

Canada Social Report

# Welfare in Canada, 2016

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## INTRODUCTION

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

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

Total welfare incomes consist of the following components:

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

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

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

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

Appendix A provides a detailed breakdown of the components of welfare incomes in each jurisdiction by household type for 2016. Appendix B presents separate tables for each province and territory, showing welfare incomes over time in 2016 constant dollars by household type.

### WHAT IS WELFARE?

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

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

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

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

## Assets

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

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

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

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

**Table 1** shows the liquid asset exemption levels in effect as of January 2016. These levels vary considerably by jurisdiction and by household

category and size. Any changes that occurred during the year are described in the footnotes.

## Income

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

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

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

There are also amounts permitted in respect of paid employment. These are known as earnings exemptions and are described on the following page.

**TABLE 1**  
**LIQUID ASSET EXEMPTION LEVELS AS OF JANUARY 2016**  
**PROVISIONS FOR APPLICANTS AND RECIPIENTS <sup>1</sup>**

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Single Parent, One Child</i>	<i>Couple, Two Children</i>
<b>NL</b>	\$3,000	\$3,000	\$5,500	\$5,500
<b>PE</b>	\$50 to \$200 <sup>2</sup>	\$900	Up to \$1,200 <sup>2</sup>	Up to \$1,800 <sup>2</sup>
<b>NS</b>	\$1,000	\$1,000 <sup>3</sup>	\$2,000	\$2,000
<b>NB</b> <sup>4</sup>	\$1,000	\$10,000	\$2,000	\$2,000
<b>QC</b> <sup>5</sup>	Applicants: \$887 Recipients: \$1,500	\$2,500	Applicants: \$1,268 Recipients: \$2,918	Applicants: \$1,807 Recipients: \$3,037
<b>ON</b> <sup>6</sup>	\$2,500	\$5,000	\$3,000	\$6,000
<b>MB</b>	\$4,000	\$4,000	\$8,000	\$16,000
<b>SK</b> <sup>7</sup>	\$1,500	\$1,500	\$3,000	\$4,000
<b>SK</b> <sup>8</sup> – Saskatchewan Assured Income for Disability (SAID)	Not applicable	\$1,500	<i>Same as above</i> <sup>9</sup>	<i>Same as above</i> <sup>9</sup>
<b>AB</b> <sup>10 11</sup>	\$627	\$1,618 <sup>12</sup>	\$1,123	\$1,608
<b>AB</b> – Assured Income for the Severely Handicapped (AISH) program	Not applicable	The total value of all non-exempt assets owned by an applicant, client and cohabiting partner must not exceed \$100,000 <sup>13</sup>	<i>Same as single person with a disability</i> <sup>14</sup>	<i>Same as single person with a disability</i> <sup>14</sup>

**TABLE 1 (continued)**  
**LIQUID ASSET EXEMPTION LEVELS AS OF JANUARY 2016**  
**PROVISIONS FOR APPLICANTS AND RECIPIENTS <sup>1</sup>**

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Single Parent, One Child</i>	<i>Couple, Two Children</i>
<b>BC</b>	\$2,000	\$100,000	\$4,000	\$4,000
<b>YT</b>	\$500	\$1,500	\$1,000	\$1,600
<b>NT</b>	\$300	\$50,000	\$380	\$560
<b>NU <sup>15</sup></b>	\$0	\$5,000	\$0	\$0

1. Unless otherwise noted, the asset exemption provisions apply both to individuals applying for and those receiving social assistance.
2. Applicants requiring short-term assistance (four months or less) cannot have assets in excess of \$50. The higher asset exemption levels apply to those requiring long-term assistance.
3. Individuals who were in receipt of Family Benefits when the Employment Support and Income Assistance (ESIA) program was enacted were grandparented. For these clients, the asset exemption is \$3,000 for single individuals with disabilities, \$5,500 for married individuals with disabilities and \$2,500 for single parents without disabilities.
4. Exemption levels are for the Transitional Assistance program except for the single person with a disability. The exemption level for this client is for the Extended Benefits program.
5. At the time of application, an applicant's liquid assets may not exceed the allowable limits set according to family size. The determination of a household's assets excludes income received during the month of application, which is to cover the cost of rent, heating and public utilities. Higher asset exemption levels apply after the first month for clients with no severe limitations to employment (Social Assistance program).
6. Exemption levels are for the Ontario Works (OW) program except for the single person with a disability, where it is the exemption level under the Ontario Disability Support Program (ODSP).
7. Exemption levels are for the Transitional Employment Allowance (TEA) program except for the single person with a disability. The exemption level for this client is for the Saskatchewan Assistance Plan (SAP).
8. The Saskatchewan Assured Income for Disability (SAID) program was introduced in 2009. Initially, it supported individuals with disabilities in residential care. In June 2012, SAID was expanded to include persons with disabilities living independently. Asset exemption levels are the same as those for persons with disabilities under the Saskatchewan Assistance Plan (SAP).
9. Families with disabilities are eligible for SAID benefits.
10. The maximum allowable liquid assets for those in the "expected to work" category of Income Support are equivalent to one month's core benefit for the applicable household unit. The maximum applicable National Child Benefit Supplement is included for families with children. Households receive an additional \$33 for each child over the age of 12.
11. In August 2016, asset levels for the single parent with one child and the couple with two children rose to \$1,125 and \$1,609, respectively.
12. This represents the amount for an Income Support client in the "barriers to full employment" category. The maximum allowable liquid assets are equivalent to two months' core benefits. Asset exemption levels for these clients also include the Personal Needs Supplement of \$78 per month.
13. Exempt assets are not counted in the \$100,000 limit. Examples of exempt assets include a principal residence, a non-recreational vehicle, an adapted vehicle, clothing and household items, a locked-in retirement account (LIRA) and a Registered Disability Savings Plan (RDSP). AISH clients with non-exempt assets of \$3,000 or less may also receive Personal Benefits (e.g., for child care, moving, addiction treatment) and a monthly Child Benefit of \$100 per dependent child.
14. Families with disabilities are eligible for AISH benefits. The total value of all non-exempt assets applies to an applicant/recipient with a cohabiting partner, a single parent applicant/recipient with dependent children, or an applicant/recipient with a cohabiting partner with dependent children and must not exceed \$100,000.
15. In Nunavut, there is no exemption on liquid assets other than for persons with disabilities and persons 60 years of age or older.

