the time series, in constant 2025 dollars.

Figure 2NS: Welfare incomes for example households with children in Nova Scotia 1986–2025, in 2025 constant dollars



The welfare income of the **single parent with one child** remained relatively stable until 1994, after which it gradually declined through to 2005; it had a small upturn in 2006 and then stayed fairly stable until 2014. Small increases through 2017 were followed by declines in 2018 and 2019, increases in 2020 and 2021, and further declines in 2022 and 2023. Increases from 2015 to 2017 can be attributed to changes in federal child benefits, while the increase in 2020 was largely due to federal COVID-19 pandemic-related payments; the additional increase in 2021 was primarily due to an increase to basic social assistance benefits and the addition of the COVID-19 pandemic-related Canada Child Benefit Young Child Supplement. The decline in 2022 was due to the loss of pandemic-related payments and the impact of high inflation on unchanged basic benefit amounts. The decline in 2023 was largely due to the loss of cost-of-living and Hurricane Fiona-related payments. The slight increase in 2024 was due to the increased Standard Household Rate, while the decrease in 2025 resulted from the reduction in Canada Carbon Rebate payments. Their welfare income ended the time series in 2025 at $23,110, which is a 0.3 per cent decrease compared to 2024 but a 2 per cent increase since the start of the time series, in constant 2025 dollars.

The welfare income of the **couple with two children** saw greater fluctuations across the time series until 2014 and then generally followed the same trendline as that of the single parent with one child between 2015 and 2024. Increases between 2015 and 2017 can be attributed to changes in federal child benefits. Federal COVID-19 pandemic-related payments account for the increase in 2020, which was the high point across the time series, while the decline in 2021 can be attributed to the loss of these payments. The increase in 2022 was largely due to the addition of cost-of-living and Hurricane Fiona-related payments whereas the decline in 2023 was due to the loss of these payments. The increase in 2024 was driven by the increased Standard Household Rate amount. In 2025, the welfare income was essentially unchanged as a result of the reduction in Canada Carbon Rebate payments. Their welfare income ended the time series in 2025 at $36,197, which is a marginal decrease of 0.04 per cent compared to 2024 but a 23 per cent increase since the start of the time series, in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household’s total welfare income can be assessed by comparing it to established thresholds of poverty and/or low income.

Two measures of poverty are commonly used in Canada:

- The Market Basket Measure (MBM), Canada’s Official Poverty Line, identifies households whose disposable income is less than the cost of a “basket” of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold identifies households whose disposable income is less than 75 per cent of the MBM.

Two measures of low income are also commonly used:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (i.e., less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest municipality, Halifax, in the analysis below. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2025 are estimates based on increasing the 2024 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada account for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

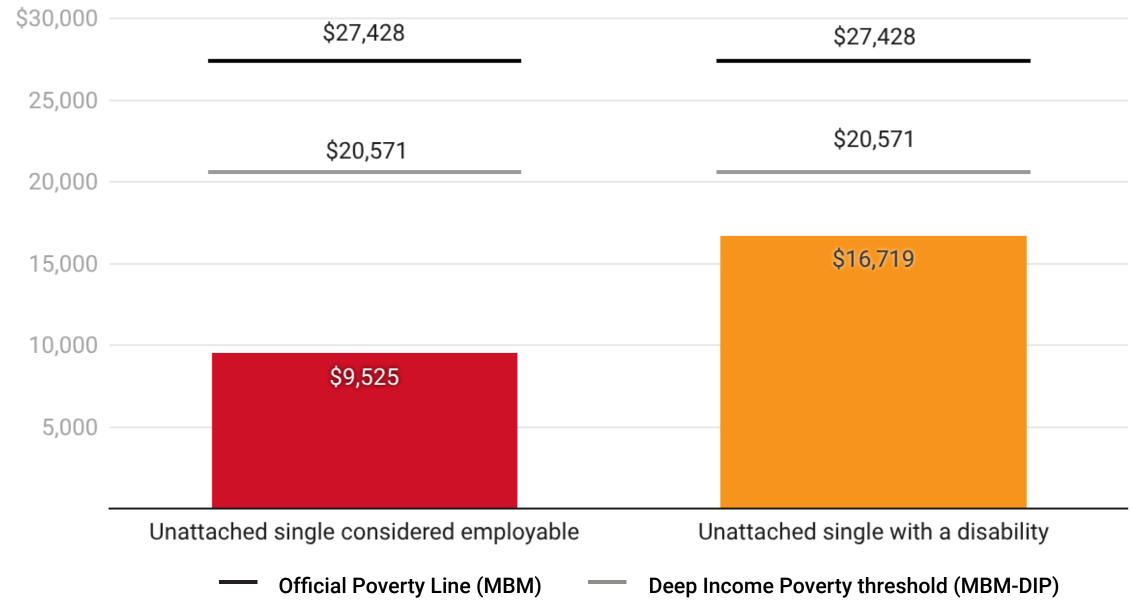
A spreadsheet containing comparisons of the welfare incomes of the four example household types in Nova Scotia with all four poverty/low-income thresholds is available for download.

Poverty threshold comparisons

The welfare incomes of all four example household types were below, and in some cases very far below, Canada's Official Poverty Line (MBM) in 2025, and all four were below the Deep Income Poverty threshold (MBM-DIP). This means that all four Nova Scotia households were living not only in poverty in 2025, but in deep poverty.

Figures 3NS and 4NS compare 2025 welfare incomes for the four example household types to the 2025 MBM and MBM-DIP thresholds for Halifax.

Figure 3NS: Welfare incomes and poverty thresholds for example unattached single households in Nova Scotia, 2025

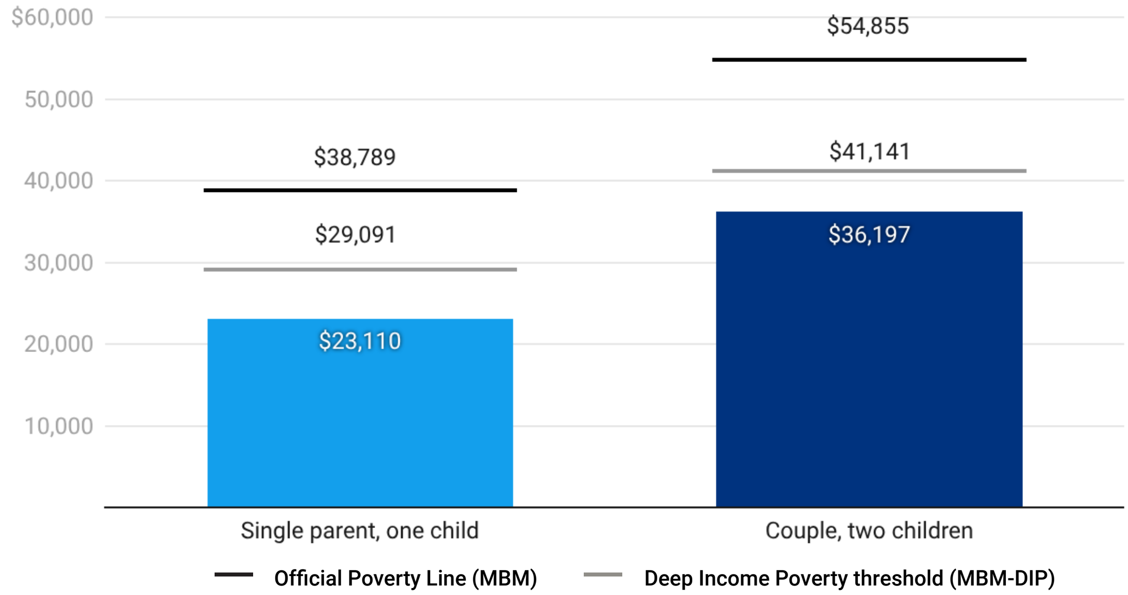


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was $11,046 below the Deep Income Poverty threshold and $17,903 below the Poverty Line. This means their income was only 46 per cent of the MBM-DIP and only 35 per cent of the MBM.

The **unattached single with a disability** fared better. Their income was $3,852 below the Deep Income Poverty threshold and $10,708 below the Poverty Line. This means their income was 81 per cent of the MBM-DIP and only 61 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts for the additional costs associated with disability. See the Methodology section for more information.

Figure 4NS: Welfare incomes and poverty thresholds for example households with children in Nova Scotia, 2025



The **single parent with one child** had a welfare income that was $5,981 below the Deep Income Poverty threshold and $15,678 below the Poverty Line. This means their income was 79 per cent of the MBM-DIP and 60 per cent of the MBM.

The **couple with two children** fared best of all four example households relative to the thresholds. Their welfare income was $4,944 below the Deep Income Poverty threshold and $18,658 below the Poverty Line. This means their income was 88 per cent of the MBM-DIP and 66 per cent of the MBM.

Low-income threshold comparisons

The welfare incomes of the example households were also below, and in some instances far below, the low-income thresholds, as shown in the spreadsheet linked below.

The lowest income relative to these thresholds was that of the **unattached single considered employable**, whose total welfare income was only 30 per cent of the LIM and 36 per cent of the LICO. The highest income relative to these thresholds was that of the **couple with two children**, at 57 per cent of the LIM and 72 per cent of the LICO.

The income of the **single parent with one child** was 51 per cent of the LIM and 72 per cent of the LICO. The income of the **unattached single with a disability** was 52 per cent of the LIM and 63 per cent of the LICO.

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

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

Figures 5NS and 6NS show the total welfare incomes of each of the four example household types in Nova Scotia as a percentage of the Market Basket Measure (MBM) for Halifax, starting in 2002.

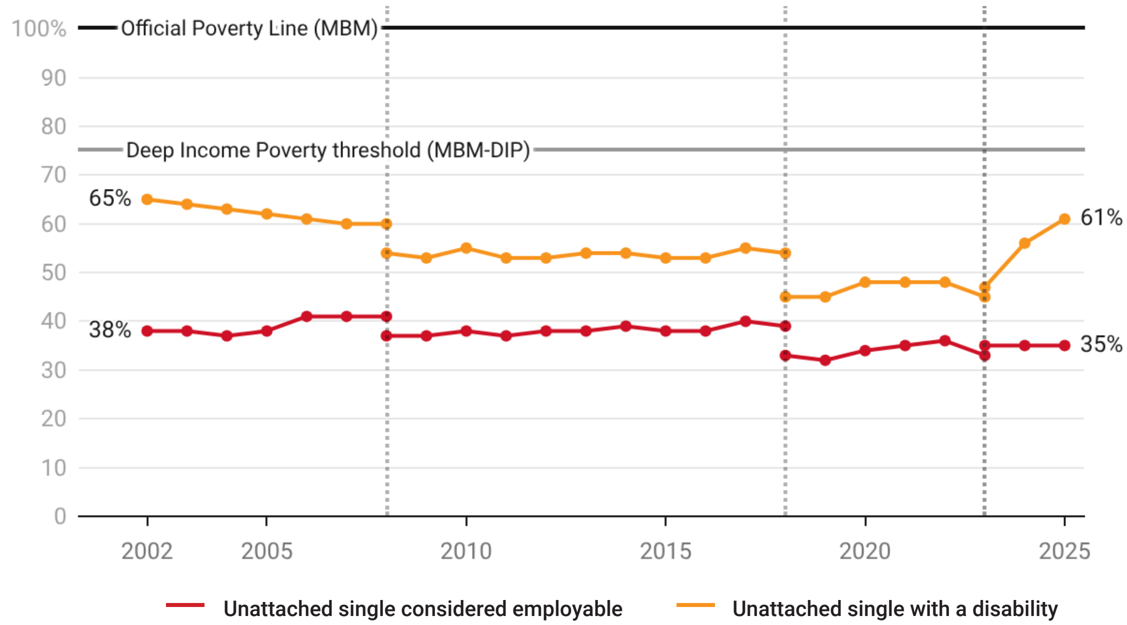
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 24 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 24 years.

Four trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM, including changes made to the MBM due to "rebasing." The three rebasings, occurring in 2008, 2018, and 2023, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty. For the years in which rebasing took place (2008, 2018, and 2023), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5NS: Welfare incomes as a percentage of the MBM for example unattached single households in Nova Scotia, 2002–2025



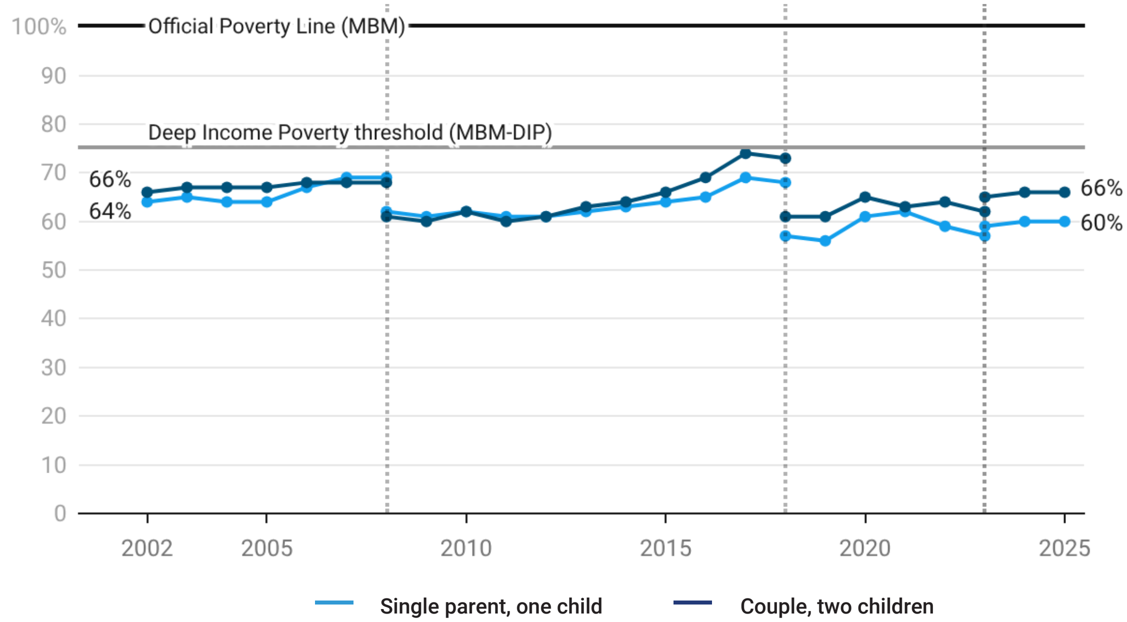
The welfare income of the **unattached single considered employable** was the least adequate relative to the Poverty Line of all the example households in Nova Scotia. Their income started the time series in 2002 at the very low level of 38 per cent of the Poverty Line and increased to 41 per cent in 2007 and 2008. After the 2008 rebasing, their income was 37 per cent of the Poverty Line, increasing only slightly over the next ten years to 40 per cent in 2017. A decline with the 2018 rebasing was followed by several years of fluctuation through the global COVID-19 pandemic. A slight increase after the 2023 rebasing was followed by two years of stagnation. Their income ended the time series in 2025 at 35 per cent of the Poverty Line.

Overall, the welfare income of the unattached single considered employable declined from the already low level of 38 per cent of the Poverty Line in 2002 to an even lower 35 per cent in 2025. This represents a deepening of the poverty experienced by households in these circumstances, with a 2025 income that was slightly more than one-third of the Poverty Line and less than half of the Deep Income Poverty threshold. Given that their income was below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have consistently lived in deep poverty for the last 24 years.

The welfare income of the **unattached single with a disability** started the time series at the much higher level of 65 per cent of the Poverty Line then declined to 60 per cent in 2007 and 2008. After the 2008 rebasing, their income was 54 per cent of the Poverty Line; thereafter, their income relative to the Poverty Line remained relatively stable for the next ten years. After the 2018 rebasing, their income declined to 45 per cent of the Poverty Line but increased to 48 per cent in 2021 and 2022. Their income was 47 per cent after the 2023 rebasing but increased significantly to 56 per cent in 2024. This household ended the time series in 2025 with a further increase to 61 per cent of the Poverty Line.

Overall, the welfare income of the unattached single with a disability decreased by 4 percentage points relative to the Poverty Line between 2002 and 2025; their income was below the Deep Income Poverty threshold across the entire time series, which means that, despite recent gains, households in these circumstances would have experienced a deepening of their already deep poverty over the last 24 years.

Figure 6NS: Welfare incomes as a percentage of the MBM for example households with children in Nova Scotia, 2002–2025



The welfare income of the **single parent with one child** started the time series in 2002 at 64 per cent of the Poverty Line and increased to 69 per cent in 2007. After the 2008 rebasing, their income was 62 per cent of the Poverty Line but, between 2008 and 2017, their income rose again to 69 per cent. A decline to 57 per cent after the 2018 rebasing was followed by several years of fluctuation through the global COVID-19 pandemic. After the 2023 rebasing, their income was 59 per cent of the Poverty Line, where it stayed until the end of the time series in 2025.

Overall, the total welfare income of the single parent with one child was 4 percentage points lower relative to the Poverty Line in 2025 than it was at the start of the time series in 2002. Given that their income was also below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have seen a deepening of their already deep poverty over the last 24 years.

The welfare income of the **couple with two children** started the time series in 2002 at 66 per cent of the Poverty Line and followed a similar trendline to that of the single parent with one child. A decline after the 2008 rebasing was followed by increases to a peak of 74 per cent of the Poverty Line in 2017. A decline to 61 per cent of the Poverty Line after the 2018 rebasing was followed by several years of fluctuation through the global COVID-19 pandemic. After the 2023 rebasing, their income increased to 65 per cent; it increased to 66 per cent of the Poverty Line in 2024 and stayed at that level until the end of the time series in 2025.

Overall, the welfare income of the couple with two children was at the same level relative to the Poverty Line in 2025 as it was in 2002. This means that households in these circumstances were in the same relative financial position as they were at the start of the time series, reflecting no improvement in their level of poverty. Given that their income was also below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have lived in deep poverty for the last 24 years.

Download the data in a spreadsheet

Access to data

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

1. Components of welfare income for all households, including the 2024-2025 difference in carbon tax-related rebate payments.
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2025.

Download the data in a spreadsheet

Nunavut

Components of welfare incomes

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

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

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

Table 1NU shows the value of the welfare income components of the four example household types in Nunavut in 2025. All four households are assumed to be living in Iqaluit, receiving territorial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1NU: Components of welfare incomes for all example households in Nunavut, 2025

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	$12,021	$12,023	$13,399	$23,321
Additional social assistance	$0	$3,000	$0	$0
Federal child benefits	$0	$0	$7,892	$13,318
Territorial child benefits	$0	$0	$348	$679
Federal tax credits/benefits	$354	$415	$871	$1,052
Territorial tax credits/benefits	$50	$50	$100	$200
Total 2025 income	**$12,426**	**$15,488**	**$22,609**	**$38,569**

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

Total annual welfare incomes in 2025 ranged from $12,426 for the unattached single considered employable to $38,569 for the couple with two children. The

income of the unattached single with a disability was $15,488 and that of the single parent with one child was $22,609.

Basic social assistance: All four households received the monthly Basic Allowance and Shelter Allowance as well as the Utilities benefit.

No changes were made to Basic Allowance amounts in 2025; the unattached single households received monthly amounts of $914, the single parent with one child received $1,024, and the couple with two children received $1,840.

The Shelter Benefit amount that we use is based on rental amounts in Nunavut public housing, and this amount did not change in 2025. For all households, this amount was $60 per month.

The Utilities Benefit amount that we use is based on average monthly amounts that each example household type paid for electricity in public housing: the unattached single considered employable received $27.76, the unattached single with a disability received $27.95, the single parent with one child received $32.57, and the couple with two children received $43.30. This data was provided to us by the Department of Family Services for the purposes of our analysis.

Note that, given that approximately 95 per cent of households receiving social assistance in Iqaluit live in public housing, the example households are assumed to be living in public housing rather than private market housing. This means that the basic social assistance amounts in the table reflect the amounts that households received after most of their housing costs have been paid. In Nunavut, social assistance recipients in public housing do not pay fuel, water, sewage, garbage, and/or municipal needs, and their electricity costs are heavily subsidized.

Additional social assistance: In addition to basic assistance, the unattached single with a disability also received $3,000 ($250 per month) through the Incidental Allowance, which remained unchanged in 2025.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17.

Territorial child benefits: Both households with children also received the Nunavut Child Benefit, which was $29 per month or $348 per year. The single parent with one child received the maximum amount of $348 in 2025 and the couple with two children received a reduced amount of $678.60.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The households received the following total amounts, paid in quarterly instalments throughout the year: the unattached single households received $344.50, the single parent with one child received $689, and the couple with two children received $1,052.

Three households also received the GST/HST credit supplement, in the following total amounts: the unattached single considered employable received $9.93, the unattached single with a disability received $70.05, and the single parent with one child received the maximum amount of $181.50.

Territorial tax credits: All four households received the Nunavut Carbon Credit (NCC). However, in 2025, the federal government removed the federal fuel charge as well as the requirement for provinces and territories to have a consumer price on carbon. This policy change ending the "carbon tax" also meant the end of carbon tax-related rebate payments, not only in the provinces in which the Canada Carbon Rebate was in effect but also in the provinces and territories that had their own carbon pricing and rebate programs, such as the NCC. Each of these rebate programs ended in spring 2025. As a result, households in Nunavut received significantly reduced rebate payments in 2025 compared to 2024. The differences in NCC payments between 2024 and 2025 for the Nunavut households are indicated in Table 2NU.

Table 2NU: Difference in carbon tax rebate payments in Nunavut, 2024 to 2025

	2024	2025	Difference
Unattached single considered employable	$204	$50	-$154
Unattached single with a disability	$204	$50	-$154
Single parent, one child	$408	$100	-$308
Couple, two children	$816	$200	-$616

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

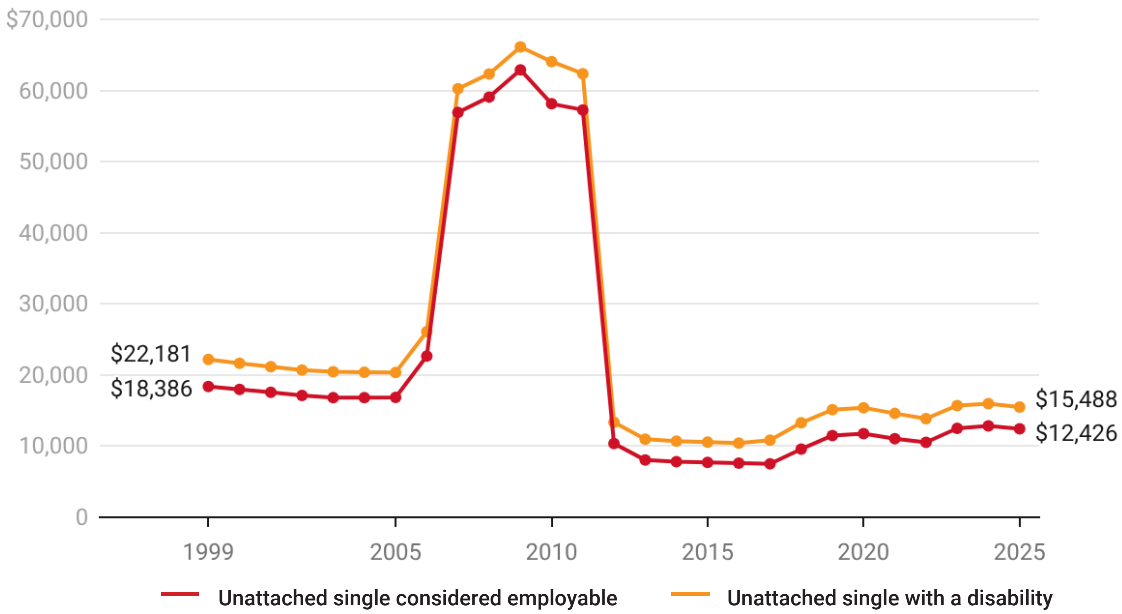
Download the data in a spreadsheet

Changes to welfare incomes

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

Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Nunavut would have resulted in a slightly different trendline.

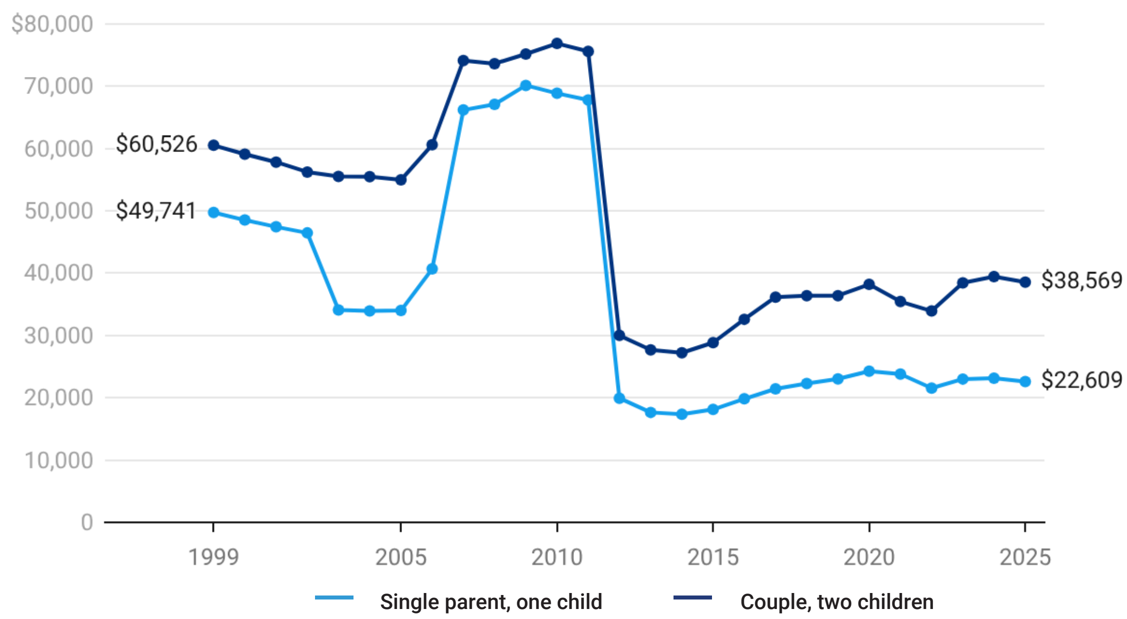
Figure 1NU: Welfare incomes for example unattached single households in Nunavut 1999–2025, in 2025 constant dollars



The total welfare incomes of both the **unattached single considered employable** and the **unattached single with a disability** followed a similar pattern: an initial gradual decline between 1999 and 2005, an increase in 2006 that was primarily due to increases in the Food Allowance, a steep incline in 2007, two further years of smaller inclines followed by a slight decline between 2009 and 2011, and then a considerable decline in 2012. The increase in 2007 and decline in 2012 were the result of changes to the methodology used in this report rather than a policy change by the territorial government. Specifically, the increase in 2007 was primarily due to the addition of an average monthly fuel payment in report calculations, while the decline in 2012 was due to shelter amounts becoming calculated based on public housing rents rather than private market rents (see the Components of welfare incomes section). Between 2013 and 2017 incomes were stable. The increase in 2018 was due to the introduction of the Basic Allowance, which combined and increased the previous Food and Clothing allowances; the additional increase in 2020 was due to federal COVID-19 pandemic-related payments. The declines through 2022 were due to the loss of these payments and the impact of inflation on unchanged social assistance benefit amounts. The increase in 2023 was due to the significant increase in those benefit amounts as well as the introduction of the Nunavut Carbon Credit (NCC) and the one-time federal Grocery Rebate. Incomes only modestly increased in 2024, as the loss of the federal Grocery Rebate offset much of the 2023 social assistance Monthly Basic Allowance increases. In 2025, their incomes declined due to the reduction in NCC payments and inflation eroding unchanged social assistance benefit amounts.

In 2025, the **unattached single considered employable** had a welfare income of $12,426, which is a 3 per cent decrease compared to 2024, and a 32 per cent decline since the start of the time series, in constant 2025 dollars. The welfare income of the **unattached single with a disability** was $15,488, which is a 3 per cent decrease compared to 2024, and a 30 per cent decline since the start of the time series, in constant 2025 dollars.

Figure 2NU: Welfare incomes for example households with children in Nunavut 1999–2025, in 2025 constant dollars



Welfare incomes for households with children followed a similar pattern to the unattached single households. After a period of decline between 1999 and 2005, the increase in 2006 was primarily the result of improvements to the Food Allowance. The sharp increase in 2007 and decline in 2012 were due to changes in report methodology: starting in 2007, we included an average monthly fuel payment and, starting in 2012, we based shelter amounts on public housing rents instead of private market rents (see the Components of welfare incomes section). Increases between 2015 and 2019 were the result of changes to federal child benefits and the 2018 introduction of the Basic Allowance, which combined and increased the Food and Clothing Allowances. The increase in 2020 was due to federal COVID-19 pandemic payments, and the 2021 and 2022 declines were largely due to the loss of those payments as well as the effect of inflation on unchanged social assistance benefit amounts. The increase in 2023 was due to a significant increase in those benefit amounts as well as the introduction of the Nunavut Carbon Credit (NCC) and the one-time federal Grocery Rebate. Incomes only modestly increased in 2024, as the loss of the federal Grocery Rebate offset much of the 2023 social assistance Monthly Basic Allowance increases. In 2025, incomes decreased due to the reduction in NCC payments and inflation eroding unchanged social assistance benefit amounts.

In 2025, the welfare income of the **single parent with one child** was $22,609, which is a 2 per cent decline compared to 2024, and a 55 per cent decrease since the start of the time series, in constant 2025 dollars. The welfare income of the **couple with two children** was $38,569, which is a 2 per cent decrease compared to 2024, and a 36 per cent decline since the start of the time series, in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to established thresholds of poverty. The Market Basket Measure (MBM) was adopted as Canada's Official Poverty Line in 2018; however, to recognize the specificity of various aspects of life in the North, the Government of Canada subsequently designated the Northern Market Basket Measure (MBM-N) as the official Poverty Line for the territories.

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

- The Northern Market Basket Measure (MBM-N), Canada's Official Poverty Line for the territories, identifies households whose disposable income is less than the cost of a "basket" of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-N-DIP) threshold identifies households in the territories whose disposable income is less than 75 per cent of the MBM-N.

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

MBM-N thresholds vary by territory and community size. As such, we use the adjusted thresholds for the territory's largest city, Iqaluit, in the analysis below. As well, MBM-N thresholds for Nunavut are based on a five-person household, and thus the equivalence scale used to adjust for household size is different than the one used in all other jurisdictions.

Also note that although we use the Low Income Measure (LIM) and the Low Income Cut-Off (LICO) for adequacy comparisons in the provinces, they do not appropriately reflect life in the North and, as such, Statistics Canada does not produce LIM or LICO thresholds for the territories. Thus, as in past reports, we do not provide adequacy comparisons for households in the territories using these measures.

As well, note that none of the poverty measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

A spreadsheet containing comparisons of the welfare incomes of the four example household types in Nunavut with the two adjusted poverty thresholds is available for download.

Poverty threshold comparisons

The welfare incomes of all four example household types in Nunavut were below the adjusted Official Poverty Line in Canada (MBM-N) in 2025, meaning that all four households were living in poverty. As well, the welfare incomes of all four households were also below the adjusted Deep Income Poverty threshold (MBM-N-DIP), which means that all four households were also living in deep poverty in 2025.

Figures 3NU and 4NU compare 2025 welfare incomes for the four example household types to the adjusted 2025 MBM-N and MBM-N-DIP thresholds for Iqaluit.