### **Earnings exemption provisions**

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

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

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

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

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

**Table 2** shows the earnings exemption levels in effect as of January 1, 2016. Any changes that occurred during the year are described in the footnotes to the table. Note that some jurisdictions have different provi-

sions for persons or households applying for welfare compared to those already receiving benefits.

<b>TABLE 2 MONTHLY EARNINGS EXEMPTION LEVELS AS OF JANUARY 2016 PROVISIONS FOR APPLICANTS AND RECIPIENTS</b>				
	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Single Parent, One Child</i>	<i>Couple, Two Children</i>
<b>NL</b>	100% of income up to \$75 plus 20% of income in excess of \$75	100% of income up to \$150 plus 20% of income in excess of \$150 <sup>1</sup>	100% of income up to \$150 plus 20% of income in excess of \$150	100% of income up to \$150 plus 20% of income in excess of \$150
<b>PE</b>	\$75 of net earned income plus 10% of the balance	\$75 of net earned income plus 10% of the balance	\$125 of net earned income plus 10% of the balance	\$125 of net earned income plus 10% of the balance
<b>NS</b> <sup>2</sup>	Applicants: no exemption Recipients: \$150/month of net wages plus 30% of the net wages remaining	Applicants: no exemption Recipients: \$300/month of net wages plus 30% of the net wages remaining <sup>3</sup>	Applicants: no exemption Recipients: \$150/month of net wages plus 30% of the net wages remaining	Applicants: no exemption Recipients: \$150/month of net wages plus 30% of the net wages remaining for each earner
<b>NB</b> <sup>4</sup>	Applicants: no exemption Recipients: \$150 fixed amount plus 30% of the balance of earnings	Applicants: no exemption Recipients: \$500 fixed amount plus 30% of the balance of earnings	Applicants: no exemption Recipients: \$200 fixed amount plus 30% of the balance of earnings	Applicants: no exemption Recipients: \$200 fixed amount plus 30% of the balance of earnings
<b>QC</b>	\$200 <sup>5</sup>	\$100 <sup>6</sup>	\$200 <sup>7</sup>	\$300 <sup>8</sup>
<b>ON</b> <sup>9</sup>	Applicants: no exemption Recipients: \$200 plus 50% of net earnings after 3 months of continuous assistance	\$200 plus 50% of net earnings <sup>10</sup>	Applicants: no exemption Recipients: \$200 plus 50% of net earnings after 3 months of continuous assistance	Applicants: no exemption Recipients: \$200 plus 50% of net earnings after 3 months of continuous assistance
<b>MB</b> <sup>11</sup>	Applicants: \$200 of net earnings Recipients: after one month, \$200 of net earnings plus 30% of net earnings over \$200	Applicants: \$200 of net earnings Recipients: after one month, \$200 of net earnings plus 30% of net earnings over \$200	Applicants: \$200 of net earnings Recipients: after one month, \$200 of net earnings plus 30% of net earnings over \$200	Applicants: \$200 of net earnings for each earner Recipients: after one month, \$200 of net earnings plus 30% net earnings over \$200, for each earner
<b>SK</b>	No earnings exemption (TEA clients)	\$200 plus 25% of the next \$500 for a maximum of \$325 (SAP clients)	No earnings exemption (TEA clients) \$125 (SAP clients) SAP and TEA families with earnings over \$125 are eligible for the Saskatchewan Employment Supplement	No earnings exemption (TEA clients) \$125 (SAP clients) SAP and TEA families with earnings over \$125 are eligible for the Saskatchewan Employment Supplement



**TABLE 2 (continued)**  
**MONTHLY EARNINGS EXEMPTION LEVELS AS OF JANUARY 2016**  
**PROVISIONS FOR APPLICANTS AND RECIPIENTS**

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

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

15. Recipients under either the Income Assistance or the Disability Assistance program had to be on assistance for one month before the exemption applied.
16. In 2015, BC replaced the monthly earnings exemption for persons receiving Disability Assistance with an annualized earnings exemption. The maximum annual exemption for a single person with a disability is \$9,600 per year. The annual maximum is equivalent to the previous monthly exemption of \$800 multiplied by 12 months.
17. Persons who qualify for the Yukon Supplementary Allowance (payable to persons with disabilities and the elderly) are eligible for an additional annual earned income exemption of up to \$3,900.

### Basic Needs

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

## WELFARE INCOMES

For each province and territory, total welfare incomes are made up of basic social assistance, regularly paid additional social assistance, federal child benefits, provincial/territorial child benefits, the GST/HST credit and provincial/territorial tax credits. Total 2016 welfare incomes for the four household types in each province and territory are presented in **Appendix A**. The footnotes to **Appendix A** give details on the components of the table and any changes to the programs and/or benefits that occurred during the year.

The social assistance amounts are calculated using the following assumptions:

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

In some cases, we have revised the approach employed in earlier editions of the report based on feedback from provincial or territorial officials. In other instances, programs have been added or enhanced. The following section describes the changes that occurred in 2016.

### Newfoundland

- The Newfoundland and Labrador Income Supplement took effect in July 2016, replacing the former Home Heating Rebate and the HST credit. The new supplement supports eligible low-income individuals and families. Individuals claiming the Disability Tax Credit receive an additional amount.

### New Brunswick

- The New Brunswick Harmonized Sales Tax Credit took effect in July 2016.

### Québec

- In February 2014, Québec introduced a monthly supplement for fully employable persons who had been on social assistance for six consecutive months. This supplement is included in the 2016 amount and data for the years 2014 and 2015 have been revised accordingly.

### Saskatchewan

- Starting in 2016, a Pre-Employment Allowance is included in the basic rate for all Transitional Employment Assistance households (single employable, single parent with one child and couple with two children).

### Alberta

- In July 2016, the Alberta Child Benefit was implemented. It provides a non-taxable benefit to low- and moderate-income families with children. The maximum monthly benefit is \$91.67 for a one-child family and \$137.50 for a two-child family.

### British Columbia

- In September 2016, the Disability Assistance program was changed. Benefits were increased by \$25 per month and a monthly Transportation Support Allowance of \$52 was incorporated into the rate structure. The new Transportation Support Allowance may be paid in cash or as an in-kind bus pass. Prior to September 2016, Disability Assistance clients could apply for a subsidized bus pass through the BC Bus Pass Program.

### Yukon

- Prior to July 2016, Yukon clawed back the National Child Benefit Supplement paid to social assistance families with children. With the introduction of the new Canada Child Benefit, Yukon stopped this practice.

## Northwest Territories

- Prior to July 2016, the Northwest Territories clawed back the National Child Benefit Supplement paid to social assistance families with children. With the introduction of the new Canada Child Benefit, the Northwest Territories stopped this practice.
- In August 2016, the Northwest Territories restructured the food and clothing allowances paid to social assistance families with children. Children under 18 were no longer eligible to receive these benefits.

## Nunavut

- Prior to July 2016, Nunavut clawed back the National Child Benefit Supplement paid to social assistance families with children. With the introduction of the new Canada Child Benefit, Nunavut stopped this practice.

## Federal Child Benefits

- In July 2016, the new Canada Child Benefit was implemented. It replaced the former Canada Child Tax Benefit (including the National Child Benefit Supplement and the Child Disability Benefit) and the Universal Child Care Benefit. The Canada Child Benefit is a tax-free monthly benefit paid to eligible families to help with the cost of raising children under 18 years of age. The maximum monthly benefit is \$533.33 for a child under 6 years of age and \$450 per child for children ages 6 to 17. As a result of this new program, 2016 welfare incomes increased for both family types with children in our scenarios. In all provinces except Alberta,<sup>2</sup> federal child benefits in 2016 increased by \$396 for a single-parent family with one child and \$1,123 for a couple with two children.

## WELFARE INCOMES OVER TIME

The figures in this series track total welfare incomes for the period 1986 to 2016 for each of the four illustrative family types. All figures are presented in constant 2016 dollars, taking into account the effect of inflation. Although each jurisdiction's social assistance benefits comprise the largest part of welfare incomes, the introduction of new or enhanced child benefit or tax credit programs by either the federal or provincial/territorial governments can also have a noticeable effect on overall welfare incomes. In 2015 and 2016, this was the case with federal changes to its child benefit programs.

All the graphs for the provinces start in 1986, other than for the single person with a disability. Figures for this household type were calculated starting in 1989. There are no entries for any of the households in 1987 and 1988, as welfare incomes were not calculated in those years. Data

for the territories began in 1986 for Yukon (1989 for persons with a disability), 1993 for the Northwest Territories and 1999 for Nunavut.

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

## Newfoundland and Labrador

From 1986 through 1995, single employable persons received just over \$6,500 in welfare incomes. After that point, their incomes dropped precipitously to less than \$2,000 in 1997, 1998 and 1999, then went up in 2000, 2001 and 2002, then hovered in the \$10,000 range until 2012. The 'cliff' seen in **Figure 1a** was due primarily to changes in the way in which the province calculated shelter allowances for this particular household type. It shifted from the payment of market rent to room-and-board allowances, which are substantially lower than the former amount. Since 2012, welfare incomes have been fairly constant. By 2016, welfare incomes for single employable households sat at \$11,410.

In 1989, single persons with disabilities<sup>3</sup> received a maximum \$13,008 – nearly double that of single employable recipients. The income amounts for single persons with disabilities were not only more adequate but also more stable, as shown in **Figure 1b**, with only slight variations over time. Single persons with disabilities were the only household type to see their welfare incomes drop slightly since 2011.

Starting in 2011, we no longer include the shelter supplement paid under the social assistance program. In Newfoundland and Labrador, persons with disabilities on assistance often receive additional financial benefits towards the actual cost of shelter and utilities from the Department of Health and Community Services and are therefore ineligible for the shelter supplement. This additional assistance from Health and Community Services is not readily available so cannot be included in our calculations. By the end of the period in 2016, single persons with disabilities were eligible for welfare incomes of \$11,510.

In 1986, single-parent families with one child age 2 received welfare incomes of just under \$19,000. These have remained relatively stable over the past 30 years – with a slight jump in 2006 and again starting in 2015. Welfare incomes for this household reached \$22,908 in 2016.

**Figure 1c** shows the trend.

Couples with two children ages 10 and 15 shown in **Figure 1d** have also seen a fairly constant pattern in their welfare incomes since 1986, again with slightly higher amounts starting in 2006 and again in 2015. Total welfare incomes for this household reached a maximum \$27,876 in 2016.

2. Alberta was the only jurisdiction that varied the base amount of the former Canada Child Tax Benefit.

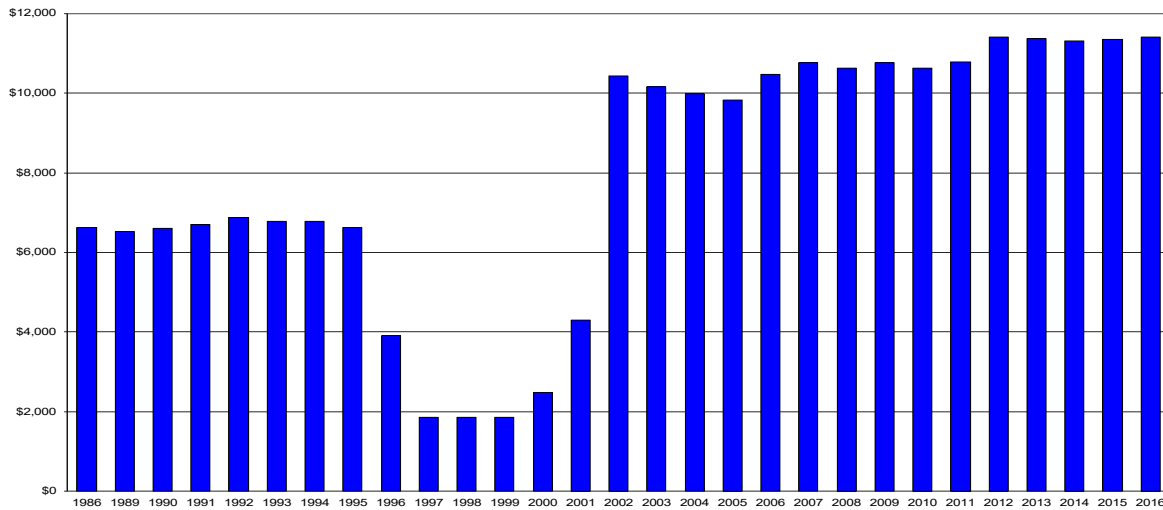
3. The category 'persons with disabilities' in Newfoundland and Labrador represents those Income Support clients who require supportive services.