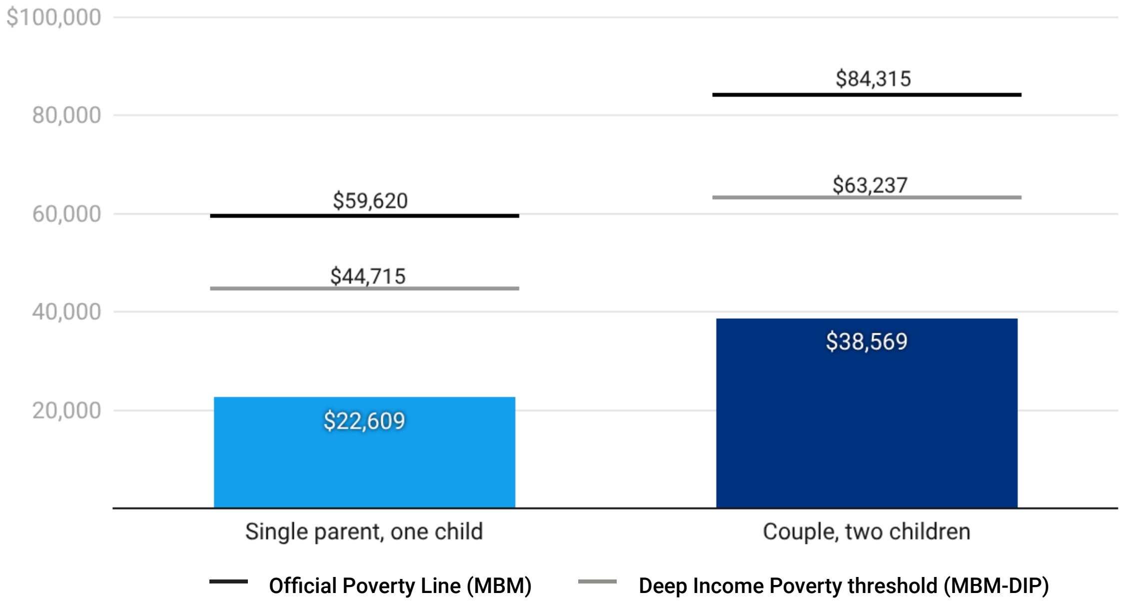
Figure 3NU: Welfare incomes and adjusted poverty thresholds for example unattached single households in Nunavut, 2025

The **unattached single considered employable** had the least adequate welfare income relative to the adjusted poverty thresholds. Their income was $19,193 below the adjusted Deep Income Poverty threshold and $29,732 below the adjusted Poverty Line. This means their income was 39 per cent of the adjusted MBM-N-DIP and only 29 per cent of the adjusted MBM-N.

The welfare income of the **unattached single with a disability** was $16,130 below the adjusted Deep Income Poverty threshold and $26,670 below the adjusted Poverty Line. This means their income was 49 per cent of the adjusted MBM-N-DIP and only 37 per cent of the adjusted MBM-N.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM-N nor the MBM-N-DIP accounts for the additional costs associated with disability. See the Methodology section for more information.

Figure 4NU: Welfare incomes and adjusted poverty thresholds for example households with children in Nunavut, 2025



The welfare income of the **single parent with one child** was $22,106 below the adjusted Deep Income Poverty threshold and $37,011 below the adjusted Poverty Line. This means their income was 51 per cent of the adjusted MBM-N-DIP and only 38 per cent of the adjusted MBM-N.

The **couple with two children** was most adequate relative to the adjusted poverty thresholds among the four households. Their welfare income was $24,667 below the adjusted Deep Income Poverty threshold and $45,746 below the adjusted Poverty Line. This means their income was 61 per cent of the adjusted MBM-N-DIP and 46 per cent of the adjusted MBM-N.

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

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

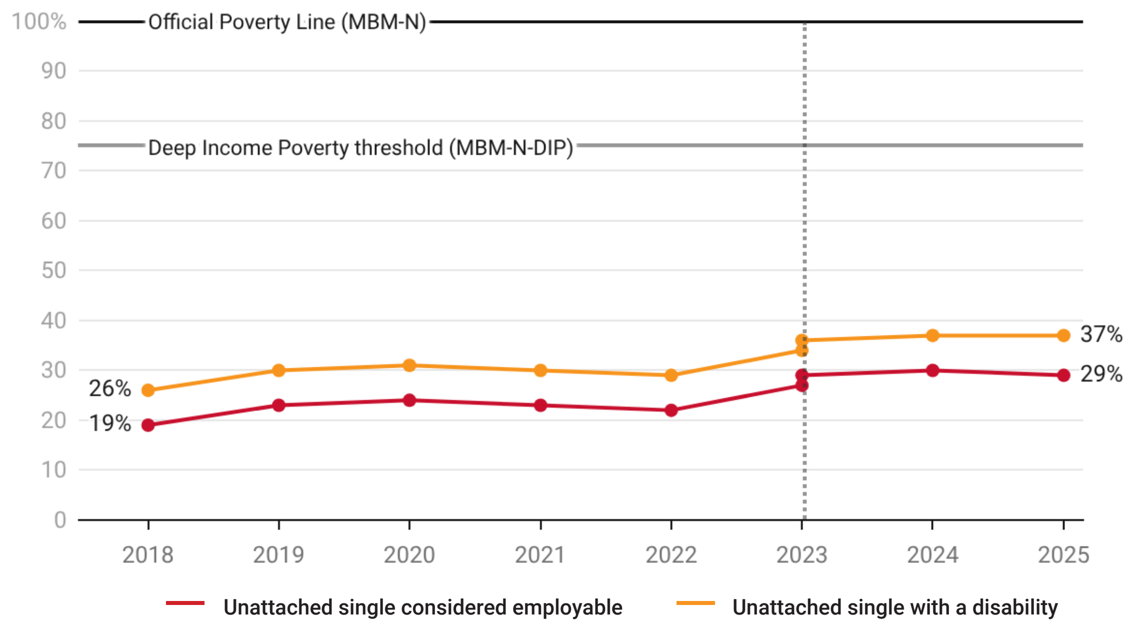
The black line at the top of the graphs (i.e., the 100 per cent threshold) represents the adjusted MBM-N. As such, the graphs show the relationship between the four households' total welfare incomes and the adjusted Poverty Line over the past eight years.

The grey line indicates the adjusted Deep Income Poverty threshold, which is 75 per cent of the adjusted MBM-N. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year since 2018.

Two trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM-N, including changes made to the MBM-N due to "rebasing." The rebasing that occurred in 2023 is indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty. For the year in which rebasing took place (2023), we include the percentage of welfare income relative to the MBM-N using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5NU: Welfare incomes as a percentage of the MBM-N for example unattached single households in Nunavut, 2018–2025



The income of the **unattached single considered employable** started the time series at only 19 per cent of the adjusted Poverty Line in 2018. After an increase to 24 per cent in 2020, it declined to 22 per cent in 2022. After the 2023 rebasing, their income was 29 per cent of the adjusted Poverty Line; it increased to 30 per cent in 2024 but decreased again in 2025 to end the time series at 29 per cent of the adjusted Poverty Line.

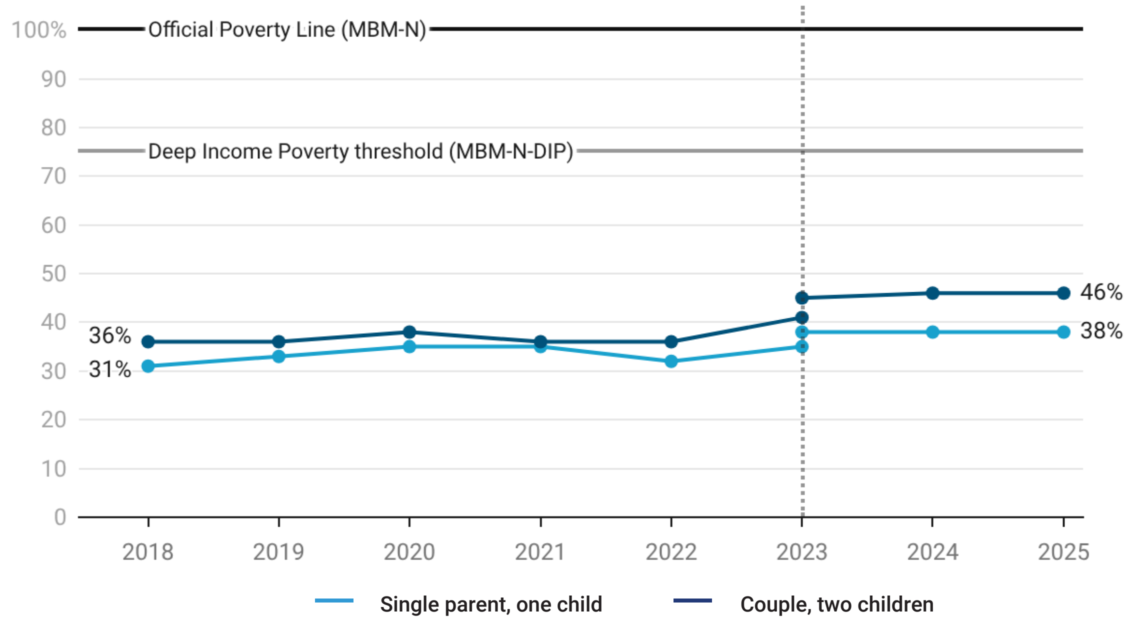
Overall, the income of the unattached single considered employable increased by 10 percentage points relative to the adjusted Poverty Line across the time series. Although this represents an improvement in the depth of poverty experienced by households in these circumstances, their income was below both the adjusted Poverty Line and adjusted Deep Income Poverty threshold across the entire time series. This means that households in these circumstances would have been living in deep poverty for the entire eight-year period.

The income of the **unattached single with a disability** started the time series at the slightly higher level of 26 per cent of the adjusted Poverty Line in 2018. It rose to 31 per cent in 2020 and declined again to 29 per cent in 2022. After the 2023 rebasing, their income was 36 per cent of the adjusted Poverty Line; it increased to 37 per cent of the adjusted Poverty Line in 2024 and remained there in 2025.

Overall, the income of the unattached single with a disability increased by 11 percentage points relative to the adjusted Poverty Line across the time series, which represents an improvement in the depth of poverty experienced by households in these circumstances. However, as with the unattached single considered employable, the income of this household was below both the adjusted Poverty Line and adjusted Deep Income Poverty threshold across the entire time series, which means that households in these circumstances would have been living in deep poverty for the entire eight-year period.

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

Figure 6NU: Welfare incomes as a percentage of the MBM-N for example households with children in Nunavut, 2018–2025



The welfare income of the **single parent with one child** started the time series at 31 per cent of the adjusted Poverty Line, increased to 35 per cent in both 2020 and 2021, and declined again to 32 per cent in 2022. After the 2023 rebasing, their income was 38 per cent of the adjusted Poverty Line, where it stayed until the end of the time series in 2025.

Overall, the income of the single parent with one child increased by 7 percentage points relative to the Poverty Line across the time series, which represents a slight improvement in the level of poverty experienced by households in these circumstances. However, their income remained below both the adjusted Poverty Line and adjusted Deep Income Poverty threshold in every year from 2018 to 2025, which means that households in these circumstances would have been living in deep poverty for the entire eight-year period.

The total welfare income of the **couple with two children** started the time series at the slightly higher level of 36 per cent of the adjusted Poverty Line, increased to 38 per cent in 2020, and declined again to 36 per cent in 2022. After the 2023 rebasing, their income was 45 per cent of the adjusted Poverty Line; it increased to 46 per cent in 2024 and remained at that level through to the end of the time series in 2025.

Overall, the income of the couple with two children increased by 8 percentage points relative to the adjusted Poverty Line across the time series, which represents a slight improvement in the depth of poverty experienced by households in these circumstances. However, as with the single parent with one child, their income remained below both the adjusted Poverty Line and adjusted Deep Income Poverty threshold in every year from 2018 to 2025, which means that households in these circumstances would have been living in deep poverty for the entire eight-year period.

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

Access to data

The data for Nunavut is available for download, including:

1. Components of welfare income for all households, including the 2024-2025 difference in carbon tax-related rebate payments.
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with the two poverty thresholds applicable in the North.
5. Adequacy over time: each household's welfare income relative to the adjusted Official Poverty Line (MBM-N) from 2018–2025.

Download the data in a spreadsheet

Ontario

Components of welfare incomes

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

- Federal and provincial child benefits for households with children, and
- Federal and provincial tax credits or benefits.

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

Table 1ON shows the value of the welfare income components of the four example household types in Ontario in 2025. All four households are assumed to be living in Toronto, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1ON: Components of welfare incomes for all example households in Ontario, 2025

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	$8,796	$16,656	$12,024	$15,000
Additional social assistance	$0	$0	$0	$0
Federal child benefits	$0	$0	$7,892	$13,318
Provincial child benefits	$0	$0	$1,704	$3,407
Federal tax credits/benefits	$636	$724	$1,307	$1,634
Provincial tax credits/benefits	$810	$849	$1,236	$1,994
Total 2025 income	**$10,242**	**$18,230**	**$24,163**	**$35,353**

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

Total annual welfare incomes in 2025 ranged from $10,242 for the unattached single considered employable to $35,353 for the couple with two children. The income of the unattached single with a disability was $18,230 and that of the single parent with one child was $24,163.

Basic social assistance: All households received Ontario Works (OW) benefits except for the unattached single with a disability who received Ontario Disability Support Program (ODSP) benefits. Monthly basic OW benefit amounts were unchanged in 2025, which marks the seventh consecutive year of stasis. Monthly basic ODSP benefits increased by 2.8 per cent in July due to inflation indexing.

Additional social assistance: No recurring additional social assistance benefits were available to the example households in 2025.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17.

Provincial child benefits: Both households with children received the Ontario Child Benefit, which increased with inflation from $140 to $143.92 per month per child in July.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The households received the following total amounts, paid in quarterly instalments throughout the year: the unattached single households received $344.50, the single parent with one child received $689, and the couple with two children received $1,052.

Two households also received the GST/HST credit supplement, in the following total amounts: the unattached single with a disability received $88.96 and the single parent with one child received the maximum amount of $181.50.

All four households received the Canada Carbon Rebate (CCR). However, in 2025, the federal government removed the federal fuel charge (the “carbon tax”), which also meant the end of carbon tax-related rebate payments. As a result, the CCR ended in spring 2025, meaning that households in Ontario received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in CCR payments between 2024 and 2025 for the Ontario households are indicated in Table 2ON.

Table 2ON: Difference in carbon tax rebate payments in Ontario, 2024 to 2025

	2024	2025	Difference
Unattached single considered employable	$542	$291	-$251
Unattached single with a disability	$542	$291	-$251
Single parent, one child	$813	$437	-$377
Couple, two children	$1,084	$582	-$502

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

Provincial tax credits/benefits: All four households received the Ontario Trillium Benefit, which increased with inflation in July. The unattached single considered employable received $66.63 per month from January to June and $68.37 per month from July to December. The unattached single with a disability received $69.61 per month from January to June and $71.95 per month from July to December. The single parent with one child received $101.67 from January to June and $104.33 from July to December. The couple with two children received $163.95 per month from January to June and $168.44 per month from July to December.

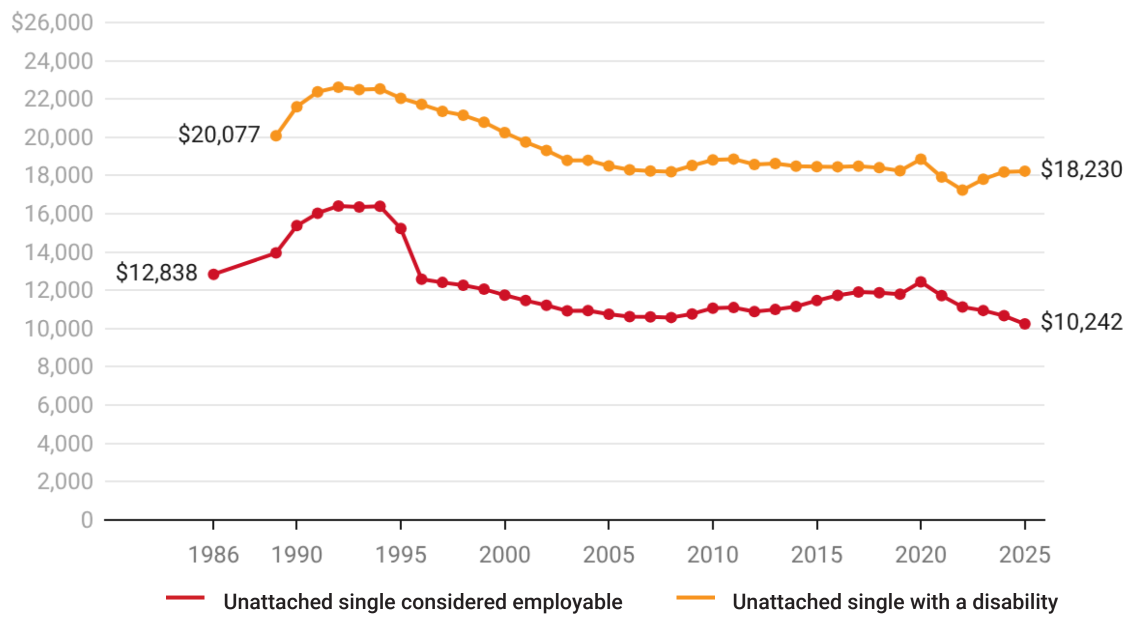
Download the data in a spreadsheet

Changes to welfare incomes

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

Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Ontario would have resulted in a slightly different trendline.

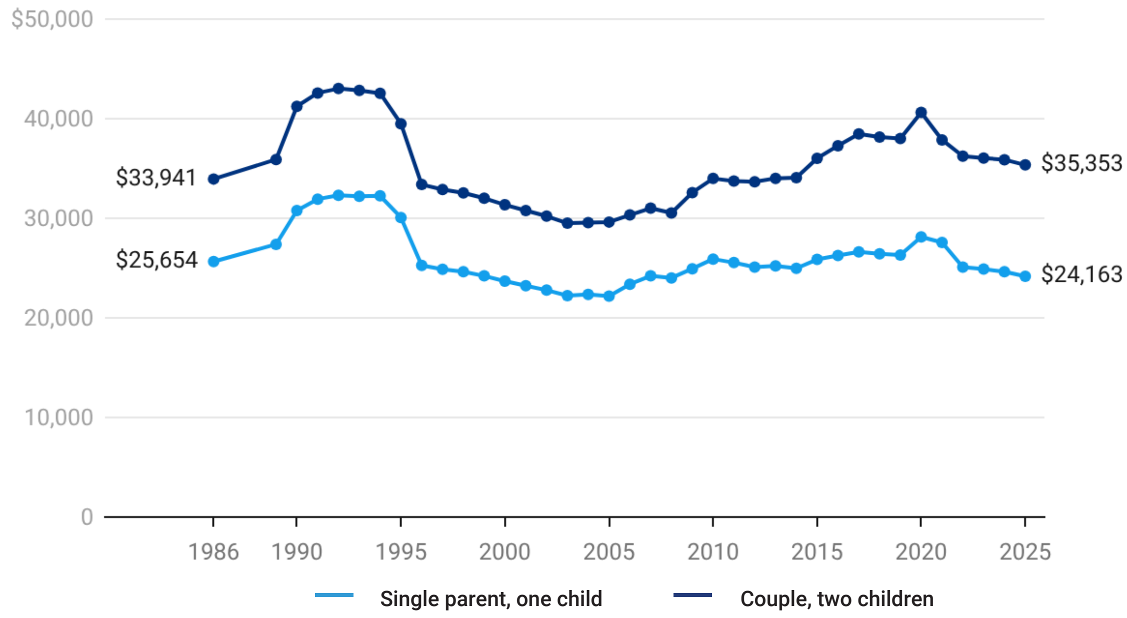
Figure 1ON: Welfare incomes for example unattached single households in Ontario 1986–2025, in 2025 constant dollars



The total welfare income of the **unattached single considered employable** increased through the late 1980s to a peak in 1991, followed by two years of relative stasis and a fairly steep decline through to 1996. A period of gradual decline followed until 2008, when a period of gradual increase began. A slightly sharper increase in 2020 resulted from the addition of federal COVID-19 pandemic-related payments and the federal climate action incentive (CAI). Declines in 2021 and 2022 were the result of the loss of pandemic-related payments and the impact of high inflation on unchanged basic social assistance benefits. The slight decrease in 2024 was primarily the result of the impact of high inflation on unchanged basic benefits. In 2025, the decrease was largely due to the reduction in Canada Carbon Rebate (CCR) payments as well as unchanged basic social assistance benefits. Overall, the total welfare income of this household was $10,242 in 2025, which is a 4 per cent decrease between 2024 and 2025, and a 20 per cent decrease across the time series, in constant 2025 dollars.

The welfare income of the **unattached single with a disability** followed a similar trendline across the time series, although it started at a much higher level and did not decline as drastically in the mid-1990s. A period of gradual decline between 1994 and 2008 was followed by a slight increase through 2011 and a period of relative stasis until 2019. An increase in 2020 was the result of pandemic-related payments and the federal climate action incentive (CAI). The loss of pandemic-related payments and the impact of high inflation led to declines in 2021 and 2022. The increases in 2023, 2024, and 2025 were primarily the result of increases to basic social assistance benefits. The total welfare income of this household was $18,230 in 2025, which is a marginal 0.2 per cent since 2024, and a 9 per cent decline across the time series, in constant 2025 dollars.

Figure 2ON: Welfare incomes for example households with children in Ontario 1986–2025, in 2025 constant dollars



The total welfare income of the **single parent with one child** followed a similar pattern to those of the unattached singles. The peak across the time series occurred in 1992, followed by two years of relative stasis and a sharp decline in 1996. A period of gradual decline through 2005 was followed by an increase through to 2010. Another gradual decline continued until 2014, followed by a period of gradual increase – largely due to changes in federal child benefits – until 2017. Two subsequent years of slight declines were followed by a sharper increase in 2020 due to federal COVID-19 pandemic-related payments and the federal climate action incentive (CAI). Two years of sharp declines through 2022 were due to the loss of pandemic payments and the impact of high inflation on unchanged basic benefits. The latter issue was the primary cause of the slight decline in 2023; in 2024, this was compounded by the loss of the federal Grocery Rebate. In 2025, continuing stasis in basic benefits and a reduction in Canada Carbon Rebate (CCR) payments resulted in a further decline. Overall, the total welfare income of this household was $24,163, which is a 2 per cent decrease between 2024 and 2025, and a 6 per cent decrease across the time series, in constant 2025 dollars.

The total welfare income of the **couple with two children** followed a nearly identical trajectory across the time series, although at a higher income level. The increase that started in 2015 was largely due to changes in federal child benefits. The increase in 2020 and the declines thereafter were due to the same factors: the loss of pandemic payments and the impact of high inflation on unchanged basic benefits. The slight decline in 2024 resulted from the latter issue combined with the loss of the federal Grocery Rebate. The further decline in 2025 was primarily due to unchanged basic benefits. Overall, the total welfare income of this household was $35,161, which is a 1 per cent decrease between 2024 and 2025 but a 4 per cent increase across the entire time series, in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to established thresholds of poverty and/or low income.

Two measures of poverty are commonly used in Canada:

- The Market Basket Measure (MBM), Canada's Official Poverty Line, identifies households whose disposable income is less than the cost of a "basket" of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold identifies households whose disposable income is less than 75 per cent of the MBM.

Two measures of low income are also commonly used:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (i.e., less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Toronto, in the analysis below. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2025 are estimates based on increasing the 2024 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

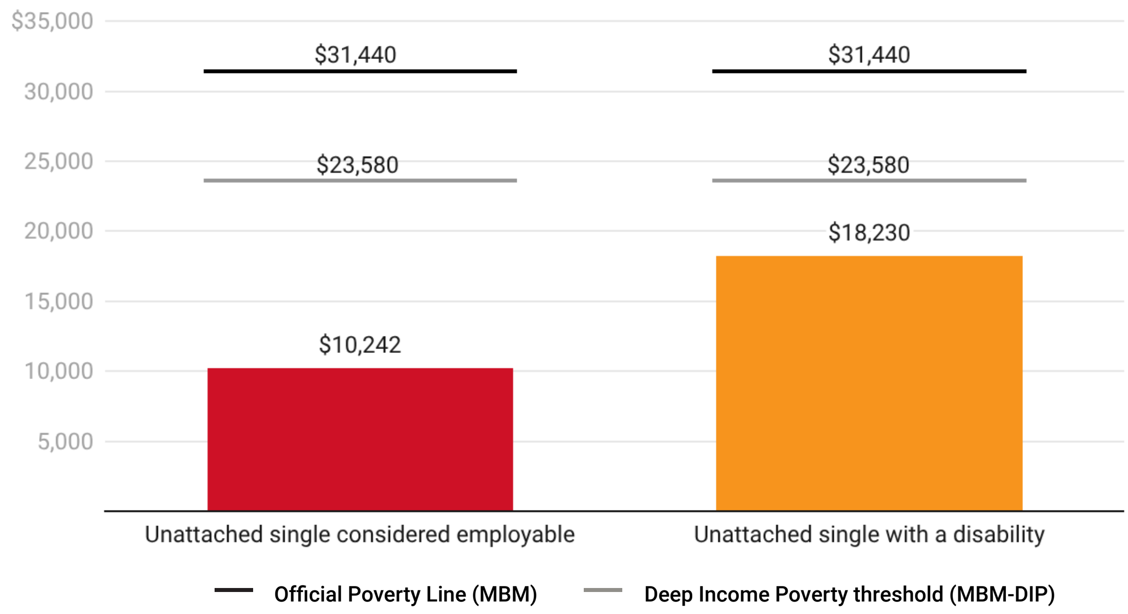
A speadsheet containing comparisons of the welfare incomes of the four example household types in Ontario with all four poverty/low-income thresholds is available for download.

Poverty threshold comparisons

The welfare incomes of all four example household types in Ontario were below, and in one case less than half of, Canada's Official Poverty Line (MBM) in 2025, and all four were below the Deep Income Poverty threshold (MBM-DIP). This means that all four households were living not only in poverty in 2025, but in deep poverty.

Figures 3ON and 4ON compare 2025 welfare incomes for the four example household types to the 2025 MBM and MBM-DIP thresholds for Toronto.

Figure 3ON: Welfare incomes and poverty thresholds for example unattached single households in Ontario, 2025

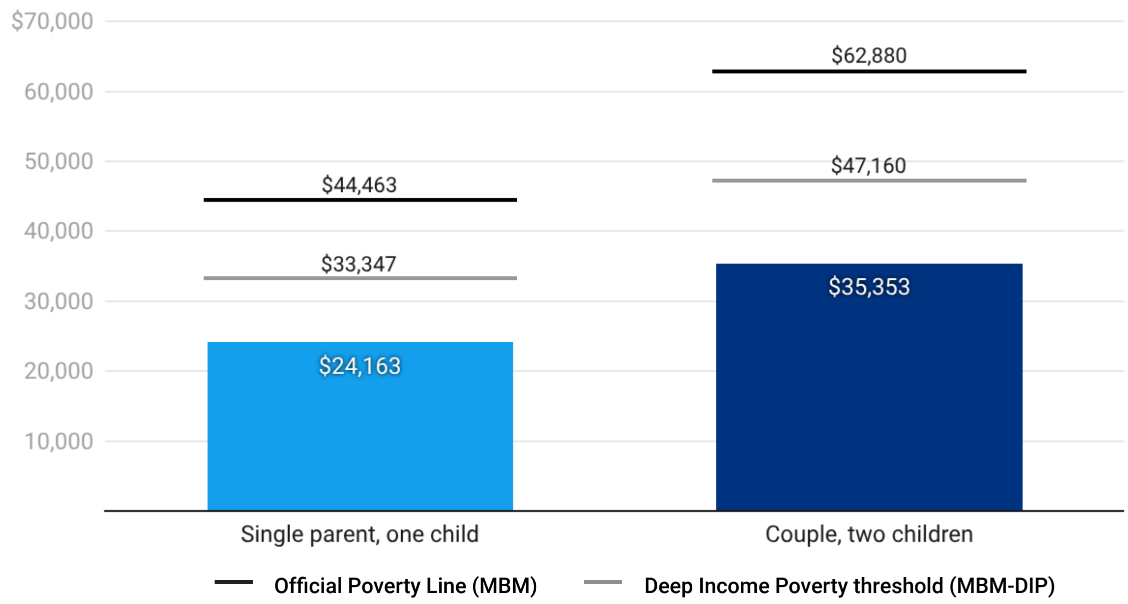


The **unattached single considered employable** had the least adequate total welfare income relative to the poverty thresholds. Their income was $13,338 below the Deep Income Poverty threshold and $21,198 below the Poverty Line. This means their income was only 43 per cent of the MBM-DIP and only 33 per cent of the MBM.

The **unattached single with a disability** fared better, with a total welfare income that was $5,350 below the Deep Income Poverty threshold and $13,210 below the Poverty Line. This means their income was 77 per cent of the MBM-DIP and 58 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts for the additional costs associated with disability. See the Methodology section for more information.

Figure 4ON: Welfare incomes and poverty thresholds for example households with children in Ontario, 2025



The **single parent with one child** had a total welfare income that was $9,185 below the Deep Income Poverty threshold and $20,300 below the Poverty Line. This means their income was 72 per cent of the MBM-DIP and 54 per cent of the MBM.

The **couple with two children** had the most adequate total welfare income relative to the poverty thresholds. Their income was $11,807 below the Deep Income Poverty threshold and $27,526 below the Poverty Line. This means their income was 75 per cent of the MBM-DIP and 56 per cent of the MBM.

Low-income threshold comparisons

The welfare incomes of the example households were also below, and in one household lower than half of, the low-income thresholds, as shown in the spreadsheet linked below.

The **unattached single considered employable** had the least adequate income relative to the low-income thresholds, at 32 per cent of the LIM and 39 per cent of the LICO.

The **unattached single with a disability** had the most adequate income relative to the LIM, at 57 per cent; their income was also 69 per cent of the LICO. The **single parent with one child** had an income that was the most adequate relative to the LICO, at 75 per cent; their income was also 53 per cent of the LIM.

The **couple with two children** had an income that was 55 per cent of the LIM and 71 per cent of the LICO.

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

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

Figures 5ON and 6ON show the total welfare incomes of each of the four example household types in Ontario as a percentage of the Market Basket Measure (MBM) threshold for Toronto, starting in 2002.

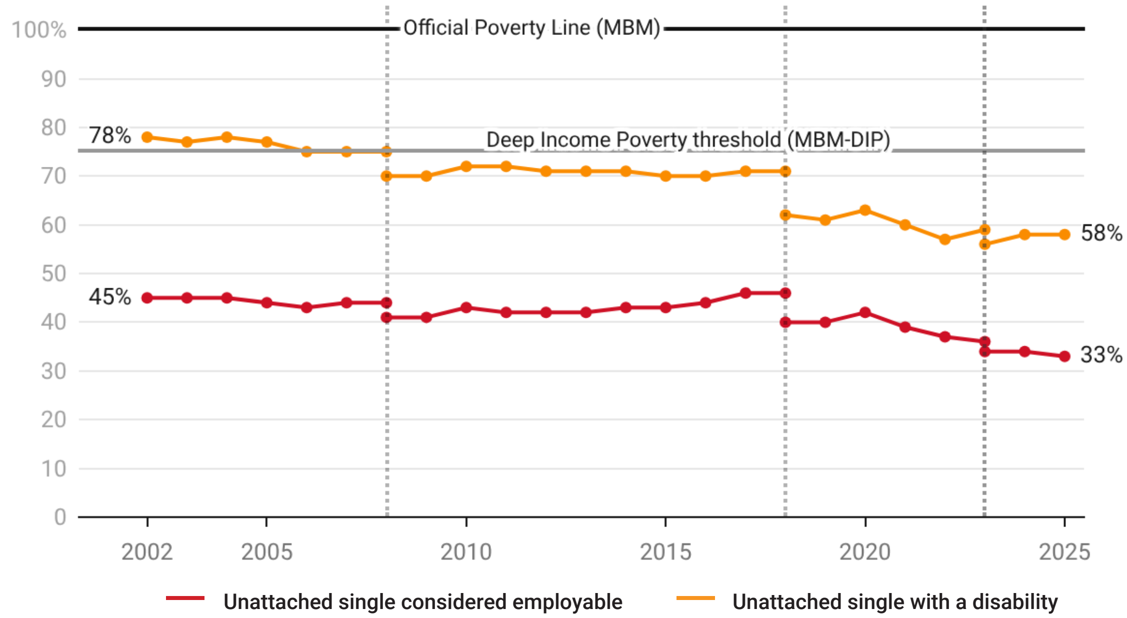
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 24 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year from 2002 to 2025.

Four trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM, including changes made to the MBM due to "rebasing." The three rebasings, occurring in 2008, 2018, and 2023, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty. For the years in which rebasing took place (2008, 2018, and 2023), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5ON: Welfare incomes as a percentage of the MBM for example unattached single households in Ontario, 2002–2025



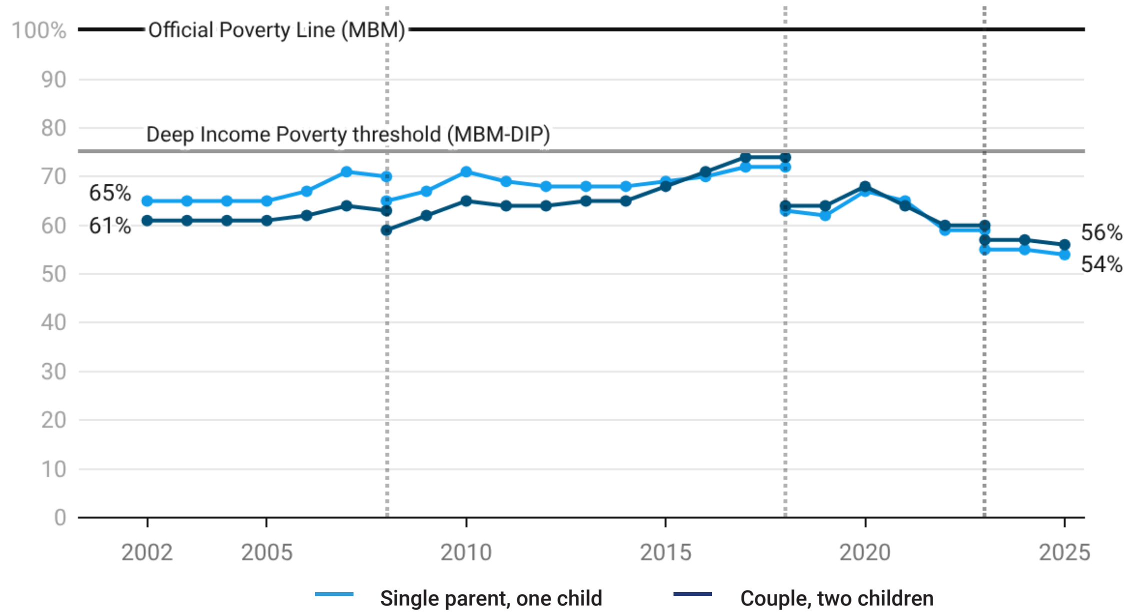
The welfare income of the **unattached single considered employable** was the least adequate relative to the Poverty Line of all example households in Ontario across the time series. Their income started the time series in 2002 at 45 per cent of the Poverty Line and stayed virtually the same until 2018. After a drop following the 2018 rebasing, their income saw a slight improvement in 2020, before gradually declining to 37 per cent in 2022. Another slight decline after the 2023 rebasing was followed by two more years of declines to 2025, when the welfare income of this household ended the time series in 2025 at its lowest point of only 33 per cent of the Poverty Line.

Overall, the welfare income of the unattached single considered employable decreased by 12 percentage points across the time series, which represents a deepening of the already very deep poverty experienced by households in these circumstances. They also would have lived below the Deep Income Poverty threshold across the entire time series, which means households in these circumstances would have consistently lived in deep poverty for the last 24 years.

The welfare income of the **unattached single with a disability** started the time series at 78 per cent of the Poverty Line. After a gradual decline followed by a lengthy period of stasis through to 2017, their income dropped relative to the Poverty Line after the 2018 rebasing, rose in 2020, and declined to 57 per cent in 2022. After another decline to 56 per cent as a result of the 2023 rebasing, their income rose slightly over the next two years, reaching 58 per cent of the Poverty Line at the end of the time series in 2025.

Overall, the welfare income of the unattached single with a disability decreased by 20 percentage points relative to the Poverty Line between 2002 and 2025. This represents a significant deepening of the poverty experienced by households in these circumstances across the time series. As well, they would have started the time series living above the Deep Income Poverty threshold but would have fallen below the threshold starting in 2008, meaning that households in these circumstances would have consistently lived in deep poverty for most of the past 24 years.

Figure 6ON: Welfare incomes as a percentage of the MBM for example households with children in Ontario, 2002–2025



The welfare income of the **single parent with one child** started the time series in 2002 at 65 per cent of the Poverty Line and generally increased until 2017 with some variations, including a decrease from 63 to 58 per cent after the 2008 rebasing. After a drop following the 2018 rebasing, their income rose to 67 per cent of the Poverty Line in 2020 but declined again to 59 per cent in 2022. After another decline following the 2023 rebasing, their income fell again over the following two years, ending the time series in 2025 at 54 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child declined by 11 percentage points between 2002 and 2025, which represents a deepening of the poverty experienced by households in these circumstances across the time series. As well, they would have lived below the Deep Income Poverty threshold across the entire time series, meaning that households in these circumstances would have consistently lived in deep poverty for the last 24 years.

The welfare income of the **couple with two children** started the time series in 2002 at the lower level of 61 per cent of the Poverty Line and followed a similar trendline to that of the single parent with one child. A gradual increase through to 2007 was followed by a decline after the 2008 rebasing, then another gradual increase to a high in 2017. After the decline following the 2018 rebasing, their income rose to 68 per cent of the Poverty Line in 2020 but fell to 60 per cent in 2022. Another decline after the 2023 rebasing was followed by a slight decline over the subsequent two years, with their income ending the time series in 2025 at 54 per cent of the Poverty Line.

Overall, the welfare income of the couple with two children ended the time series 5 percentage points lower relative to the Poverty Line in 2025 than it was in 2002. This means that households in these circumstances would have seen a slight deepening of their poverty across the time series. Given that they would have lived below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have consistently lived in deep poverty for the last 24 years.

Download the data in a spreadsheet

Access to data

The data for Ontario is available for download, including:

1. Components of welfare income for all households, including the 2024-2025 difference in carbon tax-related rebate payments.
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2025.

Download the data in a spreadsheet

Prince Edward Island

Components of welfare incomes

In Prince Edward Island, households that qualify for basic social assistance payments also qualify for:

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

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

Table 1PE shows the value of the welfare income components of the four example household types in Prince Edward Island in 2025. All four households are assumed to be living in Charlottetown, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1PE: Components of welfare incomes for all example households in Prince Edward Island, 2025

	Unattached single considered employable	Unattached single with a disability*	Single parent, one child	Couple, two children
Basic social assistance	$16,944	$18,924	$22,440	$35,784
Additional social assistance	$480	$480	$720	$1,620
Federal child benefits	$0	$0	$7,892	$13,318
Provincial child benefits	$0	$0	$360	$720
Federal tax credits/benefits	$682	$720	$1,201	$1,492
Provincial tax credits/benefits	$110	$110	$165	$275
Total 2025 income	**$18,216**	**$20,234**	**$32,778**	**$53,209**

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

* AccessAbility Supports provide people with disabilities with an Assured Income benefit made up of allowances for food, essentials, and community living, as well as a shelter benefit. AccessAbility Supports recipients can also access other income supports depending on their circumstances.

Total annual welfare incomes in 2025 ranged from $18,216 for the unattached single considered employable to $53,209 for the couple with two children. The income of the unattached single with a disability was $20,234 and that of the single parent with one child was $32,778.

Basic social assistance: Three of the example households received benefits through the Social Assistance program. The unattached single with a disability received benefits through AccessAbility Supports.[1]

Households receiving Social Assistance and AccessAbility supports last saw an increase in their Basic Unit Rate and Shelter Rate in March of 2024. There were no increases in 2025. However, all the example households had higher total basic social assistance incomes in 2025 because they received these supports at the higher rates for the full calendar year.

Additional social assistance: All four households received additional social assistance benefits. The unattached single households received the Communication Rate of $40 per month and the households with children received $60 per month. These amounts remained unchanged in 2025.

The couple with two children also received two payments of $450 through the School Age Allowance. The benefit was issued in August and December for a total of $900. This amount was unchanged in 2025.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17.

Provincial child benefits: The first payments of the new PEI Child Benefit (PEICB) were issued in January 2025 and continued monthly thereafter. Both households with children received the maximum monthly amount of $30 per child throughout 2025. The PEICB is non-taxable and is not indexed to inflation.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The households received the following total amounts, paid in quarterly instalments throughout the year: the unattached single

1 Note that the unattached single with a disability was also eligible for a wide range of disability-specific supports through the AccessAbility Supports Program, including personal, housing, caregiver, and community supports. These supports are provided based on a monthly funding ceiling that is determined according to a capability assessment and through case management wherein clients identify eligible supports within the ceiling amounts. Eleven monthly funding ceiling levels range from $0 (non-funded supports) to $4,000. Funding is typically paid directly to the service provider.

households each received $344.50, the single parent with one child received $689, and the couple with two children received $1,052.

Three households also received the GST/HST credit supplement, in the following total amounts: the unattached single considered employable received a reduced amount of $117.58, the unattached single with a disability received a reduced amount of $155.08, and the single parent with one child received the maximum amount of $181.50.

All four households received the Canada Carbon Rebate (CCR). However, in 2025, the federal government removed the federal fuel charge (the “carbon tax”), which also meant the end of carbon tax-related rebate payments. As a result, the CCR ended in spring 2025, meaning that households in Prince Edward Island received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in CCR payments between 2024 and 2025 for the Prince Edward Island households are indicated in Table 2PE.

Table 2PE: Difference in carbon tax rebate payments in Prince Edward Island, 2024 to 2025

	2024	2025	Difference
Unattached single considered employable	$450	$220	-$230
Unattached single with a disability	$450	$220	-$230
Single parent, one child	$675	$330	-$345
Couple, two children	$900	$440	-$460

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

Provincial tax credits/benefits: All four households also received the PEI Sales Tax Credit (STC) of $110 per year for an individual plus $55 for a spouse, common-law partner, or eligible dependant. These amounts remained unchanged in 2025.

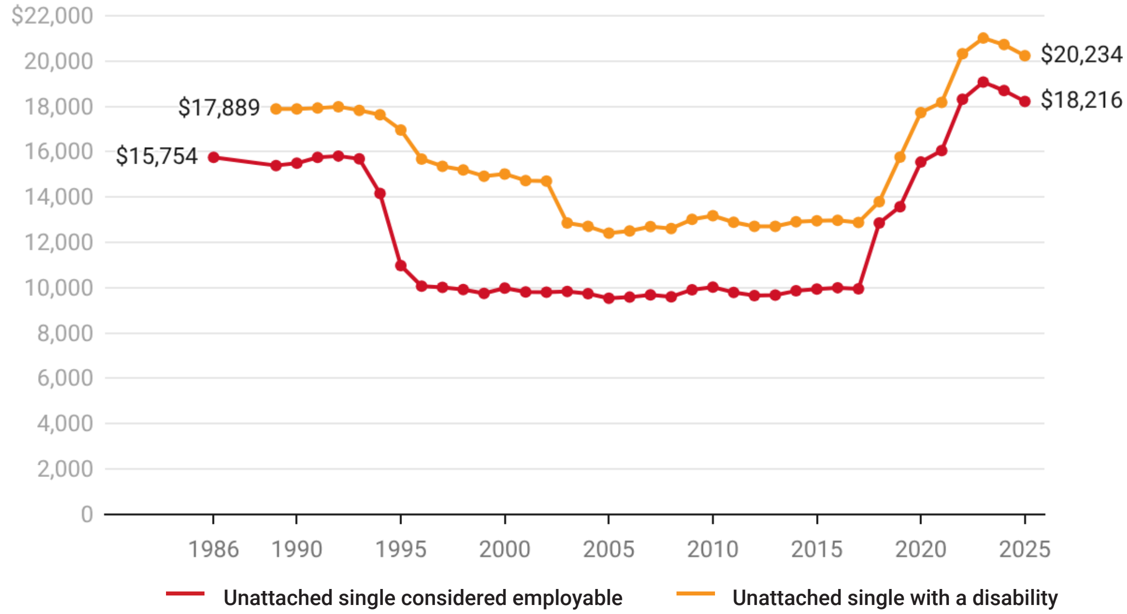
Download the data in a spreadsheet

Changes to welfare incomes

Figures 1PE and 2PE show how the total welfare incomes for each of the four example household types in Prince Edward Island have changed over time.

Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Prince Edward Island would have resulted in a slightly different trendline.

Figure 1PE: Welfare incomes for example unattached single households in Prince Edward Island 1986–2025, in 2025 constant dollars

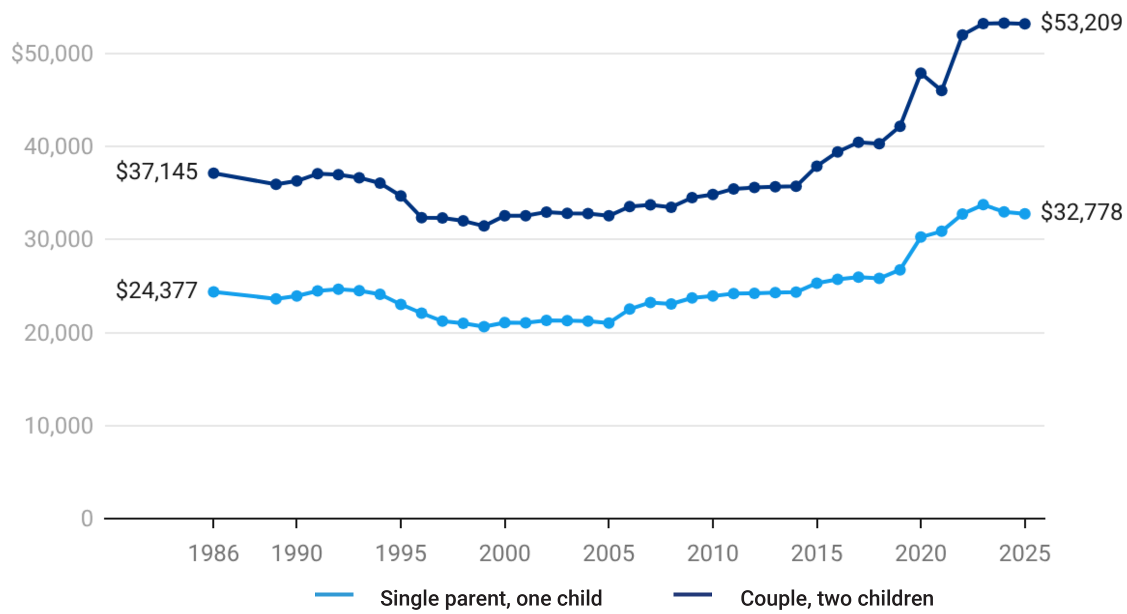


After a period of relative stasis through the late 1980s, the total welfare income of the **unattached single considered employable** declined significantly between 1992 and 1996. Another period of stability followed, lasting until 2017. A period of large increases from 2018 through to 2023 was followed by decreases in 2024 and 2025. The welfare income of this household ended the time series in 2025 at $18,216, which is a 3 per cent decrease compared to 2024 but a 16 per cent increase since the start of the time series, in constant 2025 dollars.

The total welfare income of the **unattached single with a disability** saw a similar trend: stability in the early years, a decade of decline starting in the mid-1990s, and a period of relative stability through to 2017. Considerable increases from 2018 through to 2023 were followed by decreases in 2024 and 2025. The welfare income of this household ended the time series in 2025 at $20,234, which is a 2 per cent decrease since 2024 but a 13 per cent increase since the start of the time series, in constant 2025 dollars.

The increases in 2018 were due to a change in shelter allowance policy for the unattached single considered employable in recognition of PEI's changing rental market, and the introduction of an Assured Income for the unattached single with a disability through the AccessAbility Supports program. Increases from 2019 to 2022 were due to the combination of basic benefit increases, provincial and federal COVID-19 pandemic-related payments in 2020 and 2021, and inflation- and Hurricane Fiona-related support payments in 2022. Increases in 2023 were largely the result of monthly basic benefit increases that came into force in the last month of 2022 and the introduction of the federal climate action incentive (CAI), as well as the one-time inflationary support payment. In 2024, the slight decrease was mainly due to the loss of provincial and federal inflation-related cost-of-living benefits, which offset the increase in basic social assistance benefit amounts. The decrease in 2025 was mainly due to the reduction in Canada Carbon Rebate payments, which offset the small increase in basic social assistance income.

Figure 2PE: Welfare incomes for example households with children in Prince Edward Island 1986–2025, in 2025 constant dollars



The welfare income of the **single parent with one child** saw a period of slight increases from 1989 until 1992, declines through to 1999, stasis until 2005, and gradual increases until 2019. The welfare income of the **couple with two children** followed a similar trajectory but started at and maintained a higher value across the time series; it also had some sharper variations, particularly in the later years. Increases since 2015 were due to a number of factors, including changes to federal child benefits between 2015 and 2017, higher basic social assistance benefits since 2017, provincial and federal COVID-19 pandemic-related payments in 2020 and 2021, and inflation- and Hurricane Fiona-related support payments in 2022. In 2023, the increase was due to monthly basic benefit increases that came into force in the last month of 2022 and the introduction of federal climate action incentive (CAI) payments, as well as the one-time inflationary support payment. In 2024, their income trajectories slightly diverged: the income of the single parent with one child decreased, mainly due to the loss of provincial and federal inflation-related cost-of-living benefits, while the income of the couple with two children had a minimal increase. In 2025, both households saw small decreases mainly due to the reduction in Canada Carbon Rebate payments, which offset the income gained from the new PEI Child Benefit.

In 2025, the total welfare income of the single parent with one child was $32,778, which is a 1 per cent decrease compared to 2024 but a 34 per cent increase since the start of the time series, in constant 2025 dollars. The total welfare income of the couple with two children was $53,209, which is a decrease of 0.1 per cent compared to 2024, and an increase of 43 per cent since the start of the time series, in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to established thresholds of poverty and/or low income.

Two measures of poverty are commonly used in Canada:

- The Market Basket Measure (MBM), Canada's Official Poverty Line, identifies households whose disposable income is less than the cost of a "basket" of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold identifies households whose disposable income is less than 75 per cent of the MBM.

Two measures of low income are also commonly used:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (i.e., less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Charlottetown, in the analysis below. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2025 are estimates based on increasing the 2024 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

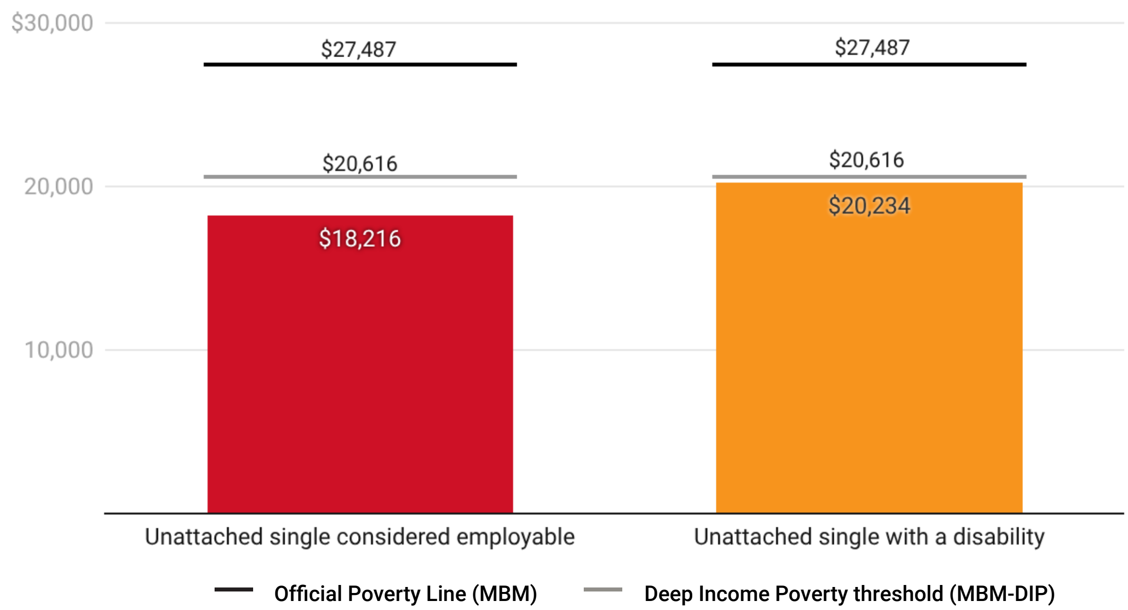
A spreadsheet containing comparisons of the welfare incomes of the four example household types in Prince Edward Island with all four poverty/low-income thresholds is available for download.

Poverty threshold comparisons

The welfare incomes of all four example household types in Prince Edward Island were below Canada's Official Poverty Line (MBM) in 2025, and two of the four were also below the Deep Income Poverty threshold (MBM-DIP). This means that all four PEI households were living in poverty in 2025, and two of the four were living in deep poverty.

Figures 3PE and 4PE compare 2025 welfare incomes of the four example household types to the 2025 MBM and MBM-DIP thresholds for Charlottetown.

Figure 3PE: Welfare incomes and poverty thresholds for example unattached single households in Prince Edward Island, 2025

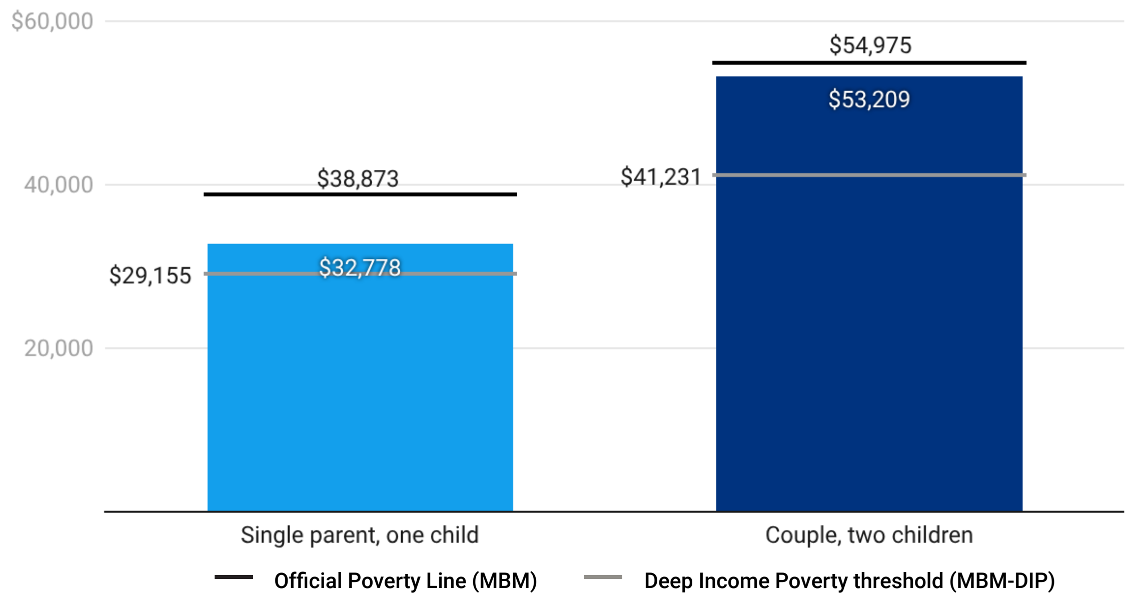


The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was $2,400 below the Deep Income Poverty threshold and $9,271 below the Poverty Line. This means their income was 88 per cent of the MBM-DIP and 66 per cent of the MBM.

The **unattached single with a disability** fared slightly better, with a welfare income that was $382 below the Deep Income Poverty threshold and $7,254 below the Poverty Line. This means their income was 98 per cent of the MBM-DIP and 74 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts for the additional costs associated with disability. See the Methodology section for more information.

Figure 4PE: Welfare incomes and poverty thresholds for example households with children in Prince Edward Island, 2025



The **single parent with one child** had a welfare income that was $3,623 above the Deep Income Poverty threshold but $6,096 below the Poverty Line. This means their income was 112 per cent of the MBM-DIP but only 84 per cent of the MBM.

The welfare income of the **couple with two children** was the most adequate relative to the poverty thresholds. Their income was $11,978 above the Deep Income Poverty threshold but remained below the Poverty Line by $1,766. This means their income was 129 per cent of the MBM-DIP and 97 per cent of the MBM.

Low-income threshold comparisons

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

The least adequate income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was 57 per cent of the LIM and 82 per cent of the LICO. The most adequate income relative to the thresholds was that of the **couple with two children**, whose total welfare income was 83 per cent of the LIM and 127 per cent of the LICO.

The **unattached single with a disability** had an income that was 63 per cent of the LIM and 92 per cent of the LICO. The income of the **single parent with one child** was 73 per cent of the LIM and 122 per cent of the LICO.

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

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

Figures 5PE and 6PE show the total welfare incomes of each of the four example household types in Prince Edward Island as a percentage of the Market Basket Measure (MBM) for Charlottetown, starting in 2002.

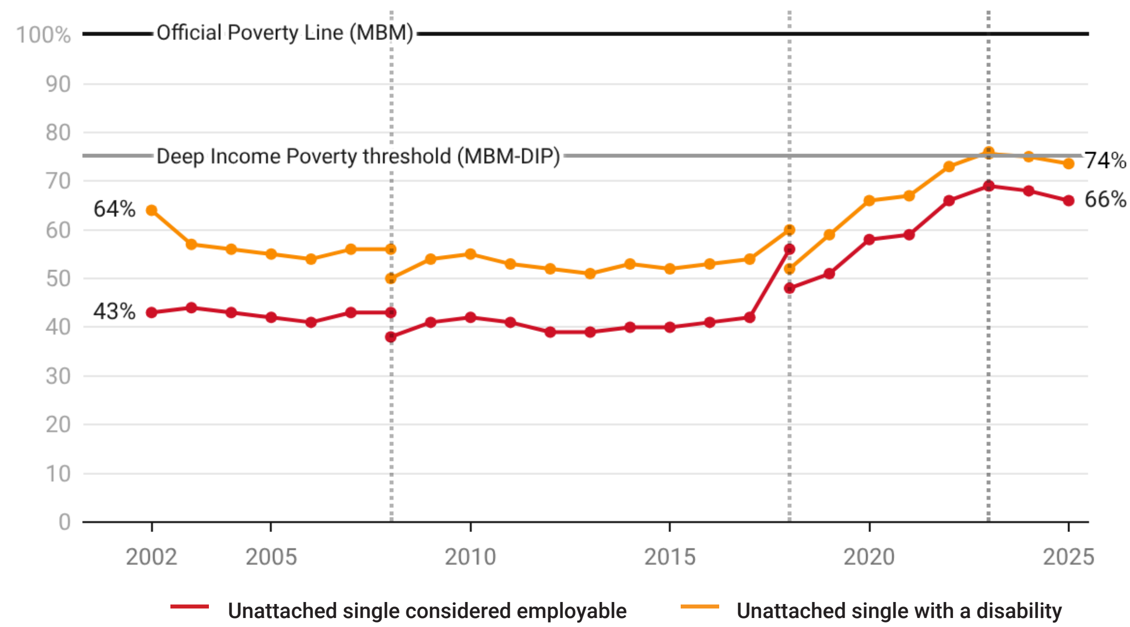
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 24 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year from 2002 to 2025.

Four trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM, including changes made to the MBM due to "rebasing." The three rebasings, occurring in 2008, 2018, and 2023, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty. For the years in which rebasing took place (2008, 2018, and 2023), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5PE: Welfare incomes as a percentage of the MBM for example unattached single households in Prince Edward Island, 2002–2025



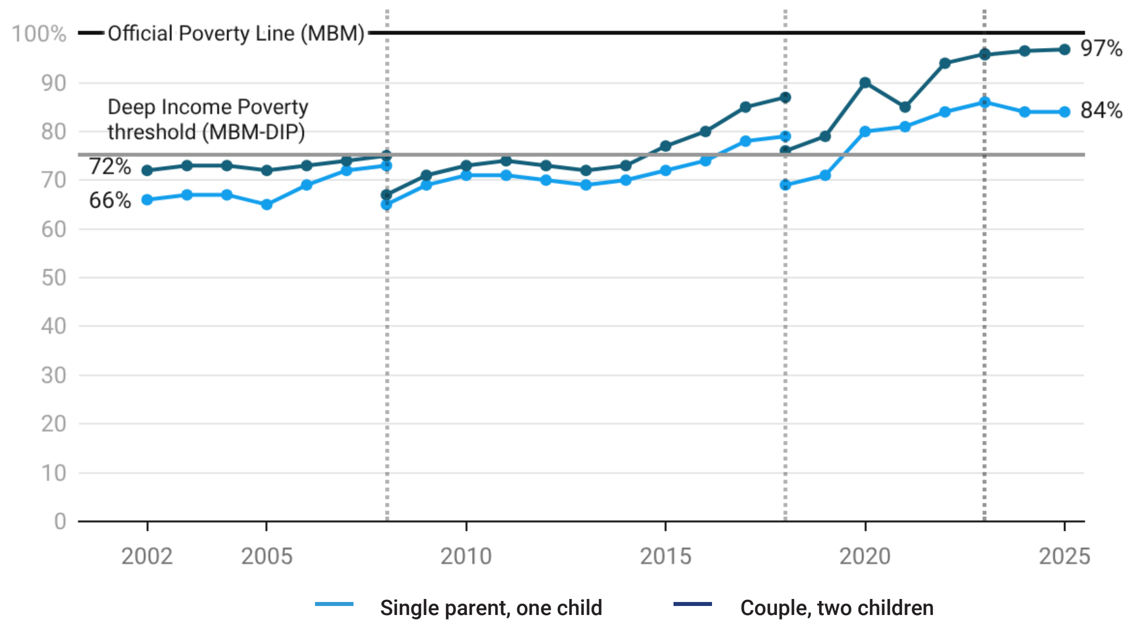
The welfare income of the **unattached single considered employable** was least adequate relative to the Poverty Line of all the example households. In 2002, their income was only 43 per cent of the Poverty Line. After a long period of relative stasis, their income began to improve relative to the Poverty Line in 2018, reaching 66 per cent in 2022. After the 2023 rebasing, their income reached its highest level of 69 per cent. A slight decline to 68 per cent followed in 2024, and their income ended the time series in 2025 at 66 per cent of the Poverty Line.

Overall, the income of the unattached single considered employable increased by 23 percentage points relative to the Poverty Line across the entire time series. This represents a substantial improvement in the depth of poverty experienced by households in these circumstances over this period. It is important to note, however, that households in these circumstances would have been living below the Deep Income Poverty threshold across the entire time series and would have still been living in deep poverty in 2025.

The welfare income of the **unattached single with a disability** started the time series in 2002 at 64 per cent of the Poverty Line, after which it declined and plateaued at around 53 per cent until 2017. Their income decreased slightly to 52 per cent after the 2018 rebasing, but increased steadily thereafter, reaching 73 per cent in 2022. After the 2023 rebasing, their income rose slightly above the Deep Income Poverty threshold for the first time, at 75.6 per cent of the Poverty Line. Slight decreases for the next two years culminated in their income ending the time series at 74 per cent of the Poverty Line in 2025.

Overall, the welfare income of the unattached single with a disability was 10 percentage points higher relative to the Poverty Line in 2025 than it was at the start of the time series in 2002. This represents an improvement in the depth of poverty experienced by households in these circumstances. Despite briefly reaching the Deep Income Poverty threshold in recent years, their income was below this threshold for all but two years in the time series, meaning that households in these circumstances would have lived in deep poverty for almost all of the last 24 years.

Figure 6PE: Welfare incomes as a percentage of the MBM for example households with children in Prince Edward Island, 2002–2025



The welfare income of the **single parent with one child** started the time series at 66 per cent of the Poverty Line and increased, with some minor variations, to 72 per cent in 2007. After the 2008 rebasing, their income dropped to 65 per cent of the Poverty Line but generally increased through to 2017 when it reached 78 per cent. After the 2018 rebasing, their income declined to 69 per cent of the Poverty Line but steadily increased thereafter through to 2022 when it reached its highest point of 84 per cent. Their income increased to 86 per cent after the 2023 rebasing but dropped slightly over the following two years, ending the time series in 2025 at 84 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child ended the time series 18 percentage points higher relative to the Poverty Line than it began in 2002. Although this indicates a significant improvement in the depth of poverty experienced by households in these circumstances across the time series, they would have lived below the Deep Income Poverty threshold for 13 of the last 24 years. Despite the significant progress made in recent years, households in these circumstances would have lived in deep poverty for more than half of the time series.

The welfare income of the **couple with two children** was the most adequate relative to the Poverty Line among all four households. Starting the time series at 72 per cent of the Poverty Line, their income stayed relatively constant through to 2007. It dropped to 67 per cent after the 2008 rebasing but began a steady increase to 85 per cent in 2017. After the 2018 rebasing, their income declined to 76 per cent of the Poverty Line and then fluctuated sharply through the COVID-19 pandemic period. Their income was 94 per cent of the Poverty Line in 2022, increasing after the 2023 rebasing to 96 per cent. Slight increases over the next two years saw the income of this household end the time series in 2025 at a high point of 97 per cent of the Poverty Line.