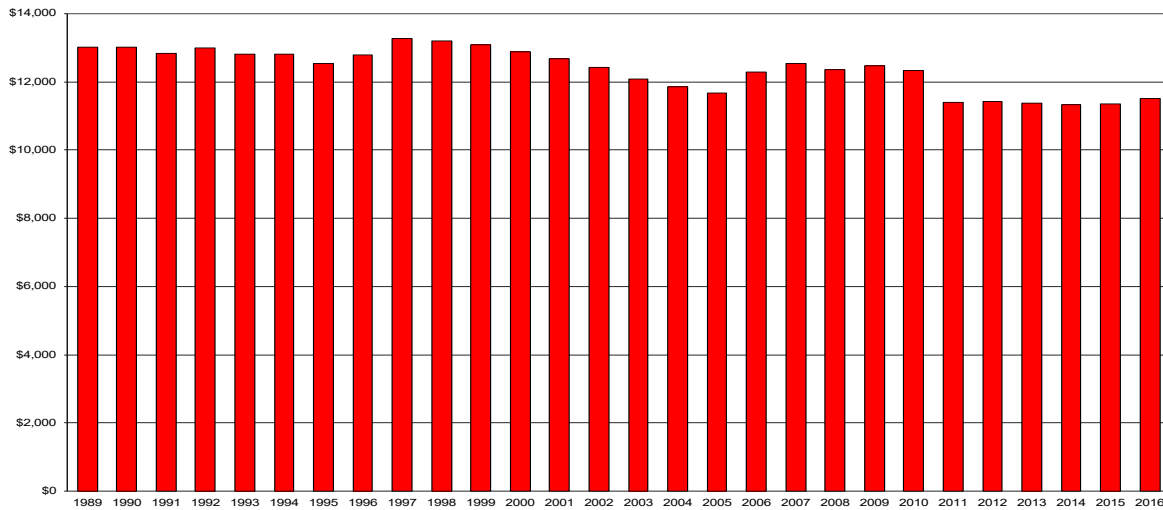
Taken together, **Figures 1a-1d** make clear that 2006 was a turning point for welfare incomes for all households in Newfoundland and Labrador. The Family Benefit rate for singles and childless couples rose by 1.0

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

**Figure 1a**  
**Total welfare incomes, single employable person,**  
**Newfoundland and Labrador, in constant 2016 dollars, 1986-2016**

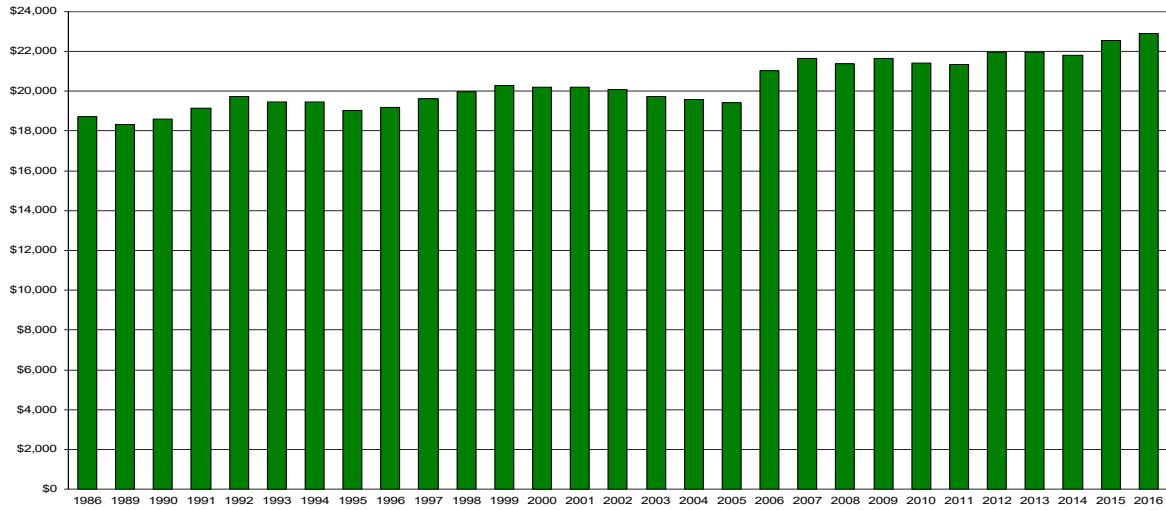


**Figure 1b**  
**Total welfare incomes, person with a disability,**  
**Newfoundland and Labrador, in constant 2016 dollars, 1989-2016**

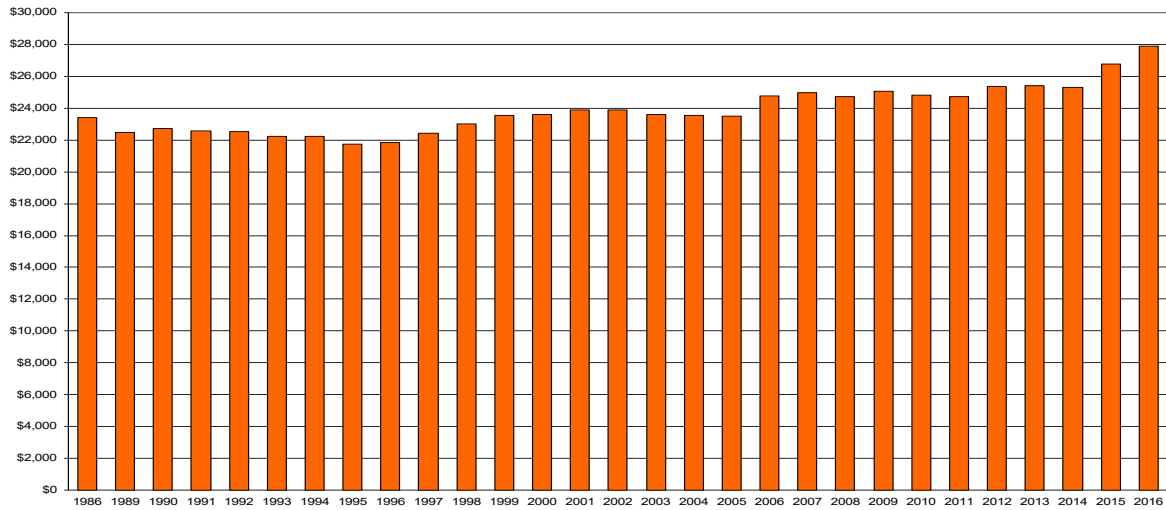




**Figure 1c**  
**Total welfare incomes, single parent with one child age 2,**  
**Newfoundland and Labrador, in constant 2016 dollars, 1986-2016**