Overall, the welfare income of the couple with two children ended the time series 25 percentage points higher relative to the Poverty Line than it began in 2002. Once again, this indicates a significant improvement in the depth of poverty experienced by households in these circumstances across the time series. It is important to note, however, that their income would have been below the Deep Income Poverty threshold for most of the time series, indicating that this household would have been living in deep poverty for most of the last 24 years.

Download the data in a spreadsheet

Access to data

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

1. Components of welfare income for all households, including the 2024-2025 difference in carbon tax-related rebate payments
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.

4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2025.

Download the data in a spreadsheet

Quebec

Components of welfare incomes

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

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

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

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

Starting in 2018, new entrants into the Social Assistance program in Quebec were required to participate in the Aim for Employment program, which is intended to help recipients "enter the labour market and become financially self-sufficient"[2] by providing a variety of training opportunities and other supports. The program is made up of several streams, each of which provides a different level of benefits depending on the work-related activity that is undertaken. As of the 2019 *Welfare in Canada* report, the unattached single considered employable and the couple with two children were assumed to be receiving Aim for Employment benefits instead of Social Assistance program benefits.

Starting in July 2022, the provincial government introduced a major policy change intended to further incentivize work-related activity by allowing Aim for Employment program recipients to receive the benefits offered to other Quebecers receiving training and employment supports through the Allocation d'aide de l'emploi (Manpower Training) measure, as one of the streams in the program.

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1 Our methodology requires us to look at the situation of those who are newly enrolled in Social Assistance programs starting January 1 of the calendar year in question. See the Methodology section for more information.

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

These benefits resulted in significantly higher total welfare incomes than are offered through other program streams. Note that households receiving Manpower Training benefits are ineligible for regular monthly Aim for Employment benefits, although they stay on the program's caseload and are eligible for in-kind services.

As of 2022, we have chosen to include two additional example households to illustrate the variety of incomes available to new entrants in the Aim for Employment program. For both the unattached single considered employable and the couple with two children, we have included households that reflect typical "lowest" and "highest" benefit amounts, depending on their Aim for Employment program stream and, for the couple with two children, the number of adults engaged in employment-related activities.

Throughout this section, the designation "(AIM)" represents a household receiving a basic benefit that is equivalent to the regular Social Assistance program allowance plus a Participation Allowance for an "intensive employment search" or the "development of social skills," which constitutes a typical "lowest" amount from the Aim for Employment program.[3] The designation "(MAN)" represents a household receiving the Manpower Training measure benefit, which includes a Participation Allowance for recipients who undertake qualifying training activities, which is a typical "highest" amount available through the Aim for Employment program.

Note that recipients can only participate in the Aim for Employment program for 12 months, with a possible extension to 24 months. Following this period, households are eligible to receive the Social Assistance program monthly benefit amounts instead; in 2025, these were $829 per month for the unattached single considered employable ($784 in the basic benefit plus $45 for the monthly adjustment) and $1,258 per month for the couple with two children ($1,213 in the basic benefit plus $45 for the monthly adjustment), plus any additional allowances.

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

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

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

Table 1QC shows the value of the welfare income components of the six example household types in Quebec in 2025. All six households are assumed to be living in Montreal, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple households are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1QC: Components of welfare incomes for all example households in Quebec, 2025

	Un attached single consid-ered employ-able (AIM)	Un-attached single consid-ered employ-able (MAN)	Un-attached single with a disability	Single parent, one child	Couple, two children (AIM)	Couple, two children (MAN)
Basic social assistance	$13,588	$24,700	$15,528	$11,940	$22,479	$24,700
Additional social assistance	$0	$0	$0	$2,040	$2,239	$2,040
Federal child benefits	$0	$0	$0	$7,892	$13,318	$13,318
Provincial child benefits	$0	$0	$0	$4,061	$6,260	$6,260
Federal tax credits/benefits	$383	$526	$417	$871	$1,052	$1,052
Provincial tax credits/benefits	$1,239	$1,239	$1,239	$1,392	$1,884	$1,884
Total 2025 income	**$15,209**	**$26,464**	**$17,183**	**$28,195**	**$47,231**	**$49,253**

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

Total annual welfare incomes in 2025 ranged from $15,209 for the unattached single considered employable (AIM) to $49,253 for the couple with two children (MAN). The unattached single with a disability received $17,183, the unattached single considered employable (MAN) received $26,464, the single parent with one child received $28,195, and the couple with two children (AIM) received $47,231.

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

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

unchanged in 2025. Both households also received a Participation Allowance for an "intensive employment search" or the "development of social skills" of $70 per week for each adult in the household, which represents the lowest Participation Allowance amount available through the Aim for Employment program; this amount did not change in 2025.

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

The unattached single with a disability received benefits from the Social Solidarity program, which included an allowance of $1,191 per month and a Monthly Adjustment amount of $103 per month. Social Solidarity benefits increase with inflation in January every year, while the Monthly Adjustment amount remained unchanged in 2025.

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

Additional social assistance: In addition to basic assistance, all three households with children received $170 per month from the Shelter Allowance administered through Revenu Québec. The couple with two children (AIM) also received the annual School-Related Allowance of $76 for the ten-year-old and $123 for the 15-year-old. The amounts of both allowances remained unchanged in 2025.

Federal child benefits: All three households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17.

Provincial child benefits: All three households with children received the Family Allowance, which increases with inflation each January. In 2025, the amount was $250.50 per month, or $3,006 annually, for each child. The single parent with one child also received the Family Allowance Single Parent Supplement of $87.92 per month, or $1,055 annually. The two couples with two children also received the School Supply Supplement, which increased from $121 to $124 per child aged four to 16 as of January.

Federal tax credits/benefits: All six households received the GST/HST credit, which increased with inflation in July. The households received the following total amounts, paid in quarterly instalments throughout the year: all three unattached single households received $344.50, the single parent with one child received $689, and both couples with two children received $1,052.

Four households also received the GST/HST credit supplement, in the following total amounts: the unattached single considered employable (MAN) and the single parent with one child both received the maximum amount of $181.50, the unattached single considered employable (AIM) received a reduced amount of $38.28, and the unattached single with a disability received a reduced amount of $72.16.

Provincial tax credits/benefits: All six households received the Social Solidarity Tax Credit, which increased with inflation in July from $101.75 to $104.67 per month for the unattached single households, from $114.33 to $117.58 for the single parent with one child, and from $154.75 to $159.17 for the couples with two children.

Download the data in a spreadsheet

Changes to welfare incomes

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

Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Quebec would have resulted in a slightly different trendline.

Figure 1QC: Welfare incomes for example unattached singles considered employable in Quebec 1986–2025, in 2025 constant dollars

Figure 1QC shows three trendlines: the unattached single considered employable receiving Social Assistance benefits from 1986 until 2018, the unattached single considered employable (AIM) starting in 2019, and the unattached single considered employable (MAN) starting in 2022.

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

In 2019, the provincial government instituted the mandatory Aim for Employment program for new recipients of Social Assistance. Given that our households are assumed to be new entrants in each calendar year, the new program resulted in a substantial income increase in our year-over-year analysis between 2018 and 2019, primarily due to the program's higher work-related allowances. As such, a new trendline starts in 2019 – at a higher level than the previous one – for the **unattached single considered employable (AIM)**. The income of this household is assumed to represent a typical or "lowest" Aim for Employment income. In July 2022, the provincial government instituted another major policy change that allowed Aim for Employment recipients to receive benefits through Quebec's Manpower Training measure. As such, another trendline starts for the **unattached single considered employable (MAN)** in 2022, which represents a "highest" Aim for Employment income. See the Components of welfare incomes section for more information about the policy changes described above.

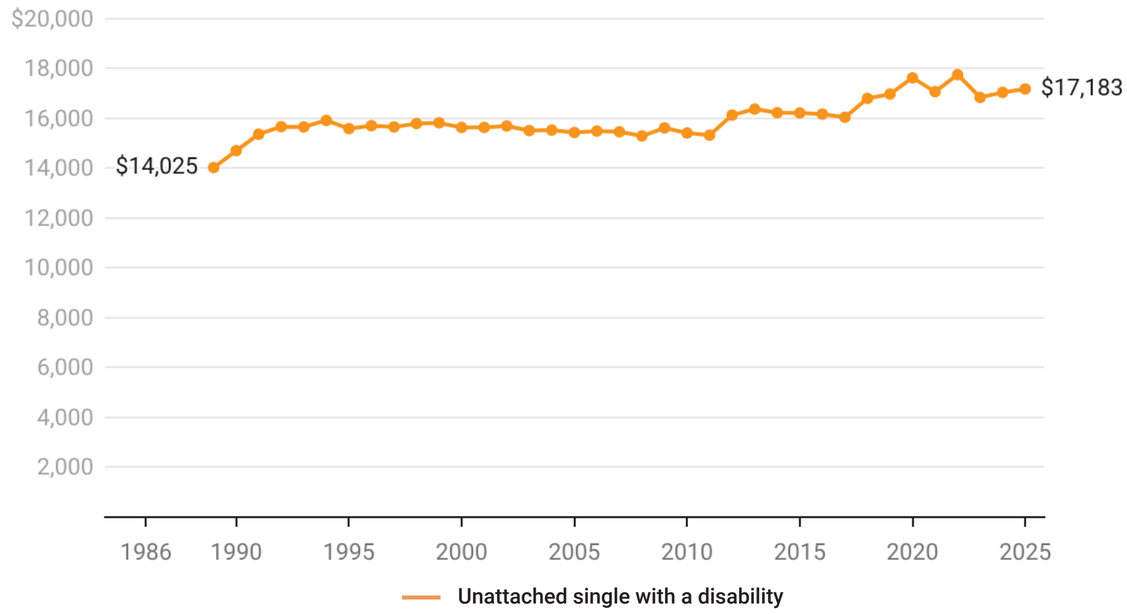
The AIM household saw an increase in 2020 due to COVID-19 benefits, a decline in 2021 due to the loss of those benefits, another increase in 2022 due to higher work-related allowances as well as inflation-related payments from both the provincial and federal governments, a decline in 2023 due to the loss of most inflation-related payments, and an increase in 2024 due to higher provincial tax credits. In 2025, the AIM household saw their income essentially unchanged.

The MAN household's income was much higher compared to that of the AIM household in 2022, primarily due to the significantly higher payments received from Manpower Training; another increase in 2023 resulted from receiving these higher payments for the entire calendar year. The decline in 2024 was primarily due to the impact of unchanged Manpower Training benefits and the loss of the federal Grocery Rebate. In 2025, the MAN household's income declined again due to the impact of unchanged Manpower Training benefits.

In 2025, the total welfare income of the **unattached single considered employable (AIM)** was $15,209, which is a 0.3 per cent increase compared to 2024, a 1 per cent increase since 2019 when Aim for Employment participation was made mandatory, and a 33 per cent increase since 2018 (i.e., their total income when receiving Social Assistance benefits prior to Aim for Employment), in constant 2025 dollars.

The total welfare income of the **unattached single considered employable (MAN)** was $26,464, which is a 1.7 per cent decrease compared to 2024, a 17 per cent increase since 2022 (when Manpower Training benefits were first made available), and a 131 per cent increase since 2018 (i.e., their total income when receiving Social Assistance benefits prior to Aim for Employment), in constant 2025 dollars.

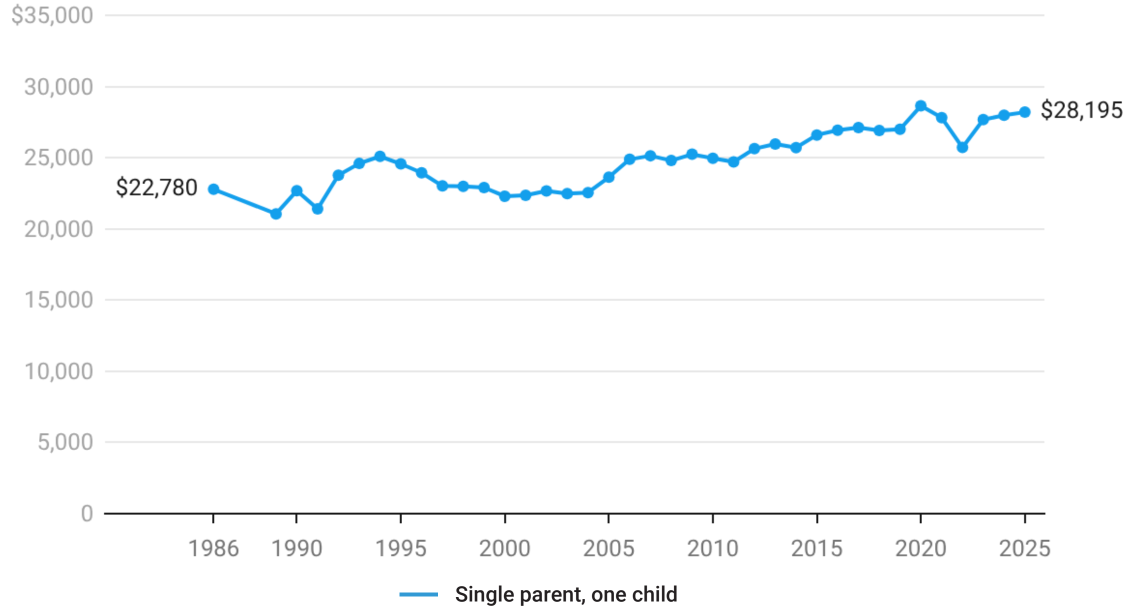
Figure 2QC: Welfare income for the example unattached single with a disability in Quebec 1986–2025, in 2025 constant dollars



The welfare income of the **unattached single with a disability** increased from the start of the time series until 1994, remained relatively stable until 2011, increased in 2012, then declined slightly until 2017. Their income increased again in 2018 and 2019, largely due to enhancements in basic Social Assistance benefits, and again in 2020 largely due to COVID-19 pandemic-related payments. The decline in 2021 was primarily due to the loss of pandemic-related payments and the effects of high inflation. The increase in 2022 was due to inflation-related one-time payments from both the provincial and federal governments and the decline in 2023 was due to the loss of those payments. The increases in 2024 and 2025 were due to the impacts of inflationary adjustments to most benefit payments.

In 2025, the total welfare income of the **unattached single with a disability** was $17,183, which is a 0.8 per cent increase compared to 2024, and a 23 per cent increase since the start of the time series, in constant 2025 dollars.

Figure 3QC: Welfare incomes for the example single parent with one child in Quebec 1986–2025, in 2025 constant dollars



The total welfare income of the **single parent with one child** fluctuated in the late 1980s and early 1990s, increased in 1994, decreased through to 2000, then plateaued until 2004. Increases through to 2006 were followed by a period of relative stasis until 2011 and then a generally increasing trend through to 2019. Increases between 2015 and 2017 were primarily the result of changes to federal child benefits. This household's income peaked in 2020, then declined again through to 2023. The 2020 increase was primarily due to COVID-19 pandemic-related payments, while the 2021 decline was largely due to the loss of those payments. The 2022 decline was primarily due to very high national inflation despite additional inflation-related payments, while the 2023 decline was due to the loss of those payments. The increases in 2024 and 2025 were due to the impacts of inflationary adjustments to most benefit payments.

In 2025, the total welfare income of the **single parent with one child** was $28,195, which is a 0.8 per cent increase compared to 2024, and a 23 per cent increase since the start of the time series, in constant 2025 dollars.

Figure 4QC: Welfare incomes for example couples with two children in Quebec 1986–2025, in 2025 constant dollars

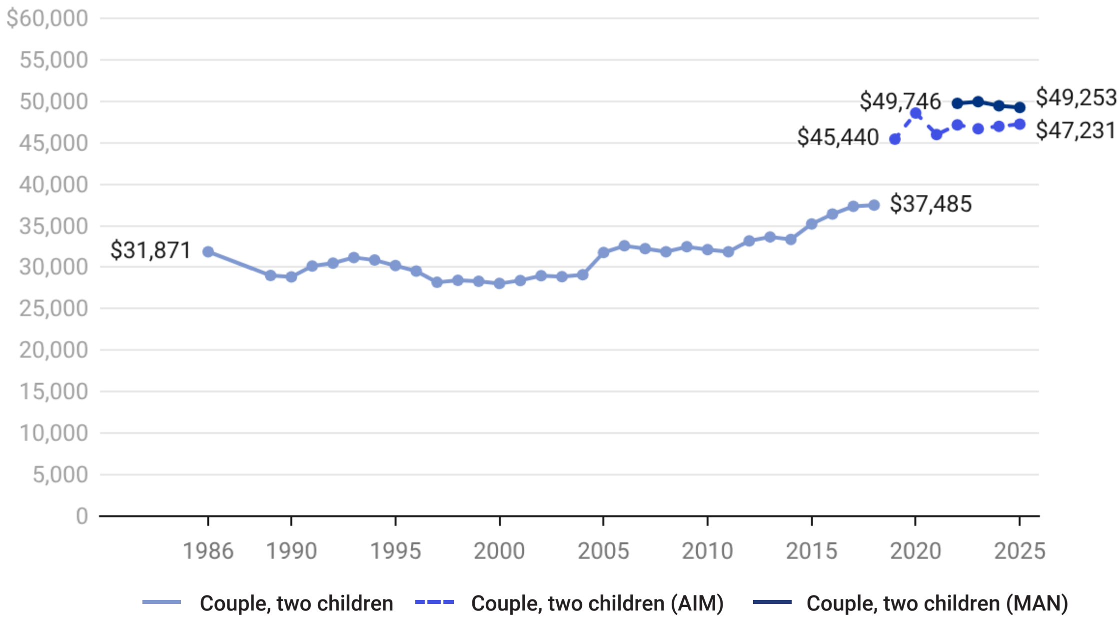


Figure 4QC shows three trendlines: the couple with two children receiving Social Assistance benefits from 1986 until 2018, the couple with two children (AIM) starting in 2019, and the couple with two children (MAN) starting in 2022.

After increases in the early 1990s, the total welfare income of the **couple with two children** saw decreases from 1993 to 1997, relative stasis through to 2004, a slight increase in 2005, and another period of stasis through to 2011. Thereafter, their income increased through to 2018, primarily due to changes to federal child benefits.

In 2019, the new and mandatory Aim for Employment program for new recipients of Social Assistance was instituted. Given that our example households are assumed to be new entrants in each calendar year, the new program resulted in a substantial income increase in our year-over-year analysis between 2018 and 2019, primarily due to the program's associated much higher work-related allowances. As a result, we see a new trendline start in 2019 at a higher level than the previous one for the **couple with two children (AIM)**. The income of this household is assumed to represent a typical "lowest" Aim for Employment income. In July 2022, the provincial government instituted another major policy change that allowed Aim for Employment recipients to receive benefits through Quebec's Manpower Training measure. As such, another trendline starts for the **couple with two children (MAN)** in 2022, which represents a typical "highest" Aim for Employment income. See the Components of welfare incomes section for more information about the policy changes described above.

The AIM household saw an increase in 2020 due to COVID-19 benefits, a decline in 2021 due to the loss of those benefits, another increase in 2022 due to higher work-related allowances as well as inflation-related payments from both the provincial and federal governments, a decline in 2023 due to the loss of most inflation-related payments, and a slight increase in 2024 due to inflationary adjustments to most benefit payments. Their total welfare income remained stable in 2025.

The MAN household's income was higher in 2022 compared to that of the AIM household, primarily due to the higher payments received from Manpower Training; another slight increase in 2023 resulted from receiving these higher payments for the entire calendar year. The decline in 2024 was primarily due to the impact of unchanged Manpower Training benefits and the loss of the federal Grocery Rebate. In 2025, the MAN household's income continued to decline due to the impact of unchanged Manpower Training benefits.

In 2025, the total welfare income of the **couple with two children (AIM)** was $47,231, which is a 0.5 per cent increase compared to 2024, a 4 per cent increase since 2019 (when Aim for Employment participation was made mandatory), and a 26 per cent increase since 2018 (i.e., their total income when receiving Social Assistance benefits prior to Aim for Employment), in constant 2025 dollars.

The total welfare income of the **couple with two children (MAN)** was $49,254, which is a 0.4 per cent decrease compared to 2024, a 1 per cent decrease compared to 2022 (when Manpower Training benefits were first made available), and a 31 per cent increase since 2018 (i.e., their total income when receiving Social Assistance benefits prior to Aim for Employment), in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to established thresholds of poverty and/or low income.

Two measures of poverty are commonly used in Canada:

- The Market Basket Measure (MBM), Canada's Official Poverty Line, identifies households whose disposable income is less than the cost of a "basket" of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold identifies households whose disposable income is less than 75 per cent of the MBM.

Two measures of low income are also commonly used:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (i.e., less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Montreal, in the analysis below. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2025 are estimates based on increasing the 2024 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

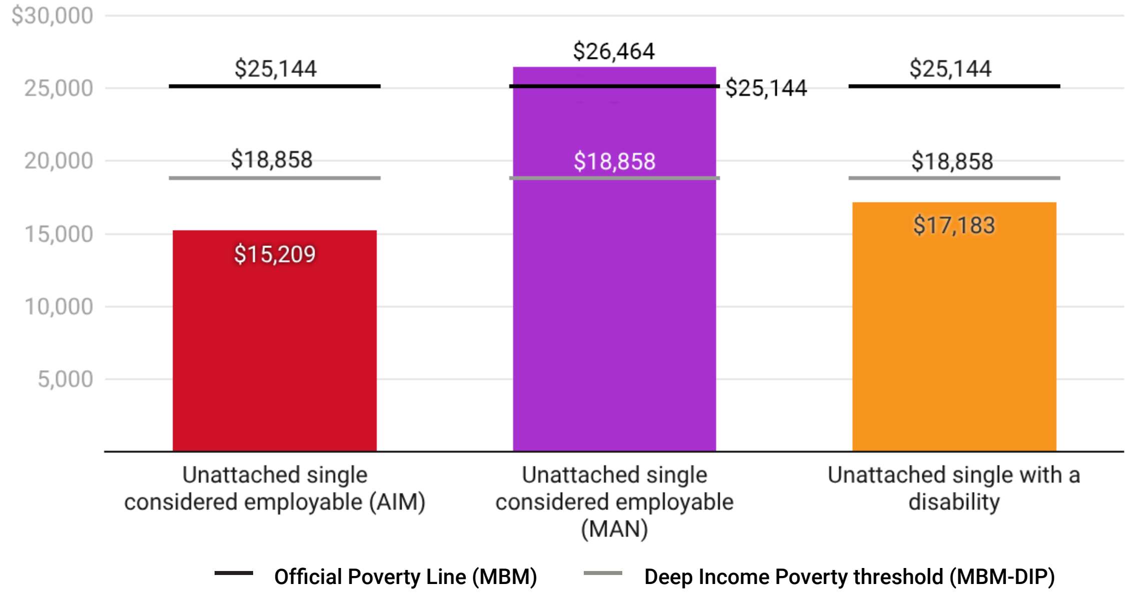
A spreadsheet containing comparisons of the welfare incomes of the six example household types in Quebec with all four poverty/low-income thresholds is available for download.

Poverty threshold comparisons

The welfare incomes of five of the six example household types in Quebec were below Canada's Official Poverty Line (MBM) in 2025, and two were also below the Deep Income Poverty threshold (MBM-DIP). This means that five of the six households were living in poverty and two were also living in deep poverty in 2025.

Figures 5QC and 6QC compare 2025 welfare incomes for the six example household types to the 2025 MBM and MBM-DIP thresholds for Montreal.

Figure 5QC: Welfare incomes and poverty thresholds for example unattached single households in Quebec, 2025



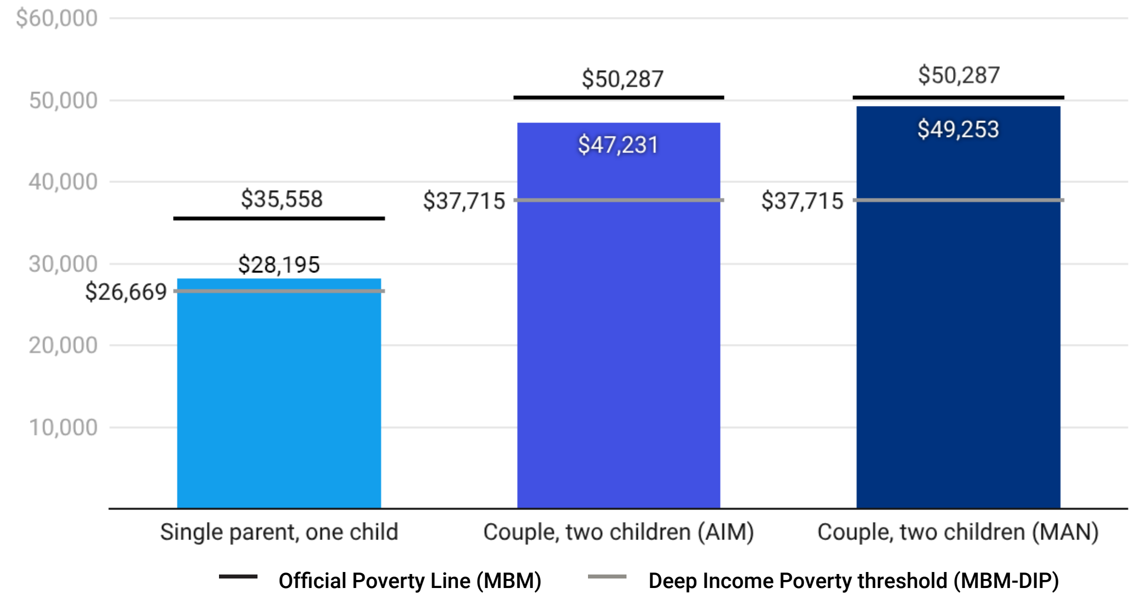
The **unattached single considered employable (AIM)** had the least adequate income relative to the poverty thresholds. Their income was $3,648 below the Deep Income Poverty threshold and $9,934 below the Poverty Line. This means their income was 81 per cent of the MBM-DIP and 60 per cent of the MBM.

The **unattached single considered employable (MAN)** had the most adequate income relative to the poverty thresholds. Their income was $7,607 above the Deep Income Poverty threshold and $1,321 above the Poverty Line. This means their income was 140 per cent of the MBM-DIP and 105 per cent of the MBM.

The **unattached single with a disability** had an income that was $1,675 below the Deep Income Poverty threshold and $7,960 below the Poverty Line. This means their income was 91 per cent of the MBM-DIP and 68 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts for the additional costs associated with disability. See the Methodology section for more information.

Figure 6QC: Welfare incomes and poverty thresholds for example households with children in Quebec, 2025



The **single parent with one child** had a welfare income that was $1,526 above the Deep Income Poverty threshold but $7,363 below the Poverty Line. This means their income was 106 per cent of the MBM-DIP but 79 per cent of the MBM.

The **couple with two children (AIM)** had a welfare income that was $9,516 above the Deep Income Poverty threshold but $3,056 below the Poverty Line. This means their income was 125 per cent of the MBM-DIP but 94 per cent of the MBM.

The **couple with two children (MAN)** had an income that was $11,538 above the Deep Income Poverty threshold but $1,033 below the Poverty Line. This means their income was 131 per cent of the MBM-DIP but 98 per cent of the MBM.

Low-income threshold comparisons

The welfare incomes of the example households were all below or at the level of the low-income thresholds, as shown in the spreadsheet linked below.

The lowest income relative to these thresholds was that of the **unattached single considered employable (AIM)**, whose total welfare income was only 48 per cent of the LIM and only 58 per cent of the LICO. The highest was that of the **unattached single considered employable (MAN)**, whose total welfare income was 83 per cent of the LIM and 100.1 per cent of the LICO.

The **unattached single with a disability** had a total welfare income that was 54 per cent of the LIM and 65 per cent of the LICO. The **single parent with one child** had a welfare income of 62 per cent of the LIM and 88 per cent of the LICO.

The **couple with two children (AIM)** had a total welfare income that was 74 per cent of the LIM and 94 per cent of the LICO. The **couple with two children (MAN)** had a total welfare income that was 77 per cent of the LIM and 99 per cent of the LICO.

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

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

Figures 7QC, 8QC, 9QC, and 10QC show the total welfare incomes of each of the six example households in Quebec as a percentage of the Market Basket Measure (MBM) threshold for Montreal, starting in 2002.

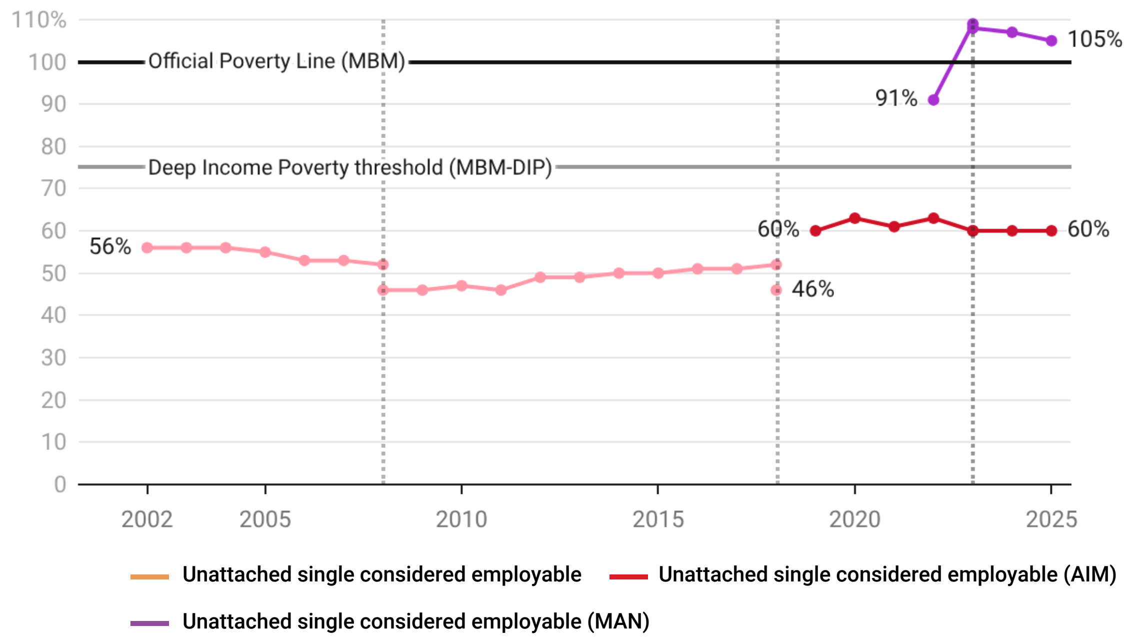
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the six households' total welfare incomes have been in each year over the past 24 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year since 2002.

Four trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM, including changes made to the MBM due to "rebasing." The three rebasings, occurring in 2008, 2018, and 2023, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty. For the years in which rebasing took place (2008, 2018, and 2023), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 7QC: Welfare incomes as a percentage of the MBM for example unattached singles considered employable in Quebec, 2002–2025



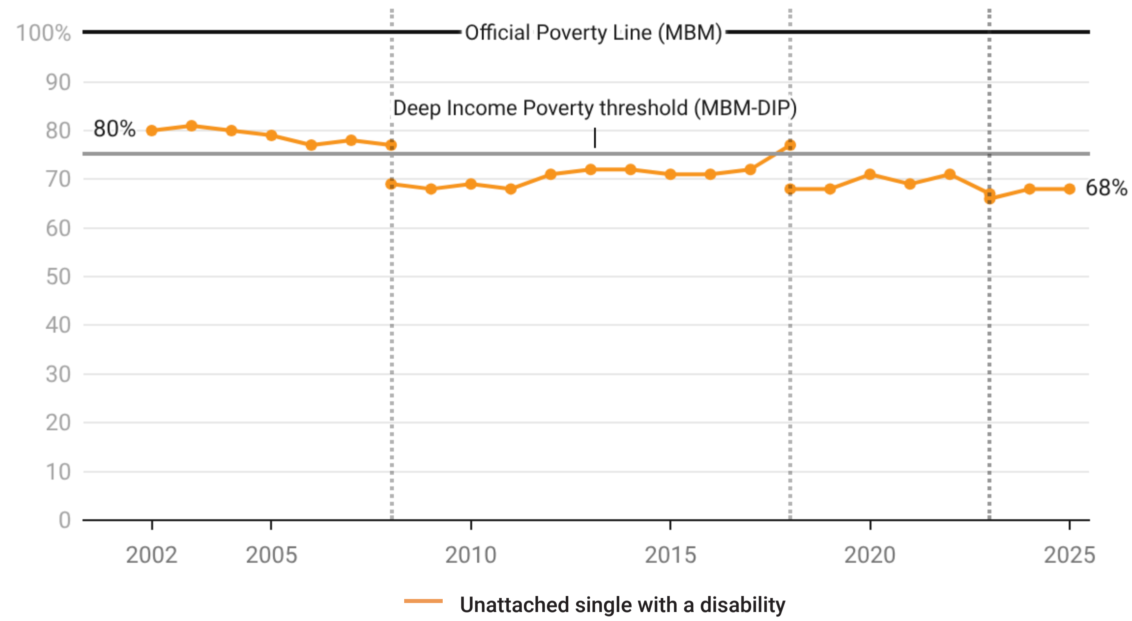
The welfare income of the **unattached single considered employable** receiving Social Assistance benefits began the time series in 2002 at only 56 per cent of the Poverty Line. Their income declined slightly to 53 per cent in 2007 and declined even further after the 2008 rebasing to 46 per cent of the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

In 2019, changes for new entrants into the Social Assistance program (as described in the Components of welfare incomes section) resulted in a total welfare income for the **unattached single considered employable (AIM)** that was 60 per cent of the Poverty Line. Their income then vacillated between 60 and 63 per cent of the Poverty Line until 2022. After the rebasing in 2023, their income remained unchanged at 60 per cent of the Poverty Line in both 2024 and 2025.