**Figure 1d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Newfoundland and Labrador, in constant 2016 dollars, 1986-2016**

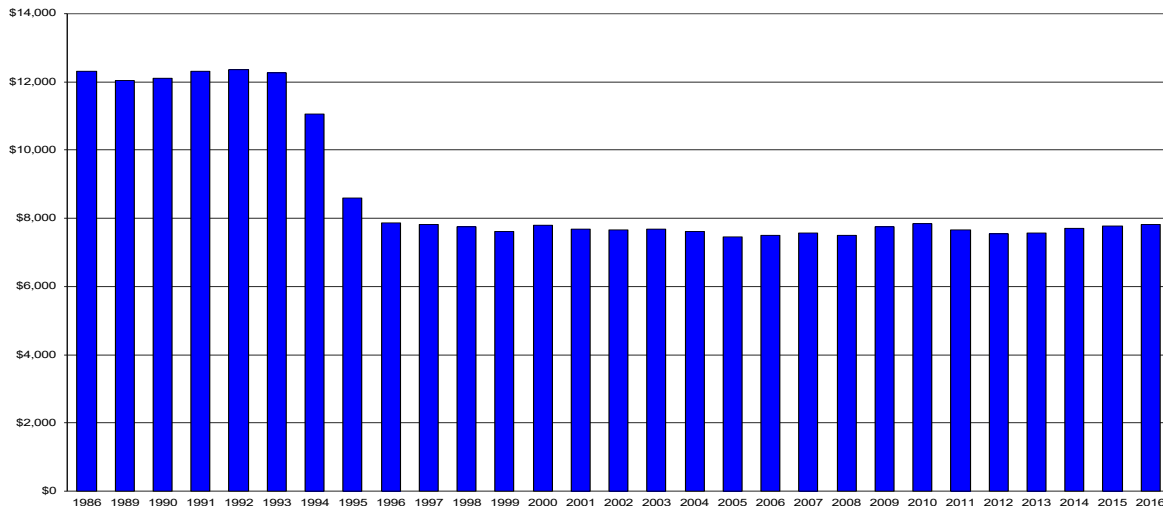


## Prince Edward Island

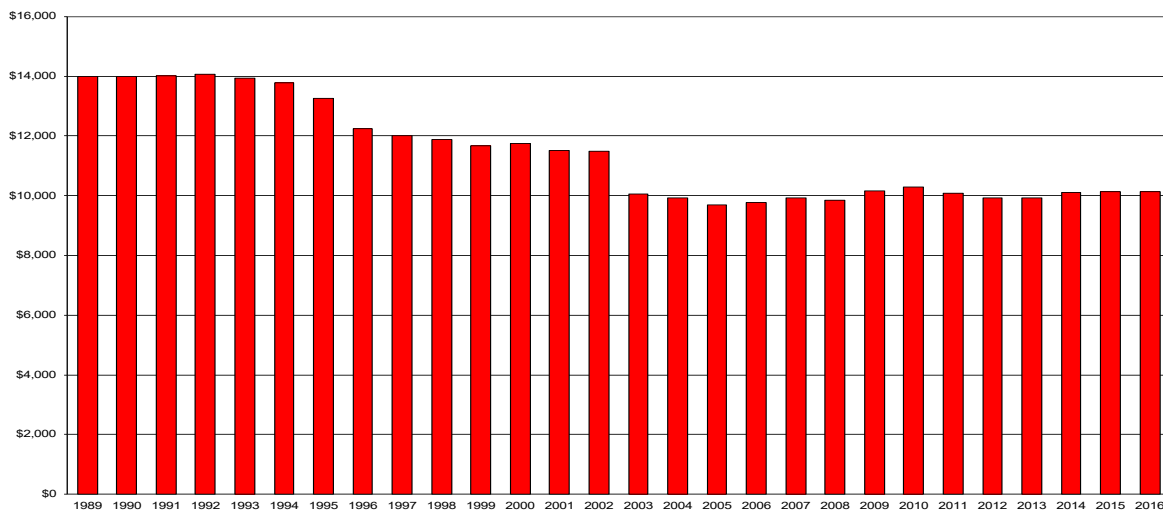
Unlike Newfoundland and Labrador, where benefits for single households went up in 2006, welfare incomes for single employable persons experienced three significant drops in 1994, 1995 and 1996. After that time, welfare incomes remained fairly stable. **Figure 2a** shows total maximum welfare incomes for single employable recipients at \$7,819 in 2016 – considerably less than the \$12,000 plus range paid from 1986 to 1993.

Single persons with disabilities saw a more gradual decline – but a drop nonetheless – throughout the 1993-2005 period. Welfare incomes for this household were a maximum \$13,992 in 1989 but started to decline in 1993, falling to \$9,701 in constant dollars by 2005. By 2016, welfare incomes for a single person with a disability sat at \$10,148, still more than \$3,800 under the amount for 1989. See **Figure 2b**.

**Figure 2a**  
Total welfare incomes, single employable person,  
Prince Edward Island, in constant 2016 dollars, 1986-2016



**Figure 2b**  
Total welfare incomes, person with a disability,  
Prince Edward Island, in constant 2016 dollars, 1989-2016