In 2022, when Manpower Training benefits became available, the total welfare income for the **unattached single considered employable (MAN)** was 91 per cent of the Poverty Line. After the 2023 rebasing, their income was 108 per cent of the Poverty Line; it declined slightly to 107 per cent in 2024 and declined further to 105 per cent in 2025.

Overall, the income of the unattached single considered employable declined by 10 percentage points between the start of the time series and the 2018 rebasing, which represents a significant worsening of the poverty experienced by households in these circumstances in those years. The policy changes in 2019 and 2022 resulted in much higher total welfare incomes for both the unattached single considered employable (AIM) and the unattached single considered employable (MAN), and therefore households in these circumstances would have had much more adequate incomes relative to the Poverty Line. It is important to note, however, that the unattached single considered employable (AIM) would still have been living in deep poverty since the Aim for Employment program was introduced in 2019. Although the unattached single considered employable (MAN) would have been living in poverty in 2022, their income would have risen above the Poverty Line in 2023, 2024, and 2025.

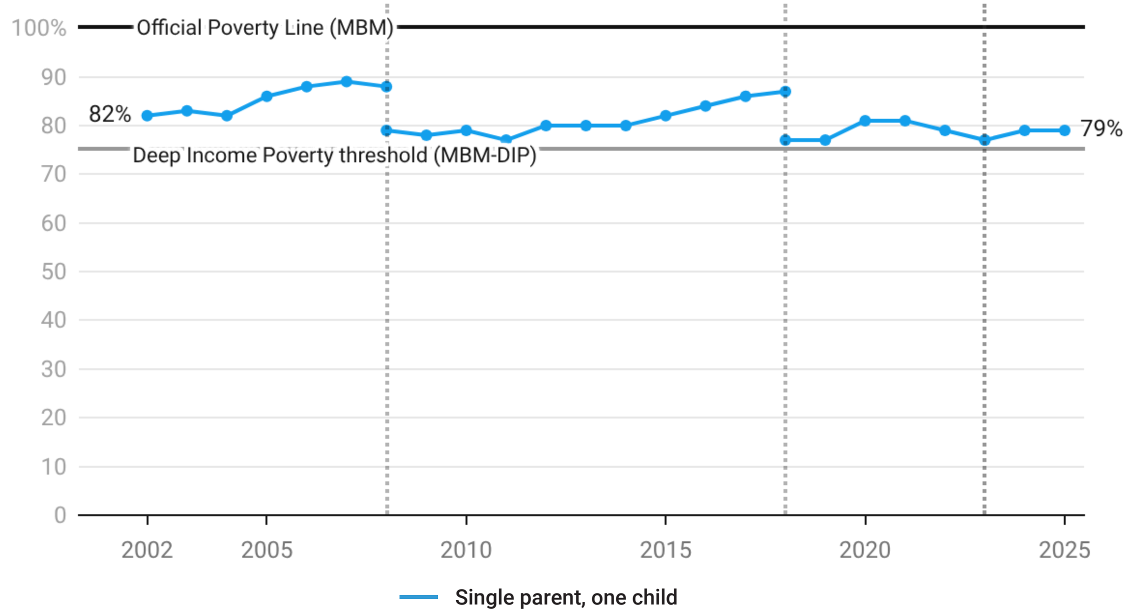
Figure 8QC: Welfare incomes as a percentage of the MBM for the example unattached single with a disability in Quebec, 2002–2025



The welfare income of the **unattached single with a disability** started the time series at 80 per cent of the Poverty Line; it decreased to 78 per cent in 2007 and to 69 per cent after the 2008 rebasing. A general increase through the next decade saw their income reach 72 per cent in 2017, but after the 2018 rebasing it declined to 68 per cent. Some fluctuation followed, with their income reaching 71 per cent in 2020 and 2022. After the 2023 rebasing, their income was 66 per cent of the Poverty Line; it increased to 68 per cent in 2024 and remained stable in 2025.

Overall, the welfare income of the unattached single with a disability was 12 percentage points lower relative to the Poverty Line in 2025 than it was in 2002. This indicates a deepening of the poverty experienced by households in these circumstances across the time series. As well, their income would have started the time series above the Deep Income Poverty threshold but would have fallen below it as of 2008, meaning that households in these circumstances would have consistently lived in deep poverty for the majority of the time series.

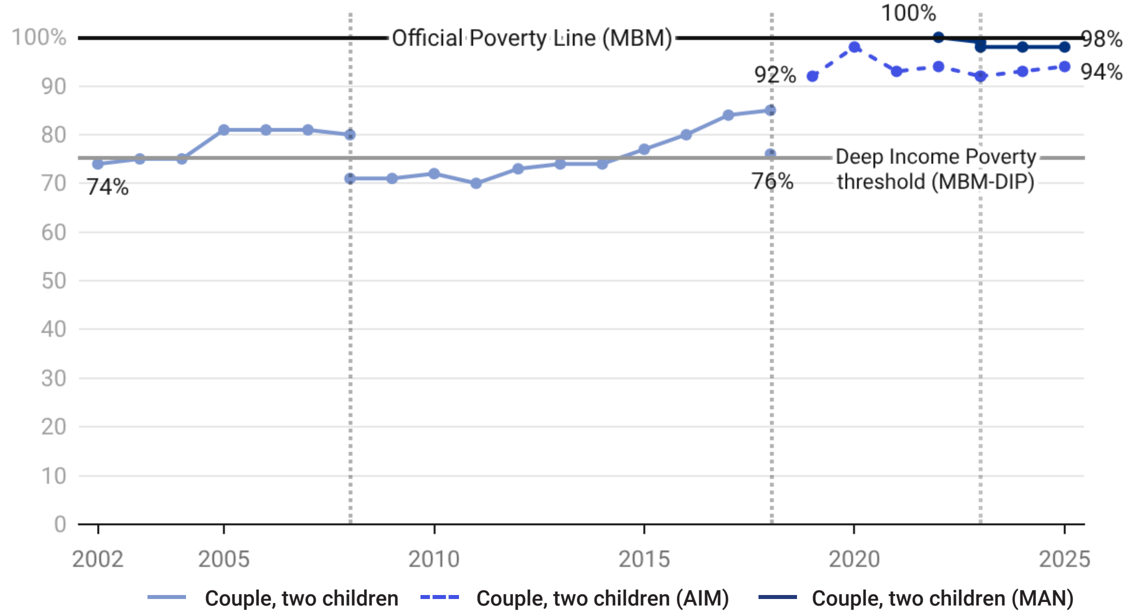
Figure 9QC: Welfare incomes as a percentage of the MBM for the example single parent with one child in Quebec, 2002–2025



The welfare income of the **single parent with one child** started the time series in 2002 at 82 per cent of the Poverty Line. Their income generally increased relative to the Poverty Line until 2007 but declined after the 2008 rebasing to 79 per cent. This was followed by another general increase to 86 per cent in 2017, and a decline to 77 per cent after the 2018 rebasing. After an increase to 81 per cent in 2020, their income fell back to 77 per cent after the 2023 rebasing; it increased to 79 per cent in 2024 and remained stable in 2025.

Overall, the welfare income of the single parent with one child declined by 3 percentage points relative to the Poverty Line across the time series. This indicates a slight deepening of the poverty experienced by households in these circumstances over the last 24 years. It is notable that their income would have been above the Deep Income Poverty threshold across the entire time series, meaning that although households in these circumstances would have been living in poverty for the last 24 years, they would not have been living in deep poverty.

Figure 10QC: Welfare incomes as a percentage of the MBM for the example couples with two children in Quebec, 2002–2025



The welfare income of the **couple with two children** receiving Social Assistance benefits started the time series at 74 per cent of the Poverty Line, increased to 81 per cent in 2005, and declined slightly to 81 per cent before the 2008 rebasing. After the 2008 rebasing, their income decreased to 71 per cent of the Poverty Line. A period of relative stasis followed until 2014, after which their income gradually increased to 84 per cent of the Poverty Line in 2017. After the 2018 rebasing, their income was 76 per cent of the Poverty Line.

In 2019, the changes for new entrants into the Social Assistance program (as described in the Components of welfare incomes section) resulted in a total welfare income for the **couple with two children (AIM)** that was 92 per cent of the Poverty Line. Their income then fluctuated, reaching a high of 98 per cent in 2020 and declining to 94 per cent in 2022. Their income decreased slightly to 92 per cent after the 2023 rebasing but increased modestly over the next two years, ending the time series in 2025 at 94 per cent of the Poverty Line.

In 2022, when Manpower Training benefits became available to this household, the total welfare income for the **couple with two children (MAN)** was 100 per cent of the Poverty Line. After the 2023 rebasing, their income decreased slightly to 98 per cent, where it stayed through 2024 and 2025.

Overall, the income of the couple with two children increased by 2 percentage points between the start of the time series and the 2018 rebasing, which represents a slight improvement in the poverty experienced by households in these circumstances in those years. The policy changes in 2019 and 2022 would have resulted in much higher total welfare incomes for both the couple with two children (AIM) and the couple with two children (MAN), and therefore much more adequate incomes relative to the Poverty Line. It is important to note that both couples with two children would have still been living in poverty since the changes in 2019, although the income of the couple with two children (MAN) would have reached the Poverty Line in 2022.

Download the data in a spreadsheet

Access to data

The data for Quebec is available for download, including:

1. Components of welfare income for all households.
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2025.

Download the data in a spreadsheet

Saskatchewan

Components of welfare incomes

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

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

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

Table 1SK shows the value of the welfare income components of the four example household types in Saskatchewan in 2025. All four households are assumed to be living in Saskatoon, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1SK: Components of welfare incomes for all example households in Saskatchewan, 2025

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	$12,220	$15,355	$17,280	$21,620
Additional social assistance	$0	$840	$0	$0
Federal child benefits	$0	$0	$7,892	$13,318
Provincial child benefits	$0	$0	$0	$0
Federal tax credits/benefits	$749	$828	$1,462	$1,840
Provincial tax credits/benefits	$414	$414	$827	$1,153
Total 2025 income	**$13,382**	**$17,437**	**$27,461**	**$37,931**

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

Total annual welfare incomes in 2025 ranged from $13,382 for the unattached single considered employable to $37,931 for the couple with two children. The

income of the unattached single with a disability was $17,437 and that of the single parent with one child was $27,461.

Basic social assistance: Three of the households received benefits from the Saskatchewan Income Support (SIS) program. The unattached single with a disability received benefits from the Saskatchewan Assured Income for Disability (SAID) program.

The SIS Adult Basic Benefit increased effective May 1, increasing from $355 to $365 per month for the unattached single considered employable and the single parent with one child, and from $710 to $730 per month for the couple with two children. These amounts represent a nearly 3 per cent increase over 2024.

The SIS Shelter Benefit also increased effective May 1, increasing from $650 to $660 per month for the unattached single considered employable, and from $1,065 to $1,085 for both households with children. These amounts represent a 2 per cent increase.

The SAID Living Income Benefit, which incorporates both basic and shelter benefits, also increased effective May 1, increasing from $1,129 to $1,159 per month, which also represents a nearly 3 per cent increase. Given that SAID pays either flat-rate or actual utilities amounts, our calculations also include an average actual utilities amount for 2025 for the unattached single with a disability, as provided by the Ministry of Social Services.

Additional social assistance: The unattached single with a disability received $70 per month ($840 per year) in additional social assistance benefits through the Disability Income Benefit. This amount remained unchanged in 2025.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17.

Provincial child benefits: Saskatchewan did not have a child benefit program as of 2025.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The households received the following total amounts, paid in quarterly instalments throughout the year: the unattached single households received $344.50, the single parent with one child received $689, and the couple with two children received $1,052.

Three households also received the GST/HST credit supplement, in the following total amounts: the unattached single considered employable received $10.24, the unattached single with a disability received $89.65, and the single parent with one child received the maximum amount of $181.50.

All four households received the Canada Carbon Rebate (CCR). However, in 2025, the federal government removed the federal fuel charge (the “carbon tax”), which also meant the end of carbon tax-related rebate payments. As a result, the CCR ended in spring 2025, meaning that households in Saskatchewan received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in CCR payments between 2024 and 2025 for the Saskatchewan households are indicated in Table 2SK.

Table 2SK: Difference in carbon rebate payments in Saskatchewan, 2024-2025

	2024	2025	Difference
Unattached single considered employable	$734	$394	-$340
Unattached single with a disability	$734	$394	-$340
Single parent, one child	$1,101	$591	-$510
Couple, two children	$1,468	$788	-$680

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

Provincial tax credits/benefits: All four households received the Saskatchewan Low-Income Tax Credit (SLITC), which was enhanced by 5 per cent and increased with inflation indexing in July. The previous annual amounts of $398 for an individual, an additional $398 for a partner or eligible dependant, and $157 per child (up to two children) were increased to $429 for an individual, an additional $429 for a partner or eligible dependant, and $169 per child (up to two children). Half of the amount for 2024 was delivered in two payments between January and June, and half of the amount for 2025 was delivered in two payments between July and December.

Download the data in a spreadsheet

Changes to welfare incomes

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

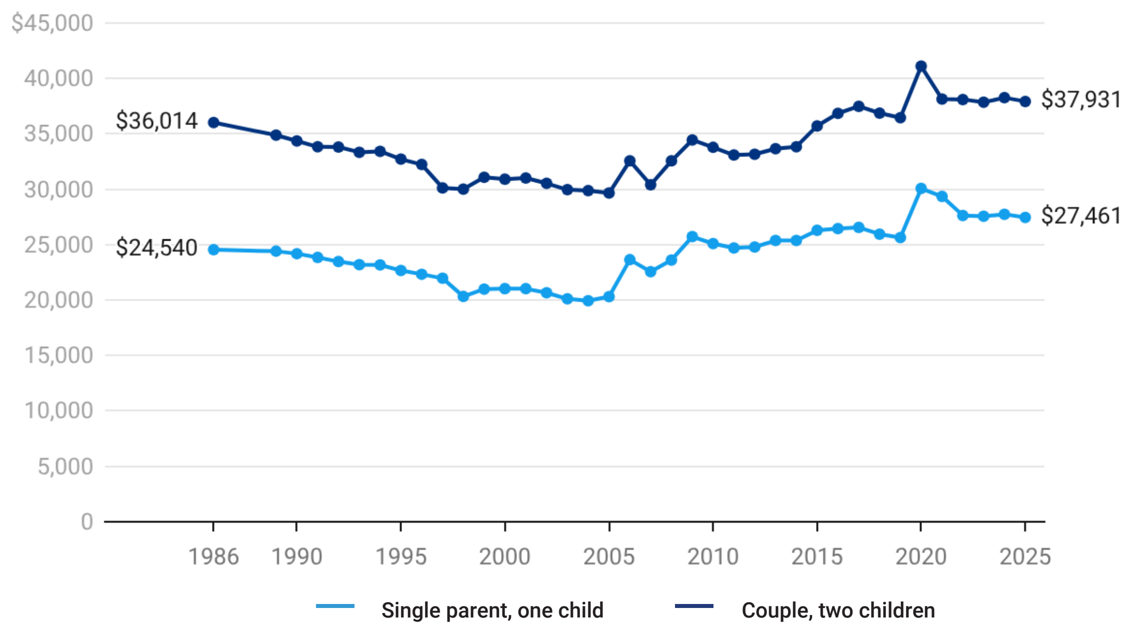
Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Saskatchewan would have resulted in a slightly different trendline.

Figure 1SK: Welfare incomes for example unattached single households in Saskatchewan 1986–2025, in 2025 constant dollars

The total welfare income of the **unattached single considered employable** stayed relatively constant between 1986 and 2005, with some periods of fluctuation in the mid-1990s. The mid-2000s saw an increasing trend with an outlier peak in 2006 that resulted from increases to both general living allowances and utilities rates. This trend was followed by a gradual decline from 2008 to 2019. A sharp increase in 2020 was the result of increased basic social assistance benefit amounts, the federal climate action incentive, and COVID-19 pandemic-related payments. The removal of pandemic-related payments resulted in a decline in 2021, while the slight rise in 2022 was due to increases in basic social assistance benefits and new inflation-related benefits from both the provincial and federal governments. The modest decline in 2023 resulted from the loss of provincial inflation-related benefits and the impact of high inflation. In 2024, the increase was driven by the new basic social assistance benefit amounts. The decline in 2025 was due to the reduction in Canada Carbon Rebate payments, although this was partially mitigated by the increase to basic social assistance benefit payments. The total welfare income of the unattached single considered employable was $13,382 in 2025, which is a 2 per cent decrease compared to 2024, and a 25 per cent increase since the start of the time series, in constant 2025 dollars.

The total welfare income for the **unattached single with a disability** who qualified for the SAID program has been tracked since the program became available to those living independently in 2013. After increases through to 2015 and declines thereafter until 2019, their income peaked in 2020 due to the introduction of the federal climate action incentive and COVID-19 pandemic-related payments. The decline over the following three years were largely due to the loss of pandemic-related payments and the impact of high inflation. In 2024, the decline was mainly due to the loss of the federal Grocery Rebate. The decline in 2025 was due to the reduction in Canada Carbon Rebate payments, which was partially mitigated by the increase to basic social assistance benefit payments. The total welfare income for the unattached single with a disability was $17,437 in 2025, which is a 2 per cent decline compared to 2024, and a 7 per cent decline since 2013, in constant 2025 dollars.

Figure 2SK: Welfare incomes for example households with children in Saskatchewan 1986–2025, in 2025 constant dollars



The welfare incomes of both households with children followed a similar trajectory across the time series. Declines from 1986 through to 2005, with some fluctuations in the late 1990s, were followed by a general increase through to 2017; there were some sharper fluctuations between 2005 and 2009, including an increase in 2006 that resulted from increases to both general living allowances and utilities rates. Increases after 2015 were largely the result of changes to federal child benefits. After slight decreases from 2017 to 2019, the steep rises in 2020 resulted from new basic social assistance benefit amounts, the federal climate action incentive, and COVID-19 pandemic-related payments. Declines in 2021 and 2022 were due to the loss of pandemic-related payments and to the impact of high inflation, and in 2023 were largely the result of the loss of inflation-related payments. In 2024, the slight increases were the result of higher basic social assistance benefit amounts. The slight decrease in 2025 was due to the reduction in Canada Carbon Rebate payments, despite the increase to basic social assistance benefit payments.

In 2025, the welfare income of the **single parent with one child** was $27,461, which is a 1 per cent decrease compared to 2024, and a 12 per cent increase since the start of the time series, in constant 2025 dollars. The welfare income of the **couple with two children** was $37,931, which is a 1 per cent decrease compared to 2024, and a 5 per cent increase since the start of the time series, in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to established thresholds of poverty and/or low income.

Two measures of poverty are commonly used in Canada:

- The Market Basket Measure (MBM), Canada's Official Poverty Line, identifies households whose disposable income is less than the cost of a "basket" of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold identifies households whose disposable income is less than 75 per cent of the MBM.

Two measures of low income are also commonly used:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (i.e., less than half of the median income).

- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Saskatoon, in the analysis below. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2025 are estimates based on increasing the 2024 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

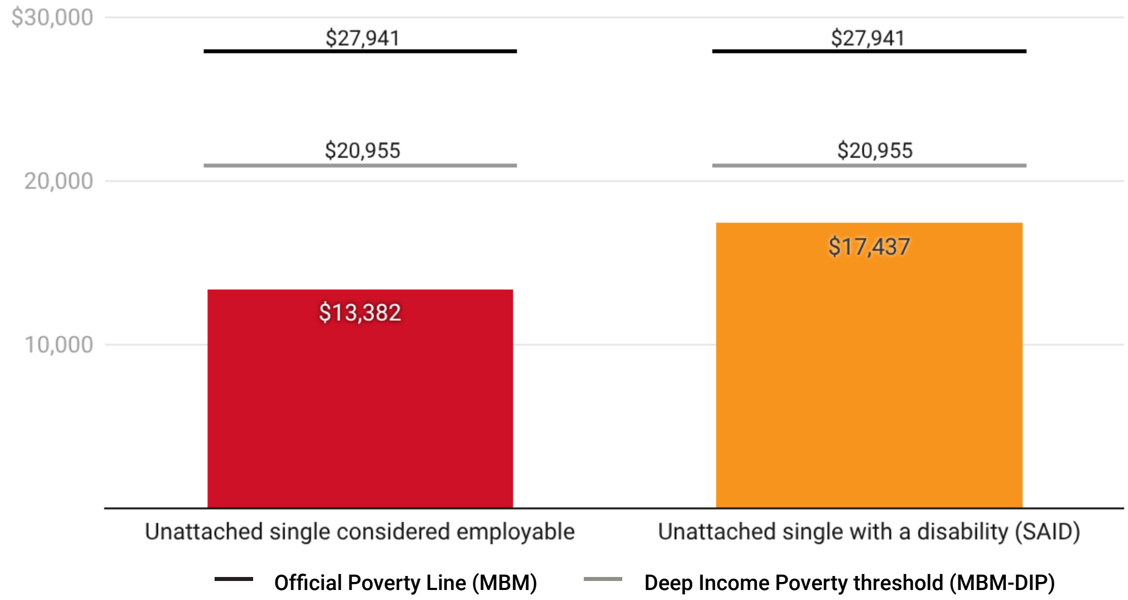
A spreadsheet containing comparisons of the welfare incomes of the four example household types in Saskatchewan with all four poverty/low-income thresholds is available for download.

Poverty threshold comparisons

The welfare incomes of all four example household types in Saskatchewan were below Canada's Official Poverty Line (MBM) in 2025, and all four were also below the Deep Income Poverty threshold (MBM-DIP). This means that all four households were not only living in poverty in 2025, but in deep poverty.

Figures 3SK and 4SK compare 2025 welfare incomes for the four example household types to the 2025 MBM and MBM-DIP thresholds for Saskatoon.

Figure 3SK: Welfare incomes and poverty thresholds for example unattached single households in Saskatchewan, 2025

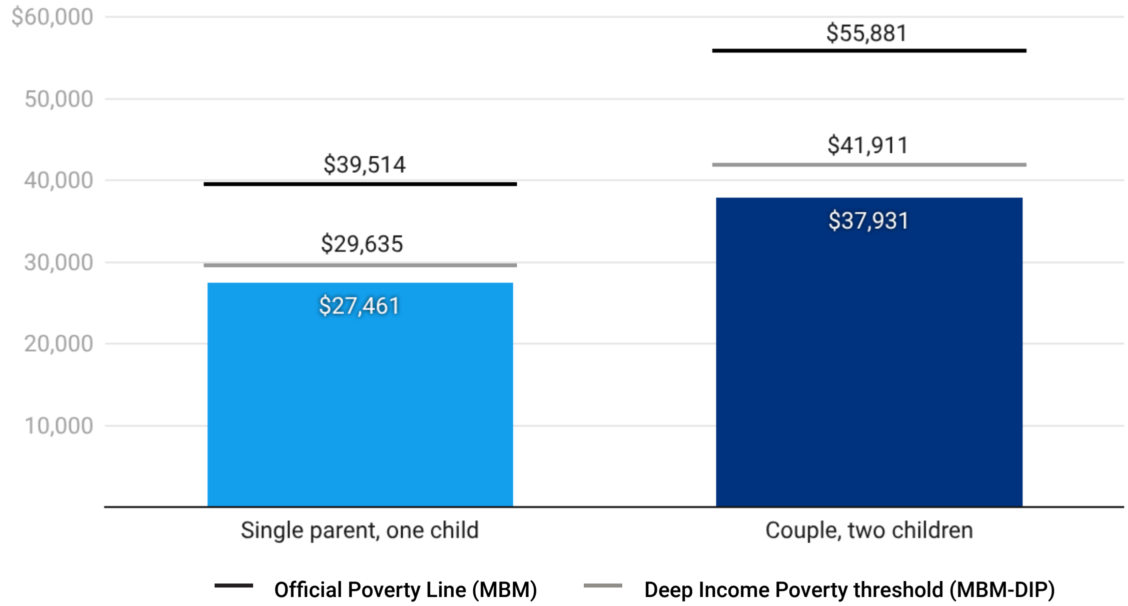


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was $7,573 below the Deep Income Poverty threshold and $14,559 below the Poverty Line. This means their income was 64 per cent of the MBM-DIP and only 48 per cent of the MBM.

The **unattached single with a disability** had an income that was $3,518 below the Deep Income Poverty threshold and $10,504 below the Poverty Line. This means their income was 83 per cent of the MBM-DIP and 62 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts for the additional costs associated with disability. See the Methodology section for more information.

Figure 4SK: Welfare incomes and poverty thresholds for example households with children in Saskatchewan, 2025



The welfare income of the **single parent with one child** was highest relative to the Poverty Line among the four example households. Their income was $2,174 below the Deep Income Poverty threshold and $12,053 below the Poverty Line. This means their income was 93 per cent of the MBM-DIP and 69 per cent of the MBM.

The welfare income of the **couple with two children** was $3,980 below the Deep Income Poverty threshold and $17,950 below the Poverty Line. This means their income was 91 per cent of the MBM-DIP and 68 per cent of the MBM.

Low-income threshold comparisons

The welfare incomes of the example households were also below the low-income thresholds, with one exception, as shown in the spreadsheet linked below.

The lowest income relative to these thresholds was that of the **unattached single considered employable**, whose total welfare income was 42 per cent of the LIM and 60 per cent of the LICO. The highest was that of the **single parent with one child**, whose welfare income was 61 per cent of the LIM and 101 per cent of the LICO.

The **unattached single with a disability** had a welfare income of 55 per cent of the LIM and 78 per cent of the LICO. The **couple with two children** had a welfare income that was 59 per cent of the LIM and 90 per cent of the LICO.

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

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

Figures 5SK and 6SK show the total welfare incomes of each of the four example household types in Saskatchewan as a percentage of the Market Basket Measure (MBM) for Saskatoon, starting in 2002.

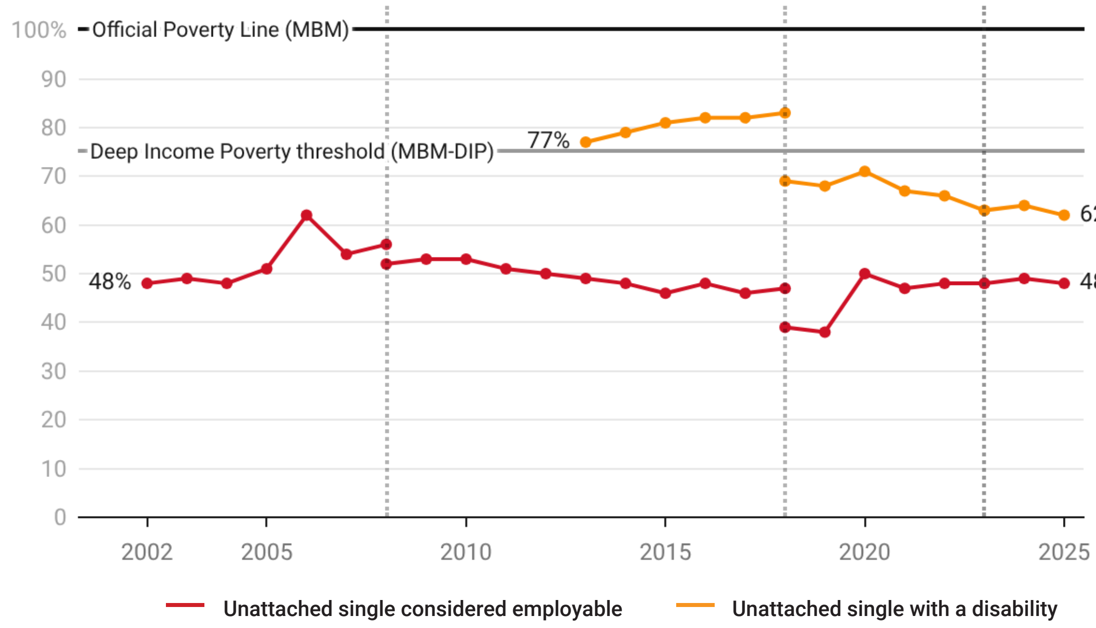
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 24 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year from 2002 to 2025.

Four trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM, including changes made to the MBM due to "rebasing." The three rebasings, occurring in 2008, 2018, and 2023 are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty. For the years in which rebasing took place (2008, 2018, and 2023), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5SK: Welfare incomes as a percentage of the MBM for example unattached single households in Saskatchewan, 2002–2025



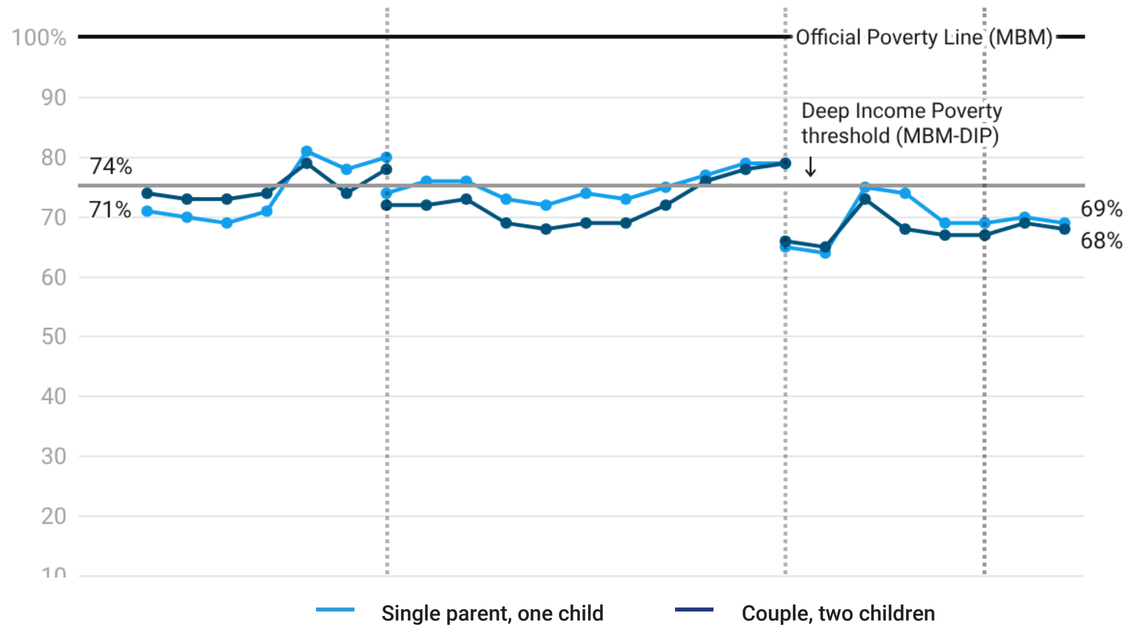
The welfare income of the **unattached single considered employable** began the time series at 48 per cent of the Poverty Line; their income increased to 62 per cent in 2006 before decreasing again to 54 per cent in 2007. Their income was 52 per cent of the Poverty Line after the 2008 rebasing and then declined slightly for nine years to 46 per cent in 2017. After a drop in 2018 due to rebasing, their income rose to 50 per cent of the Poverty Line in 2020 before declining to 48 per cent in 2022. Their income remained the same after the 2023 rebasing, slightly increased to 49 per cent in 2024, and returned to 48 per cent of the Poverty Line where it ended the time series in 2025.

Overall, the welfare income of the unattached single considered employable ended the time series at the same percentage relative to the Poverty Line as it started in 2002. This means no progress was made on improving the poverty experienced by households in these circumstances across the time series. As well, their income would have been below the Deep Income Poverty threshold across the entire time series, meaning that households in these circumstances would have consistently lived in deep poverty for the last 24 years.

The welfare income of the **unattached single with a disability** receiving SAID benefits started its abbreviated time series in 2013 (when the program became available to those living independently) at 77 per cent of the Poverty Line and increased to a high of 82 per cent in 2017. With a decline to 69 per cent after the 2018 rebasing, their income increased in 2020 to 71 per cent before declining to 66 per cent in 2022 and 63 per cent in 2023. Their income remained at the same level after the 2023 rebasing, increased slightly to 64 per cent in 2024, and declined again to end the time series in 2025 at 62 per cent of the Poverty Line.

Overall, the welfare income of the unattached single with a disability was 15 percentage points lower relative to the Poverty Line in 2025 than it was in 2013, which represents a deepening of the poverty experienced by households in these circumstances over the past 13 years. It is important to note that their income started the time series above the Deep Income Poverty threshold but fell below the threshold after 2018, meaning that households in these circumstances would have lived in deep poverty for eight of the last 13 years.

Figure 6SK: Welfare incomes as a percentage of the MBM for example households with children in Saskatchewan, 2002–2025



The welfare income of the **single parent with one child** started the time series at 71 per cent of the Poverty Line, decreased slightly until 2004, increased to 81 per cent in 2006, and decreased again to 78 per cent in 2017. After the 2008 rebasing, their income hovered around the Deep Income Poverty threshold of 75 per cent until 2017. After the 2018 rebasing, their income dropped to 65 per cent of the Poverty Line before seeing a sharp increase to 75 per cent in 2020 that was followed by two years of declines. Their income was unchanged at 69 per cent after the 2023 rebasing, with a slight increase to 70 per cent in 2024 and a slight decline back to 69 per cent of the Poverty Line at the end of the time series in 2025.

Overall, the welfare income of the single parent with one child was 2 percentage points lower in 2025 than it was in 2002 relative to the Poverty Line. This indicates a very slight deepening of the poverty experienced by households in these circumstances across the time series. Their income would have also been below the Deep Income Poverty threshold in all but eight of the last 24 years, meaning that households in these circumstances would have lived in deep poverty for the majority of the time series.

The welfare income of the **couple with two children** followed a similar trajectory, starting the time series at 74 per cent of the Poverty Line, increasing to 79 per cent in 2006, then hovering around the Deep Income Poverty threshold from the 2008 rebasing until 2017. After the 2018 rebasing, their income dropped to 66 per cent of the Poverty Line, increased to 73 per cent in 2020, and decreased again to 67 per cent in 2022. Their income remained unchanged at 67 per cent after the 2023 rebasing, increased to 69 per cent in 2024, and decreased to 68 per cent of the Poverty Line at the end of the time series in 2025.

Overall, the welfare income of the couple with two children ended the time series 6 percentage points lower in 2025 than it was in 2002 relative to the Poverty Line. This indicates a deepening of the poverty experienced by households in these circumstances across the time series. Their income would have also been below the Deep Income Poverty threshold in all but three of the last 24 years, meaning that households in these circumstances would have lived in deep poverty for almost all of the last two decades.

Download the data in a spreadsheet

Access to data

The data for Saskatchewan is available for download, including:

1. Components of welfare income for all households, including the 2024-2025 difference in carbon tax-related rebate payments.
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2025.

Download the data in a spreadsheet

Yukon

Components of welfare incomes

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

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

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

In 2025, all example households in the Yukon received additional payments from the territorial government related to the increased cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1YT shows the value of the welfare income components of the four example household types in the Yukon in 2025. All four households are assumed to be living in Whitehorse, receiving territorial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the Methodology section.

Table 1YT: Components of welfare incomes for all example households in the Yukon, 2025

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	$20,928	$20,928	$30,217	$42,181
Additional social assistance	$2,087	$5,819	$4,406	$8,485
Federal child benefits	$0	$0	$7,892	$11,905
Territorial child benefits	$0	$0	$928	$1,232
Federal tax credits/benefits	$526	$526	$871	$925
Territorial tax credits/benefits	$155	$155	$310	$620
Total 2025 income	**$23,696**	**$27,428**	**$44,623**	**$65,348**

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

Total annual welfare incomes in 2025 ranged from $23,696 for the unattached single considered employable to $65,348 for the couple with two children. The income of the unattached single with a disability was $27,428 and that of the single parent with one child was $44,623.

Basic social assistance: The Yukon's basic social assistance rates are indexed to inflation with automatic increases taking effect on November 1 each year.[1] A 2.8 per cent increase took effect in November 2025.

Additional social assistance: All households received the following additional benefits, all of which remained unchanged in 2025 unless otherwise noted:

- The Special Christmas Allowance of $30 annually per person.
- The Winter Clothing Allowance of $75 annually for people under 14 years old and $125 for people 14 years or older.
- The Telephone Allowance of $37 per month per household, paid to those who have been receiving assistance for at least six consecutive months, or paid immediately (without a six-month wait) to those who are excluded from the labour force.
- The Transportation Expense Allowance of $75 per month per adult, paid to those who have been receiving assistance for at least six consecutive months, or paid immediately (without a six-month wait) to people who are excluded from the labour force, and $56 per month for each dependent child between the ages of two and 18 (paid immediately). These amounts increased in 2025 from the previous $62 for an adult and $40 for a dependent child.
- The Laundry Service Allowance of $10 per month per person, paid to those who have been receiving assistance for at least six consecutive months, or paid immediately (without a six-month wait) to those who are excluded from the labour force and to children.

The unattached single with a disability also received the Yukon Supplementary Allowance of $250 per month, and the couple with two children received a one-time School Supply Allowance of $115. These amounts were unchanged in 2025.

All four households also received a time-limited inflation relief payment, first introduced in 2023, in the amount of $100 per month for each individual in the household, including children. The two unattached single households received $1,200, the single parent with one child received $2,400, and the couple with two children received $4,800.

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

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from $648.92 to $666.42 per month for a child under six years of age and from $547.50 to $562.33 per month for a child aged six to 17. Note that the couple with two children received a reduced amount because their income in past years exceeded the phase-out threshold.

Territorial child benefits: Both households with children received the Yukon Child Benefit. Between January and June, the maximum benefit was $76.50 per child per month and between July and December the maximum benefit was $78.08 per child per month, reduced by a percentage of prior years' family net income above $35,000. The single parent with one child received the maximum amounts, for a total of $927.50. The couple with two children received reduced monthly amounts of $108.17 between January and June and $97.15 between July and December, for a total of $1,231.90. The amount for the second half of the year is less than for the first half because the amount of the benefit reduction is growing faster for this household than the benefit amount.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The households received the following totals, paid in quarterly instalments throughout the year: the unattached single households received the maximum $344.50 and the single parent with one child received the maximum $689. The couple with two children received a reduced amount of $924.93 because their income in previous years exceeded the phase-out threshold.

Three households also received the GST/HST credit supplement, in the following total amounts: the unattached single households and the single parent with one child each received the maximum amount of $181.50.

Territorial tax credits/benefits: All four households received the Yukon Government Carbon Price Rebate (YGCPR), which was introduced in 2019 to help offset the cost of the federal carbon pollution pricing levy. However, in 2025, the federal government removed the federal fuel charge and the requirement for provinces and territories to have a consumer price on carbon. This policy change to end the "carbon tax" also meant the end of carbon tax-related rebate payments, not only in the provinces in which the Canada Carbon Rebate had been in effect but also in the provinces and territories that had their own carbon pricing and rebate programs, such as the YGCPR. Each of these programs ended in spring 2025. As a result, households in the Yukon received significantly reduced rebate payment amounts in 2025 compared to 2024. The differences in YGCPR payment amounts between 2024 and 2025 for the Yukon households are indicated in Table 2YT.

Table 2YT: Difference in carbon tax rebate payments in the Yukon, 2024 to 2025

	2024	2025	Difference
Unattached single considered employable	$341	$155	-$186
Unattached single with a disability	$341	$155	-$186
Single parent, one child	$682	$310	-$372
Couple, two children	$1,364	$620	-$744

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

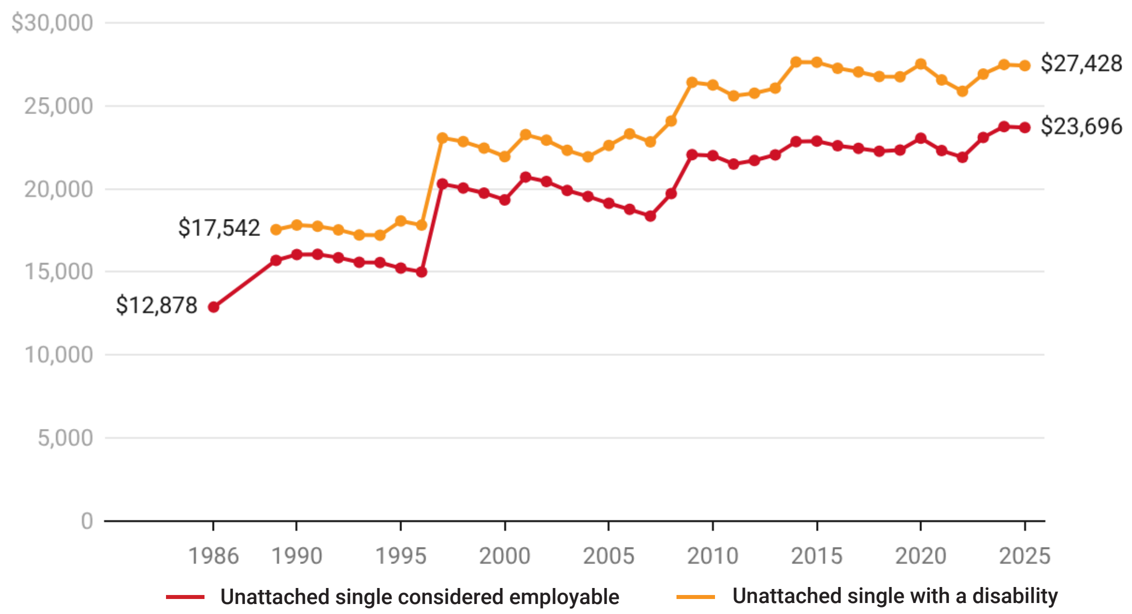
Download the data in a spreadsheet

Changes to welfare incomes

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

Note that the values are in 2025 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (CPI). Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for the Yukon would have resulted in a slightly different trendline.

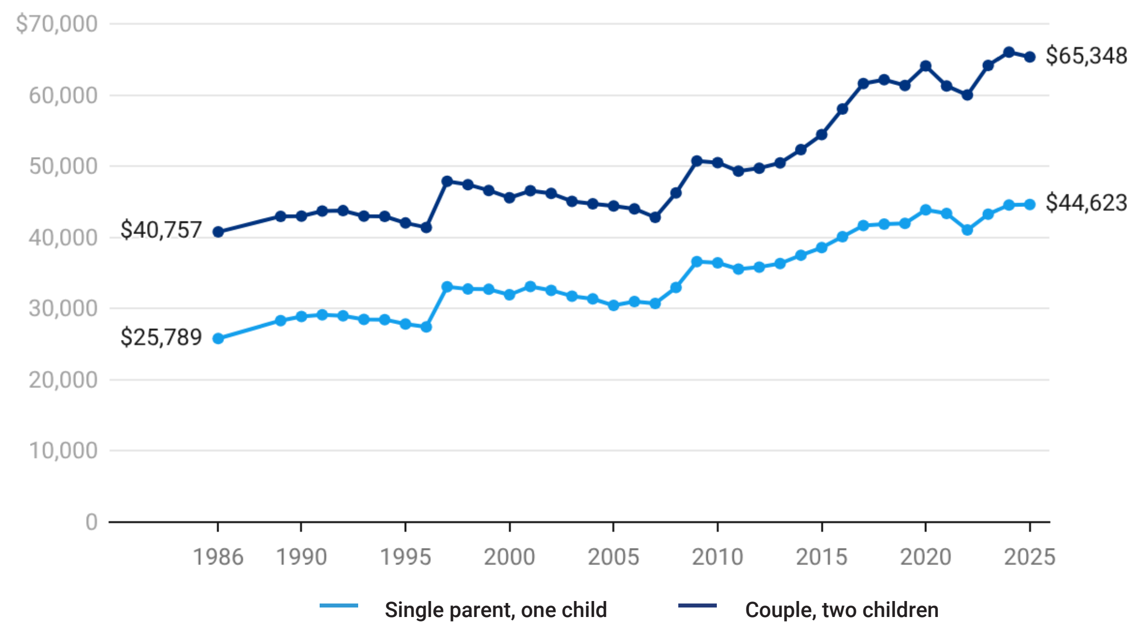
Figure 1YT: Welfare incomes for example unattached single households in the Yukon 1986–2025, in 2025 constant dollars



The welfare incomes of the two unattached single households followed a similar pattern: increasing gradually across the time series with periods of relative stagnation interspersed with steeper rises in 1997 and 2008–2009, declines between 2002 and 2008, and a further decline in 2022. In recent years, the increase in 2020 was primarily the result of federal COVID-19 pandemic-related payments, as well as benefit indexation. The decline in 2021 was primarily due to the loss of those pandemic-related payments, and the additional decline in 2022 was largely due to the impact of high inflation. The increases in 2023 and 2024 were primarily the result of new time-limited inflation-related social assistance payments, and the decrease in 2025 was primarily due to the reduction in Yukon Government Carbon Price Rebate payment amounts.

In 2025, the welfare income of the **unattached single considered employable** was $23,696, which is a 0.3 per cent decrease compared to 2024, and an 84 per cent increase since the start of the time series, in constant 2025 dollars. The welfare income of the **unattached single with a disability** was $27,428, which is a 0.2 per cent decrease compared to 2024, but a 56 per cent increase since the start of the time series, in constant 2025 dollars.

Figure 2YT: Welfare incomes for example households with children in the Yukon 1986–2025, in 2025 constant dollars



The total welfare incomes of the two households with children followed a similar pattern across the time series. Characterized by a general increase, the incomes were punctuated by steep rises and periods of both gradual decline and gradual increase. Sizable increases in 1997 and 2008–2009 were followed by gradual declines. Steady increases from 2011 to 2018–2019 were largely the result of additional social assistance benefits and federal child benefit changes. In 2020, the welfare incomes of both households increased, largely due to federal COVID-19 pandemic payments. The decline in 2021 was primarily due to the loss of these pandemic-related payments, and the additional decline in 2022 was largely due to the impact of high inflation. The increases in 2023 and 2024 were largely due to new time-limited inflation-related social assistance payments that began partway through 2023. In 2025, there was a rare divergence in the direction of change: while the single parent with one child household saw a slight increase, the couple with two children household saw a slight decrease, which was primarily due to small reductions across several tax-delivered benefits and credits triggered by its higher income.

In 2025, the welfare income of the **single parent with one child** was $44,623, which is a 0.2 per cent increase compared to 2024, and a 73 per cent increase since the start of the time series, in constant 2025 dollars. The welfare income of the **couple with two children** was $65,348, which is a 1 per cent decrease compared to 2024 but a 60 per cent increase since the start of the time series in constant 2025 dollars.

Download the data in a spreadsheet

Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to established thresholds of poverty. The Market Basket Measure (MBM) was adopted as Canada's Official Poverty Line in 2018; however, to recognize the specificity of various aspects of life in the North, the Government of Canada subsequently designated the Northern Market Basket Measure (MBM-N) as the official Poverty Line for the territories.

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

- The Northern Market Basket Measure (MBM-N), Canada's Official Poverty Line for the territories, identifies households whose disposable income is less than the cost of a "basket" of goods and services that represents a basic standard of living.
- The Deep Income Poverty (MBM-N-DIP) threshold identifies households in the territories whose disposable income is less than 75 per cent of the MBM-N.

Note that MBM-N thresholds vary by territory and community size. As such, we use the thresholds for the territory's largest city, Whitehorse, in the analysis below.

Note also that although we use the Low Income Measure (LIM) and the Low Income Cut-Off (LICO) for adequacy comparisons in the provinces, they do not appropriately reflect life in the North and, as such, Statistics Canada does not produce LIM or LICO thresholds for the territories. Thus, as in past reports, we do not provide adequacy comparisons for households in the territories using these measures.

As well, note that none of the poverty measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the Methodology section.

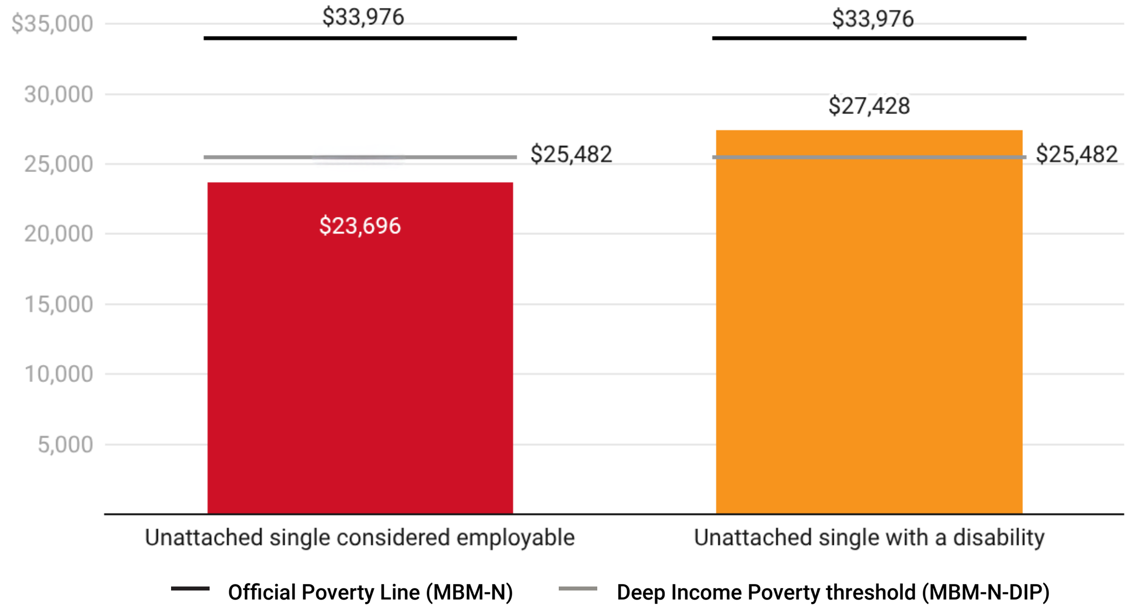
A spreadsheet containing comparisons of the welfare incomes of the four example household types in the Yukon with the two poverty thresholds is available for download.

Poverty threshold comparisons

In 2025, the welfare incomes of all four example household types in the Yukon were below Canada's Official Poverty Line (MBM-N), meaning that all four households were living in poverty. The income of one of the four households was also below the Deep Income Poverty threshold (MBM-N-DIP), which means that one household was also living in deep poverty in 2025.

Figures 3YT and 4YT compare 2025 welfare incomes of the four example household types to the 2025 MBM-N and MBM-N-DIP thresholds for Whitehorse.

Figure 3YT: Welfare incomes and poverty thresholds for example unattached single households in the Yukon, 2025

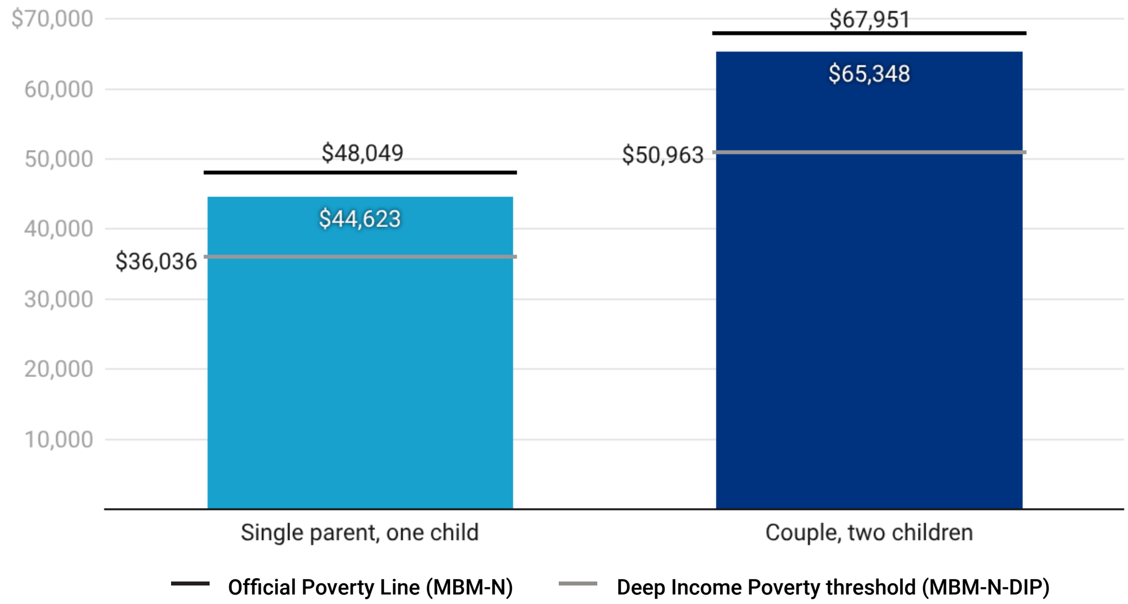


The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was $1,786 below the Deep Income Poverty threshold and $10,280 below the Poverty Line. This means their income was 93 per cent of the MBM-N-DIP and 70 per cent of the MBM-N.

The **unattached single with a disability** had an income that was $1,946 above the Deep Income Poverty threshold but $6,548 below the Poverty Line. This means their income was 108 per cent of the MBM-N-DIP but 81 per cent of the MBM-N.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM-N nor the MBM-N-DIP accounts for the additional costs associated with disability. See the Methodology section for more information.

Figure 4YT: Welfare incomes and poverty thresholds for example households with children in the Yukon, 2025



The income of the **single parent with one child** was $8,587 above the Deep Income Poverty threshold and $3,426 below the Poverty Line. This means their income was 124 per cent of the MBM-N-DIP but 93 per cent of the MBM-N.

The **couple with two children** had an income that was the most adequate relative to the poverty thresholds among the four households. Their welfare income was $14,384 above the Deep Income Poverty threshold and $2,603 below the Poverty Line. This means their income was 128 per cent of the MBM-N-DIP and 96 per cent of the MBM-N.

Download the data in a spreadsheet

Changes to adequacy of welfare incomes

Figures 5YT and 6YT show the total welfare incomes of each of the four example household types in the Yukon as a percentage of the MBM-N for Whitehorse, starting in 2018.

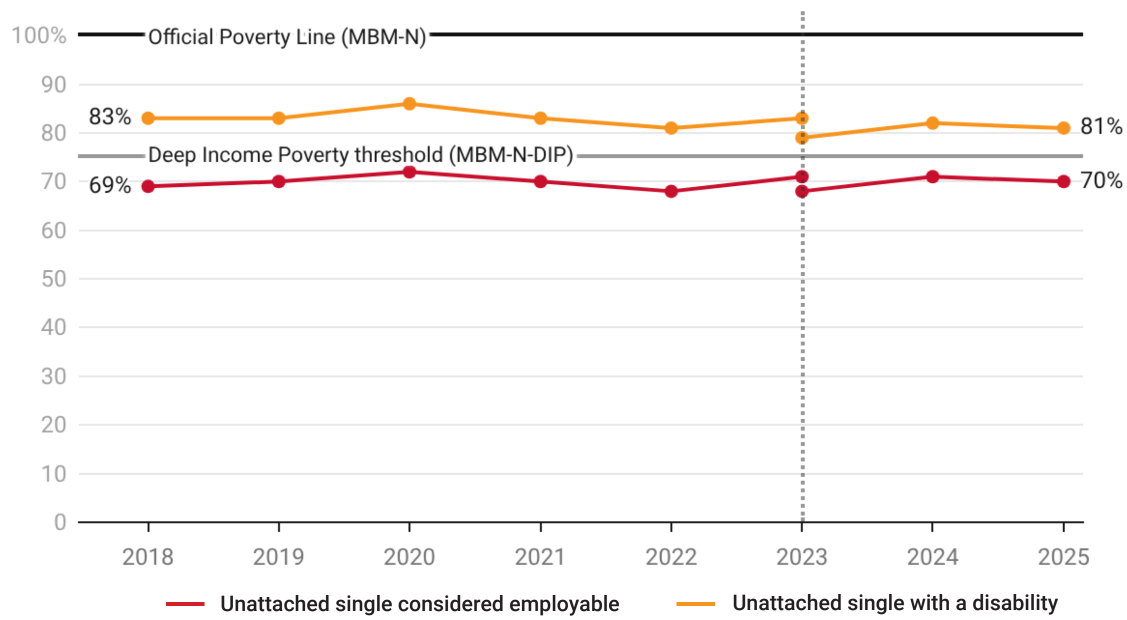
The black line at the top of the graphs (i.e., the 100 per cent threshold) represents the MBM-N, which is Canada's Official Poverty Line for the North. This means that the graphs show the relationship between the four households' total welfare incomes and the Poverty Line in each of the past eight years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM-N. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year since 2018.

Two trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and the MBM-N, including changes made to the MBM-N due to “rebasing.” The rebasing in 2023 is indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances. The trendlines in these graphs demonstrate changes to household poverty levels within the years in which each base is applied. A rise in the trendline indicates an improvement in their level of poverty while a decline indicates a deepening of their poverty. For the year in which rebasing took place (2023), we include the percentage of welfare income relative to the MBM-N using both the previous and the new base to show how rebasing affects adequacy.

Note that fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5YT: Welfare incomes as a percentage of the MBM-N for example unattached single households in the Yukon, 2018–2025



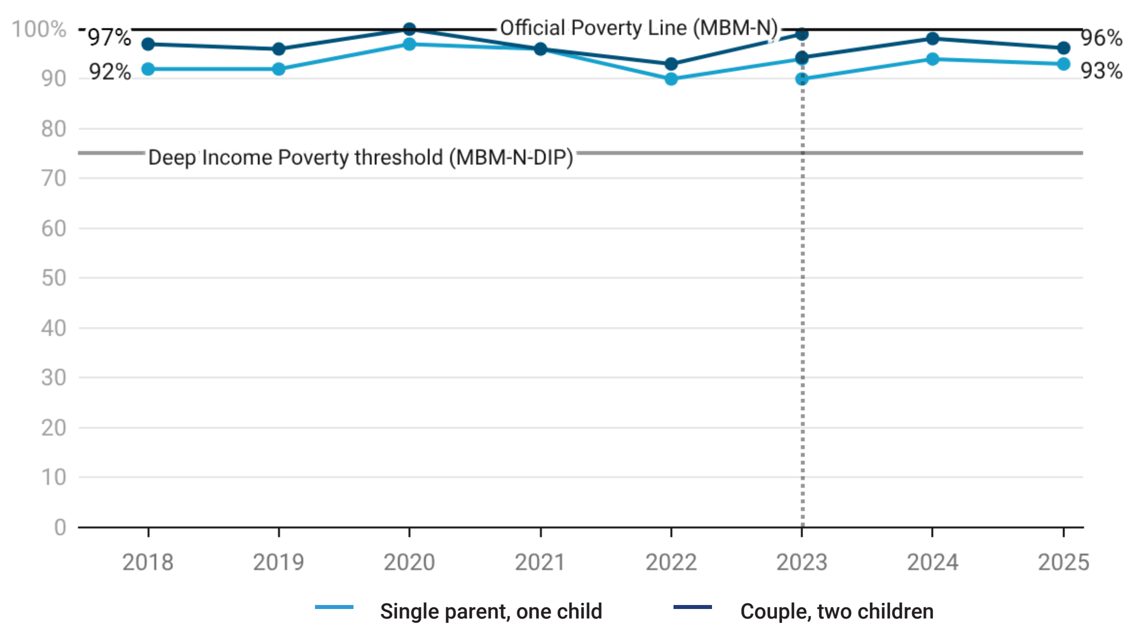
The total welfare income of the **unattached single considered employable** started the time series at 69 per cent of the Poverty Line in 2018 and increased to a high of 72 per cent in 2020. After the 2023 rebasing, their income was 68 per cent of the Poverty Line; it rose slightly in 2024 to 71 per cent but declined to end the time series in 2025 at 70 per cent of the Poverty Line.

Overall, the income of the unattached single considered employable increased by 1 percentage point relative to the Poverty Line across the time series. This means that households in these circumstances would have lived at virtually the same level of poverty for the last eight years. Given that their income would have also been below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have lived in deep poverty for the entire period.

The total welfare income of the **unattached single with a disability** started the time series in 2018 at the higher level of 83 per cent of the Poverty Line, increased to a high of 86 per cent in 2020, and declined to 81 per cent in 2022. Their income was 79 per cent of the Poverty Line after the 2023 rebasing; it increased to 82 per cent in 2024 but declined to end the time series in 2025 at 81 per cent of the Poverty Line.

Overall, the income of the unattached single with a disability decreased by 2 percentage points relative to the Poverty Line across the time series, indicating a slight deepening of the poverty experienced by households in these circumstances. In contrast to the income of the unattached single considered employable, the income of this household would have been above the Deep Income Poverty threshold across the entire time series, meaning that although households in these circumstances would have been living in poverty for the entire eight-year period, they would not have been living in deep poverty.

Figure 6YT: Welfare incomes as a percentage of the MBM-N for example households with children in the Yukon, 2018–2025



The total welfare income of the **single parent with one child** started the time series at 92 per cent of the Poverty Line, moved to a high of 97 per cent in 2020, and declined to 90 per cent in 2022. Their income remained at 90 per cent after the 2023 rebasing but increased to 94 per cent in 2024; it declined slightly in 2025 and ended the time series at 93 per cent of the Poverty Line.

Overall, the income of the single parent with one child increased by 1 percentage point relative to the Poverty Line since 2018, which indicates a very small improvement in the depth of poverty experienced by households in these circumstances. This household's total income would have been above the Deep Income Poverty threshold across the time series, which means that although households in these circumstances would have been living in poverty for the entire eight-year period, they would not have been living in deep poverty.

The total welfare income of the **couple with two children** started the time series at 97 per cent of the Poverty Line in 2018, briefly reached a high of 100 per cent in 2020, and declined to 93 per cent in 2022. Their income increased slightly to 94 per cent after the 2023 rebasing, increased further to 98 per cent in 2024, but declined slightly in 2025 to end the time series at 96 per cent of the Poverty Line.

Overall, the income of the couple with two children decreased relative to the Poverty Line by 1 percentage point between 2018 and 2025. This household's total income would have been above the Deep Income Poverty threshold across the time series, which means that although households in these circumstances would have been living in poverty or just at the Poverty Line for all eight years, they would not have been living in deep poverty.

Download the data in a spreadsheet

Access to data

The data for the Yukon is available for download, including:

1. Components of welfare income for all households, including the 2024-2025 difference in carbon tax-related rebate payments.
2. Welfare incomes in 2025 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with the two poverty thresholds applicable in the North.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM-N) for each household from 2018–2025.

Download the data in a spreadsheet

Key features of social assistance

Introduction

As social assistance is a provincial/territorial responsibility, each of Canada's 13 sub-national jurisdictions has its own program or programs with unique regulatory frameworks, administrative rules, eligibility criteria, benefit levels, and provisions for special benefits or other types of assistance. Although the specifics may vary, the basic structure of these programs is very similar across the country. Note that while the federal government typically has no responsibility for program design or administration, it does provide some funding for social assistance through the Canada Social Transfer.[1]

The next four sections examine several key features of social assistance programs and how they vary across the country.

The first section looks at the "needs test," which is the primary determinant of eligibility for benefits. Each jurisdiction imposes asset and income limits beyond which a household is not eligible for benefits, as well as exemptions to these limits. This section provides a brief overview of how the needs test works for assets and two types of income, and enumerates the allowed limits or exemptions for each.