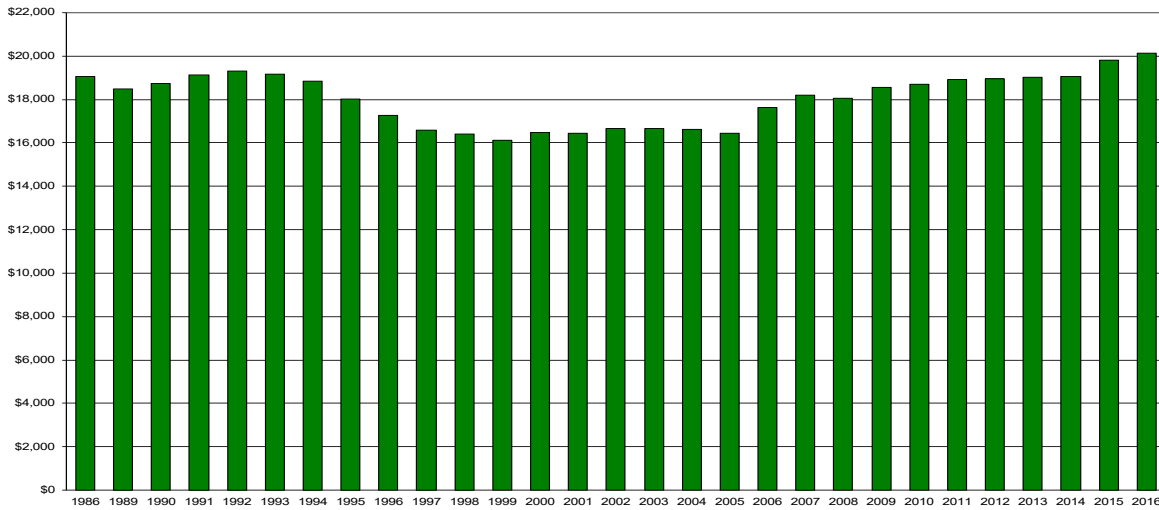


By contrast, families with children remained at status quo. While welfare incomes went up and down slightly over time, they basically held their ground over the 30-year period, increasing slightly in both 2015 and 2016. **Figures 2c and 2d** show the trends.

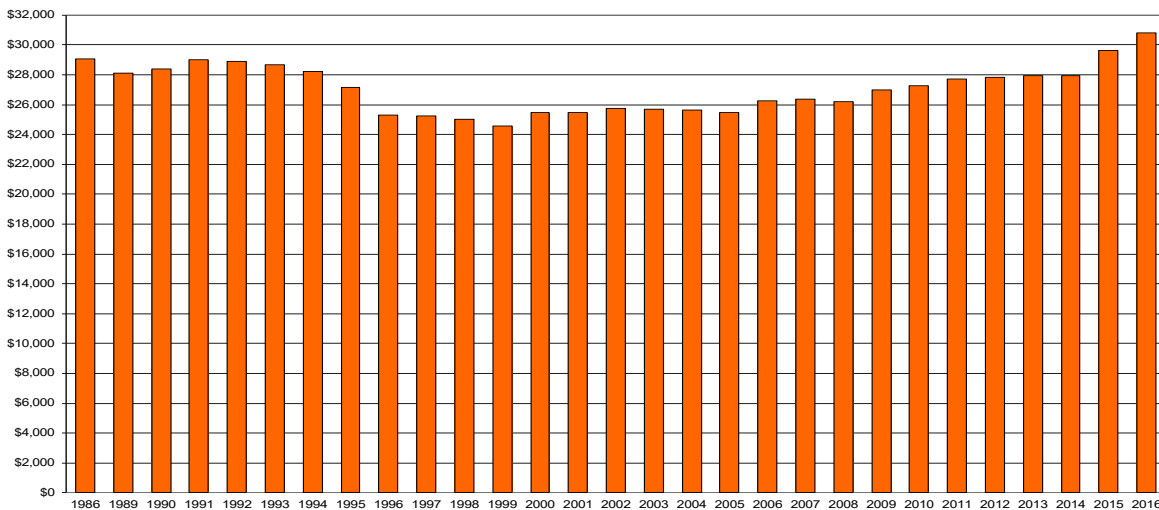
Welfare incomes for two-parent families with two children ages 10 and 15 followed a similar up-down pattern, starting at a maximum \$29,042 in 1986 and ending at \$30,834 in 2016.

In 2016, single-parent families with one child age 2 ended up slightly better off than they were in 1986, with maximum welfare incomes of \$20,116.

**Figure 2c**  
Total welfare incomes, single parent with one child age 2, Prince Edward Island, in constant 2016 dollars, 1986-2016



**Figure 2d**  
Total welfare incomes, couple with two children ages 10 and 15, Prince Edward Island, in constant 2016 dollars, 1986-2016





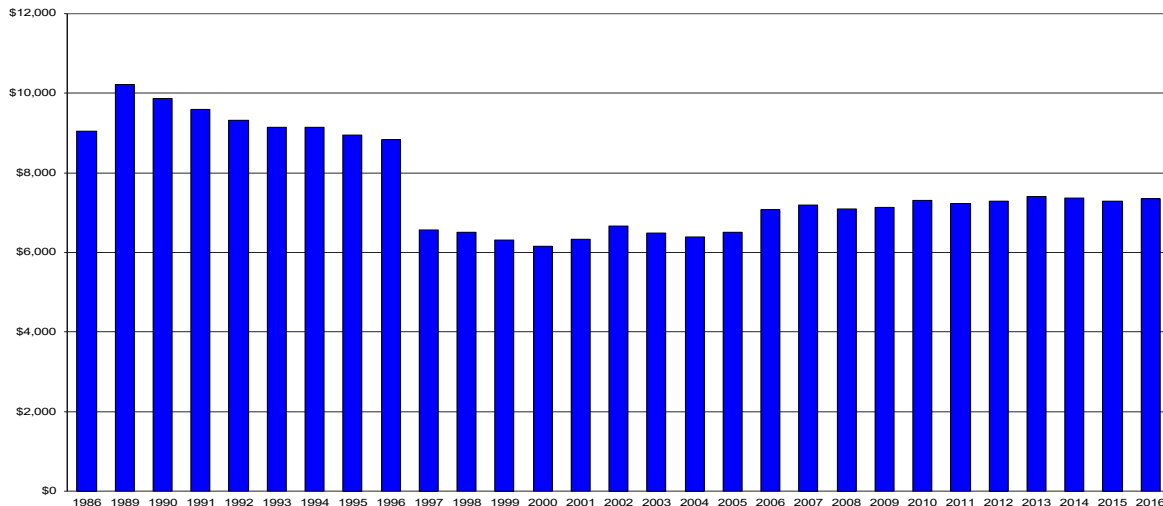
## Nova Scotia

The early 1990s were better years for Nova Scotia single welfare recipients than later decades. Welfare incomes dropped substantially from a 'high' of \$10,216 in 1989 down to a low of \$6,159 in 2000. Prior to 1997, the calculations for this report employed the rates paid by the City of Halifax, which were considerably higher than those paid in other municipalities. After the amalgamation of the municipal and provincial social assistance systems in April 1996, a uniform rate was paid to