The second section outlines the structure of social assistance benefits in each jurisdiction, indicating whether basic cost-of-living and shelter benefits are accounted for and delivered separately or together in one benefit amount. Basic cost-of-living benefits are those that are intended to pay for items like food and clothing, and shelter benefits are those intended to pay for items like rent and utilities. Details about the other benefits received by our example households are included in the footnotes.

The third section provides information about the shelter-related benefits that are available from social assistance programs in each jurisdiction to people who are unhoused and not paying for shelter. It also shows a comparison of the basic social assistance benefits available to an unattached single considered employable household in each jurisdiction depending on whether they were paying for shelter. Information about the regulatory framework for shelter benefits and related discretionary benefits as well as specific jurisdictional details are also included.

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

The final section provides information about whether social assistance benefits in each jurisdiction are indexed to inflation. Information is also included about the indexation of other provincial or territorial benefits and tax credits received by our example households, as well as which jurisdictions have newly indexed benefits or credits in this calendar year.

Eligibility for social assistance: Assets and income

In every jurisdiction, eligibility for social assistance is primarily based on a “needs test” that considers a household’s income and financial assets. Although these are not the only determinants of eligibility, they form the primary basis for both initial and ongoing eligibility.

How do asset and income tests work?

To qualify for social assistance, a household’s assets and income must fall below certain limits set by each province or territory. These limits can vary by household size and composition. The needs test applies at the time of application, when eligibility is initially determined, as well as continuously, since households must declare any new assets or income while receiving benefits. This declaration, and the calculation for eligibility, is typically done monthly. Some jurisdictions set different limits for those applying for social assistance compared to those already receiving it.

Given that social assistance is considered a “last resort” income support program, all amounts of assets and all amounts of income, from any source, are counted against a household’s benefit eligibility, unless the source is specifically “exempt” from the test’s calculations. The underlying assumption is that households will use these assets or income to support themselves, reducing the need for social assistance benefits.

The asset test

To be considered for social assistance, a household typically cannot have assets in amounts higher than the program’s allowed maximum. The asset test usually only considers a household’s “liquid” assets, which are those that can be readily converted to cash. This includes cash on hand and in a bank account, as well as certain types of stocks, bonds, and securities. Some amount of these assets is exempt in every province and territory.

“Fixed” assets — such as a primary residence, primary vehicle, personal effects, and items needed for employment — are typically exempt (within certain guidelines) from the asset test. All jurisdictions also exempt the value of Registered Education Savings Plans (RESPs) and Registered Disability Savings Plans (RDSPs). Several have some exemptions for Registered Retirement Savings Plans (RRSPs) as well as other asset sources.

Table A1 shows liquid asset limits in effect in all provinces and territories as of January 2025, as they apply to *Welfare in Canada* example households. Any changes that occurred during the year are noted in the table. Amounts apply to households that are applying for social assistance as well as households that are already receiving assistance, unless otherwise stated.

Asset limits increased in 2025 in two jurisdictions:

- In Alberta, asset limits for households receiving Income Support benefits are based on a multiplier of basic benefit amounts, which themselves are indexed to inflation. As such, asset limits increased as of January 1 along with the inflationary increase to basic benefits. Note that asset limits in Alberta's Assured Income for the Severely Handicapped (AISH) program did not increase.
- In Quebec, amounts for dependent children of recipients are indexed annually, effective January 1 each year; the amounts in the table for households with children reflect this increase.

Table A1: Liquid asset limits for Welfare in Canada households, as of January 1, 2025

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
AB[1]	$2,526	$2,937 (BFE) $100,000 (AISH)	$4,551	$6,432
BC[2]	$5,000	$100,000	$10,000	$10,000
MB[3]	$4,000	$4,000 (MBFE/ MSPD)	$8,000	$16,000
NB[4]	$1,000	$10,000	$2,000	$2,000

1 Asset limits refer to those in the Expected to Work (ETW) and Barriers to Full Employment (BFE) categories of Alberta's Income Support program, wherein liquid asset limits are equivalent to three months of Core Benefits (plus an amount of the Federal Child Benefit) based on household composition, except in the case of the second unattached single with a disability. In that case, they refer to those in the Assured Income for the Severely Handicapped (AISH) program.

2 Asset limits refer to those in British Columbia's Income Assistance program, except in the case of the unattached single with a disability. In that case, they refer to those in the Disability Assistance program.

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

4 Asset limits refer to those in New Brunswick's Transitional Assistance program (TAP) except in the case of the unattached single with a disability. In that case, they refer to those in the "Blind, Deaf or Disabled persons" category in the Extended Benefits (EB) program.

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
NL	$6,000	$6,000	$11,000	$11,000
NT[5]	An amount equivalent to two months of income support	$75,000 (IASPD)	An amount equivalent to two months of income support	An amount equivalent to two months of income support
NS	$2,000	$2,000	$4,000	$4,000
NU	$500	$5,000	$1,000	$1,000
ON[6]	$10,000	$40,000	$10,500	$16,000
PE[7]	$5,000	$5,000	$6,500	$11,000
QC[8]	Applicants: $887 Recipients: $1,500	$2,500	Applicants: $1,268 Recipients: $3,032	Applicants: $1,807 Recipients: $3,175
SK[9]	$1,500	$1,500	$3,000	$6,000

5 Asset limits for those in the Income Assistance (IA) program are equal to an amount equivalent to two months income assistance that the household would be eligible for given its demographic makeup and other eligibility factors. For *Welfare in Canada* households who are assumed to be receiving Income Assistance, where utilities amounts are an average for that household type, those amounts would be $5,381.02 for the unattached single considered employable, $6,121.90 for the single parent with one child, and $7,089.74 for the couple with two children as of January 2025. The asset limit for the unattached single with a disability are for the Income Assistance for Seniors and Persons with Disabilities (IASPD) program.

6 Asset limits refer to those in the Ontario Works (OW) program except in the case of the unattached single with a disability; in that case, they refer to those in the Ontario Disability Support Program (ODSP).

7 Asset limits refer to those in Prince Edward Island's Social Assistance program except in the case of the unattached single with a disability; in that case, they refer to those in the Assured Income component of the AccessAbility Supports program.

8 Asset limits for applicants and recipients refer to those in the Social Assistance program; the higher amounts apply after the first month. Asset limits for the unattached single with a disability refer to those in the Social Solidarity program. Income received during the month of application for rent, heating, and public utility costs are not considered household assets. All liquid assets are excluded in the Aim for Employment program.

Note that asset limits are higher for some returning applicants to Social Assistance, including participants in the Aim for Employment program who have completed the mandatory 12 months of participation and who apply to return in the month immediately following that participation. In these cases, asset limits in 2025 were $2,500 for an unattached single, $5,532 for a single parent with one child, and $5,675 for a couple with two children.

9 Asset limits refer to those in the Saskatchewan Income Support (SIS) program except in the case of the unattached single with a disability; in that case, they refer to those in the Saskatchewan Assured Income for Disability (SAID) Program.

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
YT	$500	$2,000[10]	$1,000	$1,600

The income test

To be considered eligible, a household's total income after exemptions typically must be less than the maximum amount of benefits that they would receive from the program. The benefit amount is calculated as the difference between the maximum benefit the household would be eligible for and their income after exemptions. Thus, a household with zero income after exemptions will receive the maximum benefit. A household where income after exemptions is equal to or greater than the maximum benefit will not qualify for assistance.

Given that the income test is typically calculated monthly, households who qualify for assistance can become ineligible if their income after exemptions exceeds the maximum benefit in any given month. Income from a previous month is normally calculated against benefit eligibility in the following month.

This ongoing, monthly test of eligibility is important not only for access to regular monthly financial support but also for access to in-kind benefits, such as health benefits, because access may depend on the household continuing to be eligible for at least some financial assistance. A difference of a few dollars in income can cause a household to lose this access.

Income exemptions are typically different for "earned" and "unearned" income. Earned income is the amount of money that a household gets from employment or self-employment, while unearned income is the amount the household receives from other sources, including pensions, gifts, settlements, and other income support programs.

10 This amount represents $500 in cash plus $1,500 in a form other than cash and applies to a person or household who is considered to be excluded from the labour force.

Earned Income

In all 13 provinces and territories, some amount of earned income is exempt from the needs test. These exemptions allow households who are either applying for or receiving social assistance to earn a certain amount of money from employment without their eligibility for or the amount of their benefits being impacted.

Each social assistance program has its own way of calculating earned income exemptions, but there are generally three approaches:

- *A flat-rate amount* permits a household to earn a certain amount each month, after which social assistance benefits are reduced dollar for dollar,
- *A percentage of earnings* approach means that benefits are reduced by a certain percentage of the amount of money earned. For example, a 25 per cent exemption means that benefits are reduced by 75 cents for every dollar earned, and
- *A combination of a flat-rate amount and a percentage* means that once the flat-rate amount is exceeded, benefits are reduced by a percentage amount.

In some jurisdictions, households that are applying for assistance are not allowed any exemptions for earned income. In these cases, their benefits are reduced dollar for dollar.

In most cases, earned income exemptions are based on monthly earnings (e.g., a household could earn $200 each month before their benefits are reduced). A small number of social assistance programs calculate exemptions based on annual earnings; programs for people with severe disabilities are more likely to have an annual earnings exemption than programs for people who are considered employable.

Typically, net income is counted as opposed to gross income, and both employment and self-employment income are treated the same. In jurisdictions that have more than one social assistance program (e.g., one program for people who are deemed employable and another for people with severe disabilities), earned income exemption levels can differ between programs.

Table A2 shows earned income exemption amounts in effect in all provinces and territories in 2025, focused primarily on how they apply to our example households. Base exemption amounts as well as exemptions for any income that is earned above the base amounts are shown. Any changes that occurred during the year are noted in the table. Amounts are monthly unless otherwise specified and apply to households that are applying for social assistance as well as households that are already receiving social assistance, unless otherwise stated.

In 2025, earned income exemptions were increased in three jurisdictions:

- In Manitoba, the base earned income exemption for households in the Employment and Income Assistance (EIA) program was increased from $200 to $500 per month starting August 1 – see details in the table below. No changes were made to earnings exemptions in the Manitoba Supports for Persons with Disabilities (MSPD) program.
- In Quebec, the additional exemption that previously applied only to households receiving Aim for Employment program benefits was applied to other households receiving Social Assistance (SA) as well as those receiving Social Solidarity (SS), and was increased from 20 to 25 per cent of additional income. Previously, SA and SS households who earned more than the base exemption limits had any additional income reduced dollar-for-dollar from their benefits. These changes came into effect starting January 1.
- In Saskatchewan, the base earned income exemption for households in the Saskatchewan Assured Income for Disability (SAID) program increased by $1,000 per calendar year starting April 1, to $7,500 for singles, $8,700 for couples without children, and $9,500 for families.

Table A2: Earned income exemptions for adults in Welfare in Canada households, 2025

	Earned Income Base Exemption	Treatment of Additional Earned Income Above Base Exemption
AB[11]	Applicants (IS): No exemption — benefit eligibility is reduced dollar for dollar. Recipients (IS): In households with only one adult, the first $230 of net earnings is exempt. In households with cohabiting adults, the first $115 for each adult earner is exempt. Applicants and Recipients (AISH singles): The first $1,072 of net earnings is exempt.	Recipients (IS): 25 per cent exemption — for every additional dollar earned, support is reduced by 75 cents. Recipients (AISH singles): 50 per cent exemption — for every additional dollar earned, support is reduced by 50 cents, up to $2,009 with a maximum of $1,541.

11 IS refers to Alberta's Income Support program and AISH refers to Alberta's Assured Income for the Severely Handicapped program. Note that in IS, if a dependant is attending school, their income is fully exempt; if a dependant is not in school, the first $350 of net earnings is exempt and a 25 per cent exemption applies thereafter.

	Earned Income Base Exemption	Treatment of Additional Earned Income Above Base Exemption
BC[12]	Applicants (IA and DA): No exemption — benefit eligibility is reduced dollar for dollar. Recipients (IA): The first $600 of net earnings is exempt for the unattached single considered employable household, or $900 for family units with one or more dependent child. Recipients (DA: singles): Up to a maximum of $16,200 in a full calendar year (i.e., a $1,350 base amount multiplied by the number of qualifying months in the calendar year), is exempt.	No exemption for additional amounts. Support is reduced dollar for dollar.

12 IA refers to British Columbia's Income Assistance program and DA refers to the Disability Assistance program. In British Columbia, both IA and DA recipients must be in receipt of assistance for at least one month before the earned income exemption amount applies. However, no wait period applies for people who have previously received DA (i.e., returning PWDs) or for people who have received IA or DA in at least one of the previous six calendar months (i.e., recent IA recipients who return to assistance, people who transfer from IA to DA, and people without the PWD designation who transfer from DA to IA due to a breakdown in their spousal relationship with a person with a disability).

	Earned Income Base Exemption	Treatment of Additional Earned Income Above Base Exemption
MB[13, 14]	Applicants (EIA and MSPD): The first $200 of net earnings of each earner in a household is exempt. Applicants (MSPD prescribed class): No exemption — benefit eligibility is reduced dollar for dollar. Recipients (EIA): During the first month of eligibility the first $200 (January to July) / $500 (starting August 1) of net earnings of each earner in a household is exempt. Recipients (MSPD): Up to $12,000 of net earnings of each person in the household in a calendar year, to a maximum of $18,000 per household per year, is exempt.	Applicants (EIA and MSPD): No exemption for additional amounts. Recipients (EIA): After the first month of eligibility, there is a 30 per cent exemption on amounts over the first $200 (January to July) / $500 (starting August 1) net monthly earnings — for every dollar earned above the first $200 / $500, support is reduced by 70 cents. Recipients (MSPD): No exemption for additional amounts — support is reduced dollar for dollar.
NB[15]	Applicants: No exemption — benefit eligibility is reduced dollar for dollar. Recipients: The first $500 of net earnings per household is exempt.	Recipients: 50 per cent exemption — for every additional dollar earned, support is reduced by 50 cents.

13 EIA refers to Manitoba's Employment and Income Assistance program and MSPD refers to the Manitoba Supports for Persons with Disabilities program. In Manitoba, households must be in receipt of assistance for at least one month before the additional earned income exemption amount applies. MSPD applicants are eligible for their full base exemption after their categorical eligibility is established (prorated for the calendar year based on the date of eligibility).

Note that Manitoba also provides the Rewarding Work Allowance (RWA) to all employed adults without disabilities receiving EIA benefits, which is a payment of $100 for people working more than 80 hours or ten days in a month, or $50 for those working less. Employed people receiving EIA under Medical Barriers to Full-Employment (MBFE), as well as MSPD, receive similar additional benefits in the form of employment transportation and employment clothing benefits.

14 Households who apply for income support from either EIA or MSPD must meet the financial eligibility requirements of EIA, which includes earnings exemptions, unless they are a member of a prescribed class (i.e., those who have been receiving services from Manitoba's Community Living disABILITY Services, were living in personal care homes, or were receiving CPP-D at the time of application). Once financial eligibility requirements are met, eligibility for MSPD is then assessed and, once categorical eligibility is established, the full base exemption applies, as noted above, to the date that the Disability Impact Assessment form was received.

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

	Earned Income Base Exemption	Treatment of Additional Earned Income Above Base Exemption
NL[16]	Income Support (unattached singles, single parents, and couples with children): The first $150 of net earnings is fully exempt. Income Support (persons with a disability): The first $250 of net earnings is fully exempt.	Income Support (unattached singles, single parents, and couples with children): 75 per cent/50 per cent/25 per cent exemption — for every additional dollar earned between $151 and $225 support is reduced by 25 cents; for every additional dollar earned between $226 and $300 support is reduced by 50 cents; for every additional dollar earned above $301 support is reduced by 75 cents. Income Support (persons with a disability): 50 per cent/25 per cent exemption — for every additional dollar earned between $251 and $300 support is reduced by 50 cents; for every additional dollar earned above $301 support is reduced by 75 cents.
NT	Income Assistance (IA): The first $500 of net earnings of each adult in the family is exempt.[17] Income Assistance for Seniors and Persons with Disabilities (IASPD): The first $6,000 of net earnings in the July to June eligibility period is exempt.	Income Assistance (IA): 25 per cent exemption – for every additional dollar earned, support is reduced by 75 cents. Income Assistance for Seniors and Persons with Disabilities (IASPD): No exemption for additional amounts.
NS[18]	Applicants: No exemption — benefit eligibility is reduced dollar for dollar. Recipients: The first $350 of net earnings is exempt. For people who participate in supported employment, the first $450 of net earnings is exempt.	Recipients: 75 per cent/50 per cent/25 per cent exemption – for every additional dollar earned between $350.01 (or $450.01 for those in supported employment) to $500, support is reduced by 25 cents; for every additional dollar earned between $500.01 to $750, support is reduced by 50 cents, for every additional dollar earned above $750, support is reduced by 75 cents.
NU	The first $200 of net earnings is exempt for households with no dependants, or $400 for households with one or more dependants.	50 per cent exemption to a maximum — for every additional dollar earned, support is reduced by 50 cents up to $600.

16 These exemptions reflect policy currently implemented in Newfoundland and Labrador as a pilot initiative, and are not established in legislation or regulations.

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

18 In Nova Scotia, families already in receipt of assistance may also earn up to $3,000 per fiscal year through the Harvest Connection program without affecting their basic Income Assistance payment.

	Earned Income Base Exemption	Treatment of Additional Earned Income Above Base Exemption
ON[19]	Applicants (Ontario Works): No exemption (three month wait for exemption eligibility) — benefit eligibility is reduced dollar for dollar. Recipients (Ontario Works): After the first three months, the first $200 of net earnings is exempt for each adult earner. Applicants / Recipients (ODSP): The first $1,000 in net monthly earnings is exempt for each adult earner with a disability.[20]	Recipients (Ontario Works): 50 per cent exemption — for every additional dollar earned, support is reduced by 50 cents. Recipients (ODSP): 25 per cent exemption – for every additional dollar earned, support is reduced by 75 cents.
PE	Applicants: No exemption — benefit eligibility is reduced dollar for dollar. Recipients: The first $250 of net earnings is exempt for single adults with no dependants, or $400 for adults with a spouse and/or dependants, or $500 for the unattached single with a disability.	30 per cent exemption — for every additional dollar earned, support is reduced by 70 cents.
QC[21]	The first $200 of net earnings is exempt for singles or families with one adult, or $300 for families with two adults.	A supplementary benefit is provided that is equivalent to 25 per cent of any portion of work income in excess of the applicable exemption amount.
SK[22]	SIS: The first $375 of net monthly earnings from wages (or net income from self-employment) is exempt for singles, or $500 for a household with children. SAID (singles): The first $6,500 of net annual earnings from wages is exempt. This amount was increased to $7,500 starting April 1.	No exemption for additional amounts — support is reduced dollar for dollar.

19 In Ontario, recipients of Ontario Works must be continuously in receipt of assistance for at least three months before the earned income exemption amount applies. As well, the earnings of, and amounts paid under a training program to, people attending full-time post-secondary school are exempt as income and assets.

20 For non-disabled adults receiving support from ODSP – such as the non-disabled spouse of an ODSP recipient – the first $200 of net earnings is exempt with a 50 per cent exemption for every additional dollar earned (i.e., support is reduced by 50 cents). Note that in addition to earnings exemptions, ODSP provides a $100 Work-Related Benefit to each eligible adult family member in any month they receive earnings.

21 The base exemption amounts apply to people with no limited capacity for employment or temporary limitations to employment in the Social Assistance program and to participants in the Aim for Employment Program, as well as people with severely limited capacity for employment in the Social Solidarity program.

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

	Earned Income Base Exemption	Treatment of Additional Earned Income Above Base Exemption
YT[23]	The first $100 of net earnings is exempt for households with one person, or $150 for households with more than one person.	Applicants: No exemption for additional amounts — support is reduced dollar for dollar. Recipients: 50 per cent/25 per cent exemption — for every additional dollar earned in the first 36 months, support is reduced by 50 cents, after which support is reduced by 75 cents.[24] Recipients (excluded from the labour force; e.g., a person with a disability): After the base exemption and percentage exemptions have been applied, an additional $3,900 for the calendar year is exempt.

Unearned Income

"Unearned income" includes sources of income that do not come from employment. Many sources of unearned income are specifically exempt from the needs test in many jurisdictions, while others result in a reduction in benefits.

Unearned income from some income support programs, such as the Canada Child Benefit and the GST/HST Credit, is typically exempt from the needs test. As well, exemptions are often made for income from sources such as payments from certain programs for people with disabilities or for foster children, payments from reparations programs, pain and suffering awards resulting from certain court cases or government settlements, or income from money that is borrowed or comes from grants.

Conversely, income from Employment Insurance (EI), the Canada Pension Plan (CPP) and Canada Pension Plan-Disability (CPP-D), or provincial and territorial workers' compensation programs is typically not exempt. Although payments from these types of social insurance programs are important sources of income that households receiving social assistance may have paid into, they are typically unable to claim them without their social assistance eligibility or benefit levels being impacted. As well, in most jurisdictions, households applying for or receiving social assistance are required to "pursue" or "access" these benefits, if they are eligible, only to have their social assistance benefits reduced dollar for dollar.

23 In the Yukon, recipients must be in receipt of assistance for at least one month before the income exemption amounts apply. Note that the base exemption of $100 for a single-person household and $150 for households with two or more people is applied to total income from both earned and unearned income. See the Unearned Income Exemptions section for more information.

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

Table A3 shows unearned income exemptions in effect in all provinces and territories in 2025 for payments from the following sources:

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

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

As of 2025, only four jurisdictions provided some level of exemption for these income sources:

- British Columbia provided a partial exemption for income from some forms of workers' compensation with some forms treated as earned income, for households receiving Disability Assistance. Other forms may be exempt up to the asset level for the household for all recipients.
- New Brunswick provided a partial exemption for income from CPP/CPP-D and QPP/QPP-D, for recipients only.
- The Northwest Territories provided partial exemptions depending on the income source and program. In one program, income from EI and some forms of workers' compensation is treated as earned income while income from CPP is treated as unearned income and included in an overall exemption amount. In the other program, CPP-D is fully exempt while income from EI, CPP, and workers' compensation is included in an overall exemption amount.
- The Yukon provided a partial exemption for income from the three key unearned income sources listed above based on its total exemption levels for both earned and unearned income.

Table A3: Exemptions for income from EI regular, CPP retirement, CPP-D, QPP regular, QPP-D, and workers' compensation (as "unearned income") for Welfare in Canada households, 2025

	Exemption	Details
AB[25]	No exemption	(IS): Income from EI, CPP/CPP-D, QPP/QPP-D, or the Workers' Compensation Board of Alberta (WCB) is deducted dollar for dollar. (AISH Singles): Income from EI, CPP/CPP-D, QPP/QPP-D, or WCB is deducted dollar for dollar.[26]
BC[27]	Partial exemption	Income from EI, CPP/CPP-D, QPP/QPP-D, is deducted dollar for dollar.[28] "Temporary wage loss replacement" income from WorkSafeBC is included in the overall earned income exemption amounts for Disability Assistance recipients only (i.e., for unattached singles, for example, up to a maximum of $16,200 per year is exempt — see Table A2). Note that WorkSafeBC lump sum or monthly payments awarded as compensation for a criminal injury which occurred on the job are exempt up to the asset limit level (see Table A1 above) in both Income and Disability Assistance. Money paid for the purpose of expenses resulting from an injury is fully exempt from all sources in both Income and Disability Assistance.
MB	No exemption	Income from CPP/CPP-D, QPP/QPP-D, or the Workers Compensation Board of Manitoba is deducted dollar for dollar.

25 IS refers to Alberta's Income Support program and AISH refers to Alberta's Assured Income for the Severely Handicapped program.

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

27 In British Columbia, Disability Assistance recipients must be in receipt of assistance for at least one month before the earned income exemption amount applies. However, no wait period applies for people who have previously received Disability Assistance (i.e., returning PWDs) or for people who have received Income Assistance in at least one of the previous six calendar months (i.e., people who transfer from Income Assistance to Disability Assistance).

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

	Exemption	Details
NB	Applicants: No exemption Recipients: Partial exemption (CPP/CPP-D and QPP/QPP-D only)	Applicants: Income from CPP/CPP-D, QPP/QPP-D, or WorkSafeNB is deducted dollar for dollar. Recipients: The first $200 of income from CPP/CPP-D or QPP/QPP-D is exempt; support is reduced dollar for dollar for additional amounts.[29] Income from EI and Workers' Compensation is deducted dollar for dollar.
NL	No exemption	Income from EI, CPP/CPP-D, QPP/QPP-D, or WorkplaceNL is deducted dollar for dollar.[30]
NS	No exemption	Income from EI, CPP/CPP-D, or the Workers' Compensation Board of Nova Scotia is deducted dollar for dollar.
NT	Partial exemption	Income Assistance: Income from EI and lost wages income from the Workers' Safety and Compensation Commission are counted as earned income and therefore subject to the exemptions listed in Table A2.[31] Income from CPP is considered unearned income and can be included in the overall exemption of $350 in unearned income in any month.[32] Income Assistance for Seniors and Persons with Disabilities: Income from CPP-D is fully exempt. Income from EI, CPP, and the Workers' Safety and Compensation Commission can be included in the overall exemption of $6,000 in income over the July to June eligibility period.
NU	No exemption	Income from EI, CPP/CPP-D, QPP/QPP-D, or the Workers' Safety and Compensation Commission is deducted dollar for dollar.
ON	No exemption	Income from EI, CPP/CPP-D, QPP/QPP-D, or the Ontario Workplace Safety and Insurance Board is deducted dollar for dollar.[33]
PE	No exemption	Income from EI, CPP/CPP-D, QPP/QPP-D, or the Workers Compensation Board of PEI is deducted dollar for dollar.[34]
QC	No exemption	Income from EI, CPP/CPP-D, QPP/QPP-D, or the Commission des norms de l'équité, de la santé, et de la sécurité du travail (CNESST) is deducted dollar for dollar.[35]

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

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

31 Note that any other income from the Workers' Safety and Compensation Commission is not included as either earned or unearned income.

32 Note that the CPP surviving child's benefit is fully exempt in Income Assistance.

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

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

35 Note that maternity, paternity, parental, adoption, or compassionate care benefits received from these programs are treated as employment income and the exemptions noted in Table A2 apply.

	Exemption	Details
SK	No exemption	Income from EI, CPP/CPP-D, QPP/QPP-D, or the Saskatchewan Workers' Compensation Board is deducted dollar for dollar.[36]
YT	No exemption	Income from EI, CPP/CPP-D, QPP/QPP-D, or the Yukon Workers' Safety and Compensation Board can be included in the basic income exemption amounts indicated in Table A2 which are: the first $100 in a month for households with one person or the first $150 in a month for households with more than one person.

36 Note that the Canada Pension Plan Disabled Contributor's Child (CPP-DCC) benefit and surviving child's benefit are fully exempt for recipients of the Saskatchewan Assured Income for Disability (SAID) program, whether they are paid to the parent on behalf of the child or paid directly to the child.

Cost-of-living and shelter benefits breakdown

Provincial or territorial social assistance programs typically provide basic benefits for cost-of-living expenses, such as food and clothing, and for shelter and shelter-related costs, such as rent or mortgage payments, heating, or home insurance. These amounts may be calculated and delivered separately or combined into a single flat rate. In some instances, benefits for some of these costs are provided through "additional" benefits (see the Methodology section for more information) or through separate programs administered outside of social assistance.

Table A4 below indicates which jurisdictions provide cost-of-living and shelter components as separate allowances and which provide them as one combined benefit in 2025, depending on the program. Specifics about additional cost-of-living benefits that *Welfare in Canada* example households received are included in the footnotes; additional information is in each jurisdiction's Total Welfare Income section of this report.

Note that the benefits included in the table and footnotes are only those that correspond to the methodology used to determine inclusion in this report for our example households. Other benefits for various costs may be available depending on the jurisdiction and the specific situation of each recipient.

Summary of breakdown, as of 2025:

- Of the 13 provinces and territories, nine jurisdictions had two separate programs, one for people who are generally deemed employable and one for people who meet specific criteria as a person with a disability. As such, 22 programs are examined in the table below. Of these programs:
    - 14 delivered cost-of-living and shelter benefits separately
    - Five delivered them in one combined flat-rate amount
    - Two delivered them in both ways; these are the two programs in Quebec. See the table below for more information.

Table A4: Breakdown of cost-of-living and shelter components of provincial/territorial social assistance benefits, 2025

	Separate or Combined	Program	Benefits
AB[1]	Separate	Income Support (ETW/BFE)	Core Essential Benefit Core Shelter Benefit
	Combined	Assured Income for the Severely Handicapped (AISH)	Living Allowance
BC[2]	Separate	Income Assistance	Basic Support Allowance Shelter Allowance
	Separate	Disability Assistance	Basic Support Allowance Shelter Allowance
MB[3]	Separate	Employment and Income Assistance (including MBFE)	Basic Necessities Allowance Shelter Allowance/Rent Assist
	Separate	Manitoba Supports for Persons with Disabilities	Monthly Income Support Allowance Shelter Allowance/Rent Assist

1 "ETW" refers to the Expected to Work category and "BFE" refers to the Barriers to Full Employment category of Alberta's Income Support program. "AISH" refers to Alberta's Assured Income for the Severely Handicapped program. The couple with two children in Alberta also received a Children's School Expenses allowance.

2 All households in British Columbia also received a Winter Supplement. The unattached single with a disability also received the Transportation Supplement, which is provided as cash or an in-kind bus pass; our calculations assume a cash benefit. The couple with two children also received a School Start-Up Supplement.

3 The shelter allowance in Manitoba is provided as a Rent Assist benefit, which is also available to eligible low-income Manitoba households who do not receive social assistance benefits. "MBFE" refers to the Medical Barriers to Full Employment category in Manitoba's Employment and Income Assistance program; the unattached single with a disability receiving MBFE benefits also received two supplementary allowances (the additional basic amount and the additional amount for an adult with a disability) as well as an Income Assistance for Persons with Disabilities benefit. The unattached single with a disability who receives Manitoba Supports for Persons with Disabilities benefits also received a Basic Supplement. The single parent with one child also received three supplementary allowances (the additional basic amount, the additional amount for the first child in a single-parent household, and the additional allowance for a child six or under in a single-parent household). The couple with two children also received a School Supplies allowance.

	Separate or Combined	Program	Benefits
NB[4]	Combined	Transitional Assistance	Basic Household Rate
	Combined	Extended Benefits	Basic Household Rate
NL[5]	Separate	Income and Employment Support	Basic Benefit Shelter Benefit
NT[6]	Separate	Income Assistance	Basic Benefit Allowance Accommodation Allowance Utilities Allowance
	Separate	Income Assistance for Seniors and Persons with Disabilities	Basic Benefit Allowance Accommodation Allowance Utilities Allowance
NS[7]	Combined	Employment Support and Income Assistance	Standard Household Rate for Basic Needs
NU[8]	Separate	Income Assistance	Basic Allowance Shelter Allowance Utilities Allowance
ON	Separate	Ontario Works	Basic Needs Component Shelter Allowance
	Separate	Ontario Disability Support Program	Basic Needs Component Shelter Allowance

4 All households in New Brunswick also received a monthly Household Supplement. The two households with children also received an Income Supplement Benefit. Note that program recipient households with children may receive an Income Supplement Benefit if their housing costs are more than 30% of their basic unit rate, and may receive a Fuel Supplement during the months of November to April; however, they cannot access both the Fuel Supplement and the Income Supplement for the same months.

5 The unattached single with a disability in Newfoundland and Labrador received a Personal Care Allowance and top-up amounts for rent and utilities, which are administered outside social assistance by NL Health Services. The other three households received a fuel supplement. Starting in January 2025, the couple with two children also received the new Back-to-School benefit of $100 for each school-aged dependant in a household receiving Income Support.

6 Note that the Northwest Territories pays actual accommodation costs for households with dependants as well as actual fuel and utilities costs for all households.

7 The unattached single with a disability in Nova Scotia received an “enhanced” basic needs benefit as well as a Disability Supplement. The couple with two children also received a School Supplies Supplement.

8 The unattached single with a disability in Nunavut also received an Incidental Allowance. Note that the majority of households receiving social assistance live in public housing in Nunavut and that benefit amounts included in this report are based on public housing rents and subsidized utilities amounts.