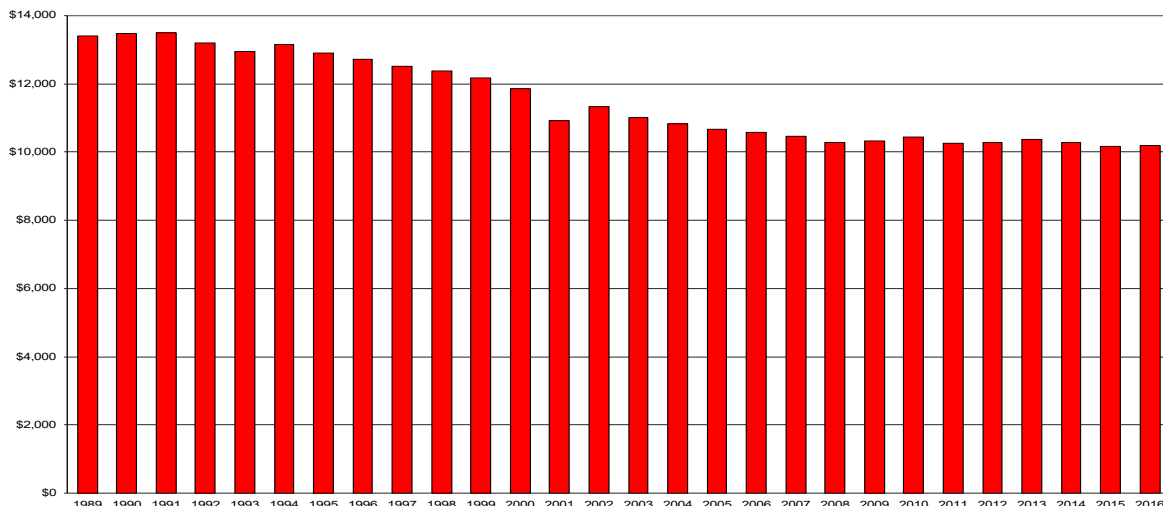
single employable recipients across the province. **Figure 3a** shows that these incomes have remained at relatively low levels. They stood at just \$7,349 in 2016.

As in PEI, single persons with disabilities in Nova Scotia saw a slow but steady decline over time. Welfare incomes began the period at \$13,410 in 1989 but dropped continually in real terms until 2008. Since then, they have remained fairly constant and finished the period at \$10,181. See **Figure 3b**.

**Figure 3a**  
Total welfare incomes, single employable person,  
Nova Scotia, in constant 2016 dollars, 1986-2016



**Figure 3b**  
Total welfare incomes, person with a disability,  
Nova Scotia, in constant 2016 dollars, 1989-2016



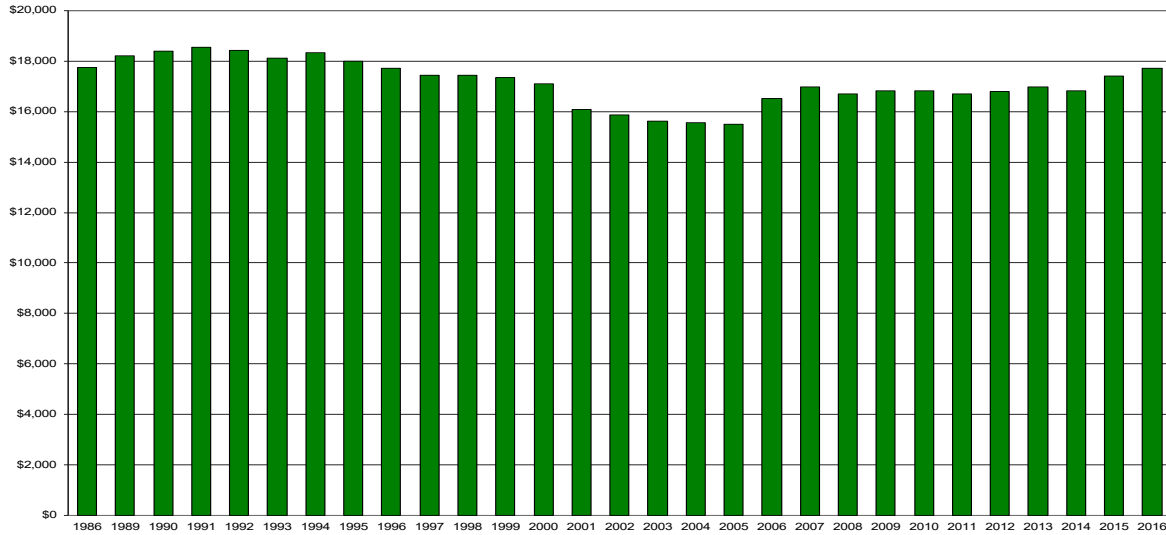




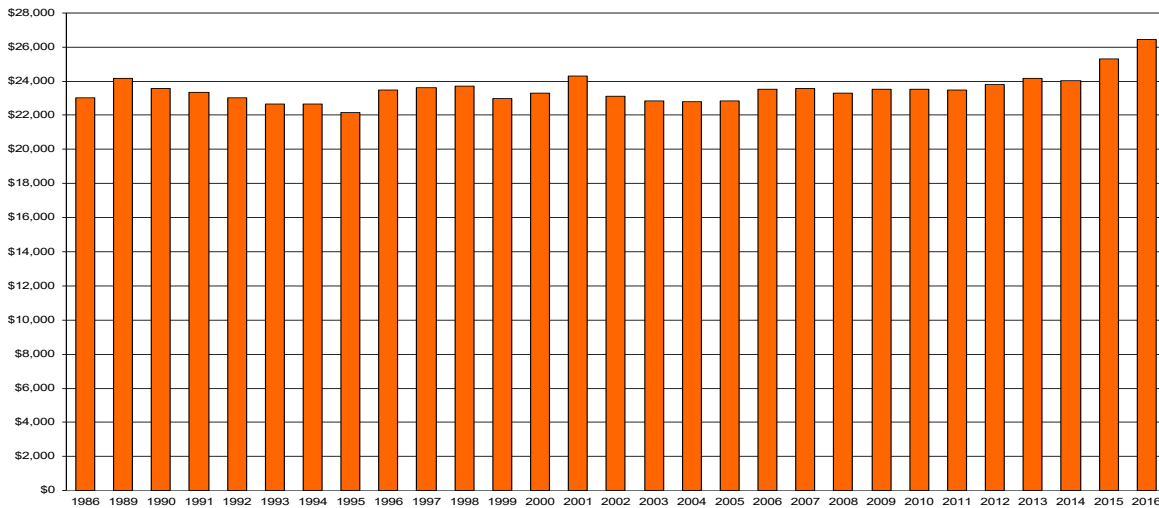
**Figure 3c** shows that welfare incomes for single-parent families with one child went up and down only slightly over the years. They started the period at a maximum \$17,758 in 1986 and ended at \$17,727 in 2016.