	Separate or Combined	Program	Benefits
PE[9]	Separate	Social Assistance	Basic Unit Rate Shelter Allowance
	Separate	AccessAbility Supports/ Assured Income	Basic Unit Rate Shelter Allowance
QC[10]	Both	Social Assistance/Aim for Employment	Program Allowance or Manpower Training Allowance
	Both	Social Solidarity	Program Allowance
SK[11]	Separate	Income Support	Adult Basic Benefit Shelter Benefit
	Combined	Assured Income for Disability	Living Income Benefit

9 All four households in Prince Edward Island received a Communication Allowance. The unattached single with a disability also received a Community Living Allowance and the couple with two children received a School Age Allowance.

10 New entrants to Quebec's Social Assistance/Aim to Employment program (AIM) can select to undertake employment-related education and training that made them eligible in 2025 for allowances from either the program itself or from Quebec's Manpower Training program (MAN).

The unattached single considered employable (AIM) and the couple with two children (AIM) received the basic program allowance as well as a Participation Allowance for each adult and a Monthly Adjustment amount. The couple with two children (AIM) also received a benefit for children aged 12 and over and a School-Related Allowance, as well as a Shelter Allowance as an additional benefit.

The unattached single with a disability received the basic program allowance and a Monthly Adjustment amount.

The single parent with one child received the basic program allowance, a Temporarily Limited Capacity allowance, and a Monthly Adjustment amount as well as a Shelter Allowance as an additional benefit.

The unattached single considered employable (MAN) and the couple with two children (MAN) received a Manpower Training allowance but no other benefits from the Social Assistance program. The couple with two children (MAN) also received a Shelter Allowance as an additional benefit.

11 The unattached single with a disability in Saskatchewan also received a Disability Income Benefit. Note that Saskatchewan Assured Income for Disability (SAID) clients have a choice of receiving flat-rate or actual utilities amounts, in addition to the Living Income Benefit; our calculations for the unattached single with a disability includes an average actual amount for utilities, laundry, and telephone.

	Separate or Combined	Program	Benefits
YT[12]	Separate[13]	Social Assistance	Food Allowance Shelter Rental Allowance Fuel and Utilities Allowance Clothing Allowance Incidental Allowance

12 All four households in the Yukon also received Special Christmas, Winter Clothing, Telephone, Transportation, and Laundry Service allowances. All four households also received an Inflation Relief Payment which was intended to assist with the rising cost of living. The unattached single with a disability also received a Supplementary Allowance, and the couple with two children also received a School Supply Allowance.

13 Note that in the Yukon, Shelter and Utility amounts can be combined up to the maximum of the actual rent so long as there is at least one utility provided within the rental cost (typically water and sewer are included in rent for most urban areas).

Shelter benefits for unhoused households

The Total welfare incomes sections of this report provide insight into the benefit amounts that are available to households in each province or territory in Canada. One of the fundamental assumptions behind our calculations of those benefit amounts is that households are housed and paying rent in the private market. When households are unhoused, however, the amounts of some of the benefits described in those sections, particularly those related to shelter costs, may not apply.

Being unhoused describes the situation of a household that is "without stable, permanent, appropriate housing, or the immediate prospect, means, and ability of acquiring it."[1] This means that being unhoused can take many forms, including sleeping on the street, staying in an overnight shelter, couch surfing, living in temporary accommodation such as a hotel or motel, or living in makeshift housing in an encampment.

Some jurisdictions provide shelter benefits or other forms of support to households in some of these circumstances. For our purposes, we are focusing on situations in which a household is not paying for shelter. As such, in this section we look at whether shelter-related benefits are provided to people who are effectively street homeless (i.e., they are sleeping in a car, an encampment, a shelter, etc.) and, if so, what kind and amount of benefits are provided and how they differ from those provided to people who are housed (i.e., they are paying rent in the private market, as per the assumptions outlined in our Methodology).

Our choice to focus on situations where households are not paying for shelter has limitations because doing so could capture circumstances where a person is housed but receives their shelter through other means, such as a situation where a provincial or territorial government is paying for housing through a department or program other than social assistance. However, our intent is to examine the situation of people who are, as noted above, effectively street homeless.

Typically, social assistance benefits are provided based on a needs test (see Key features of social assistance) wherein only those households who incur a cost are entitled to a benefit that would allow them to pay for that cost. In other words, households who do not have shelter costs – such as rent or a mortgage and associated costs such as utilities or insurance – are not entitled to receive a shelter benefit. In short, if no rent, mortgage, or utilities costs are paid, funds to pay for rent or a mortgage or utilities are typically not provided.

1 See Canadian Observatory on Homelessness/the Homeless Hub's "Canadian Definition of Homelessness" at https://www.homelesshub.ca/sites/default/files/COHhomelessdefinition-1pager.pdf

A small number of jurisdictions provide one combined benefit that is intended to assist with food, clothing, shelter, and other basic costs rather than separate basic needs and shelter benefits (see Cost of living and shelter benefits breakdown). In those instances, a modified combined benefit may be provided to households who do not have shelter costs.

It is important to note that people who are staying in emergency shelters can typically have most of their basic needs, such as food and shelter, met through funding provided directly to the emergency shelter. This funding can come from a variety of departments in the provincial or territorial government.

The tables below show, first, a comparison of the amount of basic social assistance benefits available to households who are housed vs unhoused (Table A5) and, second, the eligibility criteria for shelter-related benefits used to determine those amounts (Table A6).

Benefit comparison: Housed vs unhoused

Table A5 provides data on the amounts of basic social assistance benefits that unattached single households may be eligible for if they are housed (i.e., paying for shelter) versus unhoused (i.e., not paying for shelter). This includes benefits for both basic needs and shelter as outlined in each jurisdiction's Total welfare incomes sections. Note that:

- The table only shows benefits available to unattached single considered employable households and not the other example households that we consider in *Welfare in Canada*. Unattached singles comprise the greatest proportion of those who are unhoused in Canada, with social assistance being their primary income source.[2]
- Benefit amounts in the table correspond with those outlined in the Total welfare incomes section for each jurisdiction. They represent only the base benefits from provincial or territorial social assistance programs and some select additional benefits that are directly related to shelter costs. In other words, other components of total welfare income (additional social assistance benefits that are not directly related to shelter costs as well as provincial/territorial or federal child benefits or tax benefits) are not included. Information about all of these income components are available in each jurisdiction's Total welfare incomes section.

2 Quayum, S., C. Love and P. Hunter. (2024). *Everyone counts 2020-2022: Results from the third nationally coordinated point-in-time counts of homelessness in Canada*. Infrastructure Canada.

- Benefit amounts in three jurisdictions are provided in a combined amount rather than in separate amounts for shelter and other basic needs, which is reflected in the table. See the Cost-of-living and shelter benefits breakdown section for more information.
- Supplemental payments available by application or discretion, such as those outlined in Table A6, are also not included. Our Methodology assumes a household receives only payments that are automatically available once initial and ongoing eligibility is established.
- All of our other assumptions apply – see the Methodology section for more information about the assumptions underlying our calculations.
- The amounts in the table represent the highest amounts available in 2025. In other words, the amounts reflect any increases to benefits that were made partway through the year, either due to inflation indexing or to changes in policy.
- Amounts are rounded to the nearest dollar.

Table A5: Basic social assistance benefit amounts for housed versus unhoused example unattached single considered employable households, 2025

	Housed					Unhoused				
	Basic needs	Shelter	Com-bined benefit	Other	Total	Basic needs	Shelter	Com-bined benefit	Other	Total
AB	$469	$373	-	-	$842	$469	$0	-	-	$469
BC	$560	$500	-	-	$1,060	$560[3]	$75[4]	-	-	$635
MB	$245	$676	-	-	$921	$245	$0	-	-	$245

3 This is British Columbia's Support Allowance rate for an employable single. Although "currently experiencing homelessness" is an "additional barrier" considered when contemplating eligibility for the slightly higher Support Allowance rate paid to Persons with Persistent Multiple Barriers, households who qualify for this designation must first have had a continuing or frequent and persistent health condition confirmed by a health care professional. The underlying assumptions in *Welfare in Canada* is that the benefits we consider are provided automatically after initial and ongoing eligibility is confirmed – see the Methodology section for more information.

4 This is British Columbia's Minimum Shelter Allowance amount for one person.

	Housed					Unhoused				
NB	-	-	$675	$200[5]	$875	-	-	$675[6]	-	$675
NL	$561	$522	-	$71[7]	$1,154	$561[8]	$0	-	$0	$561
NT[9]	$573	$1,757[10]	-	$203[11]	$2,533	$573	$0	-	$0	$573
NS	-	-	$726	-	$726	-	-	$403[12]	-	$403
NU	$914	$60	-	$29[13]	$1,003	$914	$0	-	$0	$914
ON	$343	$390	-	-	$733	$343	$0	-	-	$343

5 This is New Brunswick's monthly Household Supplement, which is intended to assist households receiving social assistance with the rising cost of food and shelter. Eligibility is determined automatically for households in both the Transitional Assistance and Extended Benefits programs; however, those experiencing homelessness are not eligible.

6 In New Brunswick, those who are unhoused may qualify for a "Determined Social Needs" designation. With this designation, a single person who has unstable housing would receive a rate of $724 per month.

7 This is Newfoundland and Labrador's Fuel Supplement amount.

8 This amount may be provided either in the form of the Basic Benefit or the Board and Lodging amount, depending on the household's particular circumstances. For those who are living in approved shelters with meals provided, this amount may be the Comfort Allowance of $175.

9 Basic needs rates in the Northwest Territories are determined geographically. The rates in this table represent those for Yellowknife. Households living in other communities would receive different amounts.

10 In the Northwest Territories, the benefits paid for the costs of shelter are based on the actual costs of each recipient household. The Accommodation Allowance amount is included in our calculations because we assume that our households are living in market rental housing; the amount is a maximum based on average market rents that are calculated annually by the Canada Mortgage and Housing Corporation. This is the amount included in our calculations as of October.

11 In the Northwest Territories, the benefits paid for the costs of fuel and utilities are based on the actual costs of each recipient household. The Utilities amount, which is indicated here, represents an annual average for fuel and utilities and was provided by territorial officials.

12 This is Nova Scotia's Standard Household Rate – Essentials benefit amount for a single person.

13 This amount reflects average monthly electrical costs in public housing for a single-person household.

	Housed					Unhoused				
PE	$537	$875	-	$40[14]	$1,452	$537	$0	-	$40	$577
QC	-	-	$784	$45[15]	$829	-	-	$784	$45	$829
SK	$365	$660	-	-	$1,025	$365	$0[16]	-	-	$365
YT	$510[17]	$711	-	$551[18]	$1,725	$510	$0	-	$0	$510

14 This is PEI's Communication Rate.

15 This is the Ajustement de la prestation de base or Monthly Adjustment amount.

16 Note that, in Saskatchewan, clients who are receiving income assistance and are unhoused can access provincially-funded enhanced emergency shelters, which provide 24/7 shelter and three daily meals.

17 This amount represents the total of the Yukon's Food, Clothing, and Incidental allowances in amounts after the inflationary increase in November.

18 This amount represents a monthly average of the Yukon's four seasonal Fuel and Utilities allowance amounts for 2025.

Shelter-related benefits: Eligibility criteria

Table A6 provides information about shelter-related benefits available to households who are eligible for social assistance but do not pay for shelter.

It notes whether these households are eligible for the regular shelter benefits provided by each province and territory, as reflected in the Total welfare incomes section for each jurisdiction, as well as other shelter-related benefits that they may be eligible to receive.

The table also provides explanatory notes about the regulatory framework under which shelter benefits are provided in each province and territory. The table does not include information about eligibility for benefits intended to cover other basic needs items, such as food or clothing.

Table A6: Shelter-related benefit eligibility for households not paying shelter costs in 2025

	Shelter-related benefit eligibility by program	Explanatory notes
AB	**Income Support (IS):** Households who do not have shelter costs are not eligible to receive the Core Shelter Benefit. Discretionary assistance may be available to households who need assistance to establish a residence (e.g., for a utilities connection, deposit, or reconnection; an emergency allowance for a damage deposit; or benefits specific to escaping abuse).	IS regulations contemplate providing the Core Shelter Benefit to households who are renters, homeowners, pay room and board in a group home or approved home, or are living in a continuing care home or hospital.
	Assured Income for the Severely Handicapped (AISH): Households who do not have shelter costs are eligible to receive the Standard Living Allowance, which is paid regardless of actual shelter costs or place of residence. Additional discretionary assistance may be available to households who are facing an emergency situation or are escaping abuse.	The AISH Act contemplates providing households who meet the eligibility requirements with a Modified Living Allowance if they reside in a facility, and a Standard Living Allowance if they do not reside in a facility. Eligibility requirements do not include payment for shelter.

	Shelter-related benefit eligibility by program	Explanatory notes
BC	**Income Assistance and Disability Assistance:** Households who do not have shelter costs may be eligible to receive the Minimum Shelter Allowance. The amount of the Minimum Shelter Allowance is based on family unit size and is paid regardless of actual shelter costs or place of residence. Households are not required to have a fixed address to be eligible, and no documentation is required. The Minimum Shelter Allowance is not provided to individuals living in special care facilities as their shelter costs are paid for by the Ministry through facility user charges. The amount of the Minimum Shelter Allowance for 2025, as it would apply to *Welfare in Canada* example households, is: one person: $75; two people: $150; four people: $225. Amounts are prescribed for family units of up to 10 people; thereafter, an additional $25 is provided for each additional dependant. Discretionary assistance may be available to households for co-op housing share purchases, moving costs, security deposits, utility security deposits, damage deposits, pet damage deposits, and crisis shelter supplements.[19]	BC's regulations contemplate providing shelter assistance to households who are renters, homeowners, pay room and board, or incur costs for fuel for heating, camp site or dock fees, or hook-up fees (e.g., for water or septic tanks). "Place of residence" is not limited to living arrangements in places such as houses or apartments and includes living in a tent, vehicle, recreational vehicle, or boat.

19 Note that most of these benefits are only available once the household has secured accommodation.

	Shelter-related benefit eligibility by program	Explanatory notes
MB	**Employment and Income Assistance (EIA):** Households who do not have shelter costs are not eligible to receive the Shelter Allowance/Rent Assist. An additional Basic Necessities Allowance is available to households for whom no Shelter Allowance is payable. Discretionary assistance may be available for accessing identification and for relocation expenses.	EIA regulations only contemplate providing shelter assistance to households who are renters or homeowners, or who pay room and board.
	Manitoba Supports for Persons with Disabilities (MSPD): Households who do not have shelter costs are not eligible to receive the Shelter Allowance/Rent Assist. An additional Basic Necessities Allowance is available to households for whom no Shelter Allowance is payable.	MSPD regulations only contemplate providing shelter assistance to households who are renters or homeowners, or who pay room and board.
NB	**Income Assistance: Transitional Assistance and Extended Benefits** Households who do not have shelter costs may be eligible to receive the Basic Household Rate. They may also be eligible for the “Determined Social Needs” designation, which qualifies a single person for a rate of $724/month; other rates apply to other household structures. Discretionary assistance may be provided to households for items of special need, which include relocation expenses. Assistance for shelter and other shelter-related expenses may only be provided in an emergency.	Family Income Security Act regulations contemplate providing a basic needs allowance to meet the requirements of a household for food, clothing, household and personal items, fuel and utilities, routine transportation, and shelter. The amount of assistance provided is based on the number of people in the household. The “Determined Social Needs” designation may apply to households who have one or more of the following barriers: mental health issues; addiction issues; low education/literacy levels; unstable housing; lack of social support structure; frequent incarceration.

	Shelter-related benefit eligibility by program	Explanatory notes
NL	**Income and Employment Support:** Households who do not have shelter costs are not eligible to receive the Shelter Benefit. Discretionary assistance may be provided to households in the following circumstances: households who are staying in an approved emergency shelter that provides meals may be eligible for a Comfort Allowance of $175/ month to assist with costs such as personal care items or clothing; households who are temporarily staying with family or friends or in an approved shelter that does not provide meals may be eligible for monthly Board and Lodging benefits of up to $561 for an individual, $1,122 for a couple, $1,122 for a couple with children, or $729 for a single parent with children; households who are escaping domestic violence may be eligible for a StartUp Allowance to assist with the extra costs of transitioning to a new residence. Additionally, households who are not receiving Income Support may be eligible for discretionary assistance for transportation to a safe location and accommodations.	IES regulations only contemplate providing the Shelter Benefit to households who are renters or homeowners.
NT	**Income Assistance (IA):** Households who do not have shelter costs are not eligible to receive the Accommodation Allowance. Discretionary assistance may be provided in an emergency if the recipient is unable to sustain themselves and their family or any member of their family.	IA regulations only contemplate providing the Accommodation Allowance to households who are renters or homeowners, or pay room and board, or who have entered into a lease agreement when living in a hotel, motel, hostel, or other similar tourist establishment.
	Income Assistance for Seniors and Persons with a Disability (IASPD): Households who do not have shelter costs are not eligible to receive the Accommodation Allowance. Discretionary assistance may be provided in an emergency if the recipient is unable to sustain themselves and their family or any member of their family.	IASPD regulations only contemplate providing the Accommodation Allowance to households who are renters or homeowners, or who pay room and board, or who have entered into a lease agreement when living in a hotel, motel, hostel, or other similar tourist establishment.

	Shelter-related benefit eligibility by program	Explanatory notes
NS	**Income Assistance (IA):** Households who do not have shelter costs may be eligible to receive the Standard Household Rate – Essentials benefit. The amount of the benefit for 2024, as it would apply to the *Welfare in Canada* example households, is: one recipient: $403; one recipient with one dependant: $403; two recipients with two dependants: $806. Other amounts are available for other household compositions. Discretionary assistance may be available where there is an urgent, apparent, and verified need related to the health and safety of an applicant, recipient, or dependent child, and an applicant or a recipient is unable to provide all of the required information or documentation.	IA regulations contemplate providing a Standard Household Rate as a combined benefit intended to assist with food, clothing, shelter, and other basic costs. Three types of Standard Household Rate (Rent/ Own, Rent/ Own-Enhanced, and Board) are for households who rent, own, or pay room and board. A fourth type is the Standard Household Rate – Essentials, which is lower than the others and is for households who do not board, rent, or own their home, including those who are in a temporary living arrangement (e.g., living in a homeless shelter, transition house, hospital, or rehabilitation facility) or are unsheltered or without a fixed address.
NU	**Income Assistance:** Households who do not have shelter costs are not eligible to receive the Shelter Allowance. Discretionary assistance may be available for the costs of fuel. Other emergency costs such as tents, blankets, and other shelter-related expenses may be provided from other divisions within the department.	IA regulations only contemplate providing the Shelter Allowance to households who are renters or homeowners, or who pay room and board.

	Shelter-related benefit eligibility by program	Explanatory notes
ON	**Ontario Works (OW):** Households who do not have shelter costs are not eligible to receive the Shelter Allowance. Discretionary benefits are available to both Ontario Works and ODSP recipients through the local Ontario Works office. Support is available on a case-by-case basis to help with one-time extraordinary costs which could include an unexpected emergency, fleeing a violent situation, or moving costs not covered through another source.	OW regulations only contemplate providing the Shelter Allowance to households who are renters or homeowners or have utilities or heating costs, or a Board and Lodging amount to those who pay for room and board. Other amounts are available to those who reside in other circumstances, including an emergency hostel, or an interval or transition home for abused women if they have shelter costs for the previous home to allow for return. Households who are couch surfing or who reside in trailers or tents on a seasonal basis or while pending a more permanent address are not considered homeless and may be eligible for room and board or for a Shelter Allowance to pay for items such as campground fees.
	Ontario Disability Support Program (ODSP): Households who do not have shelter costs are not eligible to receive the Shelter Allowance. Discretionary benefits are available to both Ontario Works and ODSP recipients through the local Ontario Works office. Support is available on a case-by-case basis to help with one-time extraordinary costs, which could include an unexpected emergency, fleeing a violent situation, or moving costs not covered though another source.	ODSP regulations only contemplate providing the Shelter Allowance to households who are renters or homeowners, or a Board and Lodging amount to those who pay room and board. Other amounts are available to those who reside in other circumstances, including an emergency hostel, or an interval or transition home for abused women if they have shelter costs for the previous home to allow for return.

	Shelter-related benefit eligibility by program	Explanatory notes
PE	**Social Assistance (SA):** Households who do not have shelter costs are not eligible to receive the Shelter Allowance. Discretionary Assistance may be provided for costs associated with damage, rental, or utility deposits to support individuals who are unhoused, fleeing a violent situation, or who are in need of assistance to become housed. Additionally, emergency assistance may be available to a transient person who is a person in need in an amount considered adequate for the cost of a meal, overnight accommodation, and return transportation costs to their home country, province, state, or jurisdictions where the applicant has an established network.	SA regulations only contemplate providing the Shelter Allowance to households who are renters or homeowners, who pay room and board, or are living with a relative.
	AccessAbility Supports/Assured Income (AI): Households who do not have shelter costs are not eligible to receive the Shelter Allowance. Discretionary Assistance may be provided for costs associated with damage, rental, or utility deposits to support individuals who are unhoused, fleeing a violent situation, or who are in need of assistance to became housed. Additionally, emergency assistance may be available to a transient person who is a person in need in an amount considered adequate for the cost of a meal, overnight accommodation, and return transportation costs to their home country, province, state, or jurisdictions where the applicant has an established network.	AI regulations only contemplate providing the Shelter Allowance to households who are renters or homeowners, who pay room and board, or who incur costs when living with parents, a relative, a non-familiar support person or caregiver, or in other approved accommodation.
QC	**Social Assistance and Social Solidarity:** Households who do not have shelter costs are eligible to receive the Program Allowance. However, they are not eligible to receive the Shelter Allowance, which is provided by the Société habitation du Québec and Revenu Québec.	A 2002 decision of the Tribunal administratif du Québec determined that having a postal/civic address is not a condition of eligibility for Social Assistance and Social Solidarity benefits. The Individual and Family Assistance Regulation does require eligible persons to be residents of Quebec, among other conditions, and to demonstrate proof of identity and residency.

	Shelter-related benefit eligibility by program	Explanatory notes
SK	**Saskatchewan Income Support (SIS):** Households who do not have shelter costs are not eligible to receive the Shelter Benefit. Discretionary assistance may be available to access identification, for relocation or health and safety costs when facing homelessness, or in emergency situations where there is imminent harm to any member of the household. Discretionary assistance may also include: (January 1 to April 30) emergency shelter costs ($80 per person per night), hotels, or meals away from the principal residence / (effective May 1) emergency shelter costs ($82.40 per person per night) for shelter provided by a community-based organization (includes meals), hotels ($95 per night per household or actual cost, if needed), or meals ($20 per day per household member) away from the principal residence.	SIS regulations only contemplate providing the Shelter Benefit to households who pay for the costs of shelter and utilities, or who have entered into a rental arrangement when living in a hotel, hostel, or other residential organizations.
	Saskatchewan Assured Income for Disability (SAID): Households who do not have formal shelter costs (e.g., rent or mortgage) are not eligible to receive the Living Income Benefit but may be eligible to receive the Modified Living Income Benefit. A household with one adult could receive $865 per month and a household with two adults could receive $1,385 per month. An additional $85 per month is provided for each child. Discretionary assistance may be available for temporary accommodation when accommodation has been destroyed by fire or other disasters; in extraordinary circumstances for an item of exceptional need; and for security deposits, arrears of utilities, and meals when away from principal residence. Discretionary assistance may also include emergency shelter costs (January 1 to April 30: $80 per person per night / effective May 1: $82.40 per person per night), hotels, or meals away from the principal residence.	SAID regulations only contemplate providing the Living Income Benefit to households who pay for the costs of self-contained accommodation. The Modified Living Income Benefit is only available to households who pay for room and board or room rental, or who only require food. The Personal Living Benefit is only available to those in hospitals, residential care facilities (group homes, approved private service homes, personal care homes, family homes, family shelters, treatment centres) and to clients residing in rooms without cooking facilities who receive a benefit for restaurant meals. Clients receiving the Personal Living Benefit may also receive an additional $55 per child per month.

	Shelter-related benefit eligibility by program	Explanatory notes
YT	**Social Assistance (SA):** Households who do not have shelter costs are not eligible to receive the Shelter Rental Allowance. Households who do not have shelter costs but have fuel/utility costs may receive the Fuel and Utilities Allowance. Discretionary assistance may be provided for costs related to obtaining or maintaining housing or alleviating the risk of homelessness, such as rental security or fuel/utilities deposits, moving expenses, identification replacement, storage unit fees, etc.	SA regulations only contemplate providing the Shelter Rental Allowance to households who are renters or homeowners, or who pay room and board.

Indexation of benefits and credits

Individuals and families who receive social assistance benefits will also be eligible for financial support through refundable tax credits, child benefits for households with children, and, where applicable, additional social assistance payments. Some of these benefits and credits are indexed to inflation while others are not. Inflation indexing is important as it protects the value of benefits and credits from being eroded by increasing costs of living.

Table A7 and the summary sections below indicate which provincial or territorial benefits and credits were indexed to inflation as of January 2025, insofar as those benefits apply to the example households in *Welfare in Canada*; other benefits and credits that may be indexed are not included. Any changes to indexation made throughout the calendar year and any pertinent additional information is in the footnotes.

Federal benefits are not included in Table A7. Of the three federal benefits that our example households were eligible for in 2025, two – the GST/HST credit and the Canada Child Benefit – are indexed to inflation. The third, the federal Canada Carbon Rebate (received in the first four months of 2025 by households in Alberta, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, and Saskatchewan), ended in 2025 but prior to its discontinuation was adjusted based on changes to the federal carbon tax.

Changes in indexation since 2024:

- Nova Scotia began indexing basic social assistance benefits as of January 2025.

Summary of indexing by income component, as of January 2025:

- **Basic social assistance benefits** were indexed in five jurisdictions: Alberta, New Brunswick, Nova Scotia, Quebec, and the Yukon. In two other jurisdictions, these benefits were indexed in one program but not another (Manitoba for MSPD and Rent Assist but not EIA, and Ontario for ODSP but not OW).
- **Additional social assistance benefits** were indexed in two of the 12 jurisdictions that provided them: Alberta (for the Children's School Expenses benefit) and Nova Scotia (the Disability Supplement).

- **Provincial or territorial child benefits** were indexed in five of the 11 jurisdictions where such a program existed and households receiving social assistance had access to the benefit: Alberta, Newfoundland and Labrador, Ontario, Quebec, and the Yukon.
- **Provincial or territorial tax credits/benefits** were indexed in three of the 11 jurisdictions where these credits/benefits existed: Ontario, Quebec, and Saskatchewan.

Table A7: Indexation of Provincial/Territorial Benefits and Credits, as of January 2025

	Basic social assistance benefits	Additional social assistance benefits	Provincial or territorial child benefit/credit	Other provincial or territorial tax credits/benefits
AB	Yes	Yes[1]	Yes	N/A
BC	No	No	No[2]	BC Sales Tax Credit — No BC Climate Action Tax Credit — No[3] BC Renter's Tax Credit — No[4]
MB	No (Employment and Income Assistance) Yes (Manitoba Supports for Persons with Disabilities)[5] Yes (Rent Assist)[6]	No	N/A[7]	N/A

1 This applies to the Children's School Expenses benefit available to the couple with two children.

2 The amount of the BC Family Benefit is not indexed to inflation, but the net income reduction threshold is indexed. Note that British Columbia provided a monthly BC Family Benefit Bonus between July 2024 and June 2025, which was an enhancement to the BC Family Benefit intended to help address the impact of rising expenses due to inflation.

3 The BC Climate Action Tax Credit ended in 2025 to align with the removal of the BC consumer carbon tax. Before its discontinuation, the amount of the credit was adjusted in step with changes to carbon tax rates. Final payments were issued in April.

4 The amount of the BC Renter's Tax Credit is not indexed to inflation, but the adjusted income reduction threshold is indexed.

5 Indexation is based on the March Manitoba CPI of each year and is applied as of July 1. Note that indexation only applies to amounts provided to an unattached single household; amounts for non-disabled spouses and for all children are not indexed.

6 Shelter support for households in private rental accommodation, also known as Rent Assist, is indexed to the median market rent set by the CMHC.

7 The Manitoba Child Benefit was not available to households receiving income assistance in 2025.

	Basic social assistance benefits	Additional social assistance benefits	Provincial or territorial child benefit/credit	Other provincial or territorial tax credits/benefits
NB	Yes[8]	No[9]	No	Harmonized Sales Tax Credit — No New Brunswick School Supplement – No[10]
NL	No	No[11]	Yes[12]	Newfoundland and Labrador Income Supplement — No
NT	No[13]	No	No	NWT Cost of Living Offset — No[14]
NS	Yes[15]	Yes[16]	No	Nova Scotia Affordable Living Tax Credit — No
NU	No[17]	No	No	Nunavut Carbon Credit — No[18]

8 Social assistance benefits are indexed to the New Brunswick CPI on April 1 each year.

9 Neither the Income Supplement Benefit for families with children nor the Household Supplement are indexed to inflation.

10 The New Brunswick School Supplement was received by the couple with two children household.

11 Note that Newfoundland and Labrador provides additional benefits to the unattached single with a disability household through a Personal Care Allowance and top-ups for rent and utilities via the Department of Health and Community Services. These are not indexed but assist with the costs of these items.

12 The Newfoundland and Labrador Child Benefit (NLCB) is indexed to the Newfoundland and Labrador CPI and calculated from October to September. Note that the phase-out threshold for the NLCB is not indexed.

13 The Northwest Territories pays actual costs for rent up to 25 per cent over CMHC average rents, using Canadian National Occupancy Standards for bedrooms. The Northwest Territories also pays actual fuel and utilities costs.

14 The Northwest Territories Cost of Living Offset ended in 2025 to align with the repeal of the Northwest Territories carbon tax. Before its discontinuation, the amount of the offset was adjusted in step with changes to carbon tax rates. Final payments were issued in April.

15 Nova Scotia began indexing basic social assistance benefits and the Disability Supplement effective January 1, 2025.

16 The School Supplies Supplement received by the couple with two children is not indexed to inflation. The Disability Supplement received by the unattached single with a disability was indexed as of January 2025.

17 Most Income Support households in Nunavut reside in public housing. Rents and utilities in public housing are heavily subsidized by the territorial government.

18 The Nunavut Carbon Credit ended in April 2025. Final payments were issued in January and April 2025.

	Basic social assistance benefits	Additional social assistance benefits	Provincial or territorial child benefit/credit	Other provincial or territorial tax credits/benefits
ON	No (Ontario Works) Yes (Ontario Disability Support Program)	N/A	Yes	Ontario Trillium Benefit — Yes
PE	No	No	No[19]	PEI Sales Tax Credit — No
QC	Yes[20]	No[21]	Yes[22]	Solidarity Tax Credit — Yes
SK	No[23]	No	N/A[24]	Low Income Tax Credit — Yes[25]
YT	Yes[26]	No	Yes	Yukon Carbon Price Rebate — No[27]

19 Prince Edward Island introduced the PEI Child Benefit as of January 2025.

20 Basic social assistance benefits are indexed to the Quebec CPI excluding alcoholic beverages, tobacco products, and recreational cannabis every January. Note that the Monthly Adjustment, Participation Allowances, and Manpower Training benefits were not indexed.

21 Additional benefits received through social assistance are indexed to the Quebec CPI as above. Shelter benefits received as an additional benefit through Revenu Québec are not indexed.

22 Family Allowance benefits and the Single Parent Supplement are indexed to the Quebec CPI as above; however, the School Supplies Supplement is not indexed.

23 Note that Saskatchewan pays for utilities costs for the household receiving benefits from the Saskatchewan Assured Income for Disability (SAID) program, in addition to the SAID Living Income Benefit.

24 In 2025, Saskatchewan was the only jurisdiction in Canada that did not have a provincial child benefit program. Note that, within its social assistance programs, Saskatchewan provides a Children's Basic Benefit for residents of the Northern Administrative District and for families that are not eligible for the Canada Child Benefit; this benefit is not indexed.

25 The Saskatchewan Low Income Tax Credit (SLITC) is indexed to the national CPI. Note that the SLITC is enhanced by an additional 5 per cent, in addition to indexation, in the 2024, 2025, 2026, and 2027 tax years.

26 Basic social assistance benefits are indexed to the Whitehorse CPI in November of every year.

27 The Yukon Carbon Price Rebate ended in 2025 to align with the removal of the federal consumer carbon pricing system. Before its discontinuation, the amount of the rebate varied with the amount of federal levies collected on fuel use in the territory. Final payments were issued in April.

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