**Figure 3d** presents a wave-like pattern with only slight variations for two-parent families with two children ages 10 and 15 until 2015. Welfare incomes were \$23,032 in 1986 and stood at \$26,429 in 2016.

**Figure 3c**  
Total welfare incomes, single parent with one child age 2,  
Nova Scotia, in constant 2016 dollars, 1986-2016



**Figure 3d**  
Total welfare incomes, couple with two children ages 10 and 15,  
Nova Scotia, in constant 2016 dollars, 1986-2016

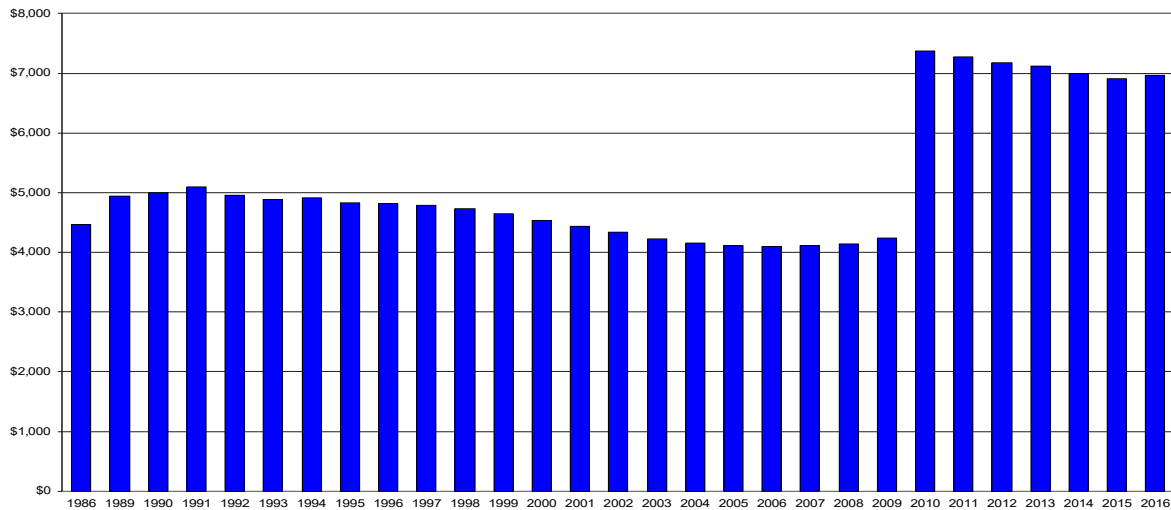


## New Brunswick

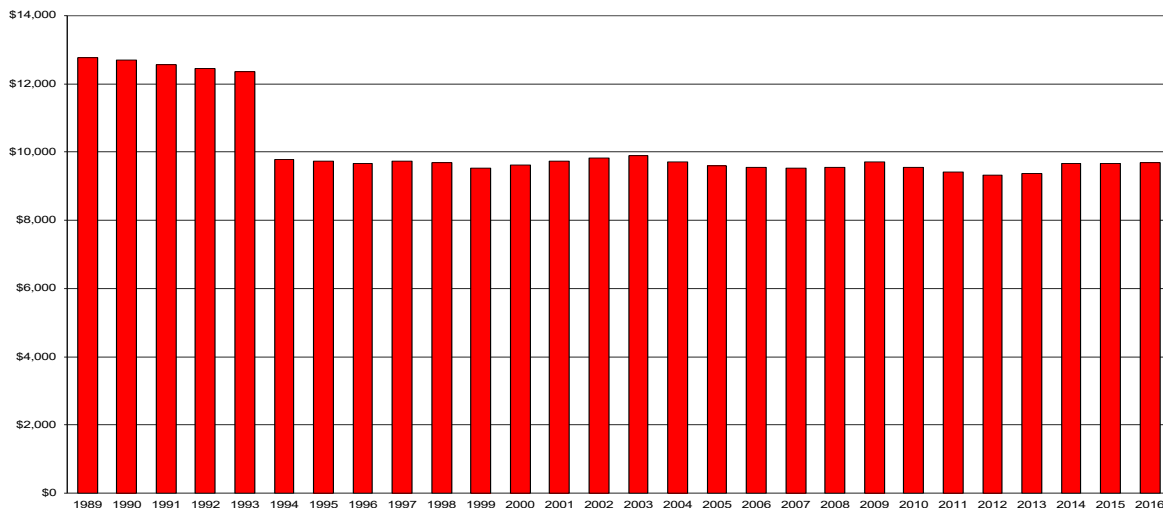
Single employable recipients in New Brunswick had low and virtually flat levels of welfare incomes from 1986 through 2009, at less than \$5,000 in all years but 1991. Welfare incomes then jumped significantly in 2010 to \$7,376 and fell back to \$6,968 in 2016. The substantial increase in 2010 resulted from the province's decision to abolish the Interim Assistance program so that all single employable persons became eligible for Transitional Assistance. See **Figure 4a**.

It can be seen in **Figure 4b** that the trend for single persons with disabilities was precisely opposite to that of employable recipients. Welfare incomes for single persons with disabilities totalled \$12,771 in 1989 and hovered at that level for several years. They then fell to \$9,775 in 1994 where they have remained more or less the same for the past 23 years, amounting to \$9,684 in 2016.

**Figure 4a**  
Total welfare incomes, single employable person,  
New Brunswick, in constant 2016 dollars, 1986-2016



**Figure 4b**  
Total welfare incomes, person with a disability,  
New Brunswick, in constant 2016 dollars, 1989-2016

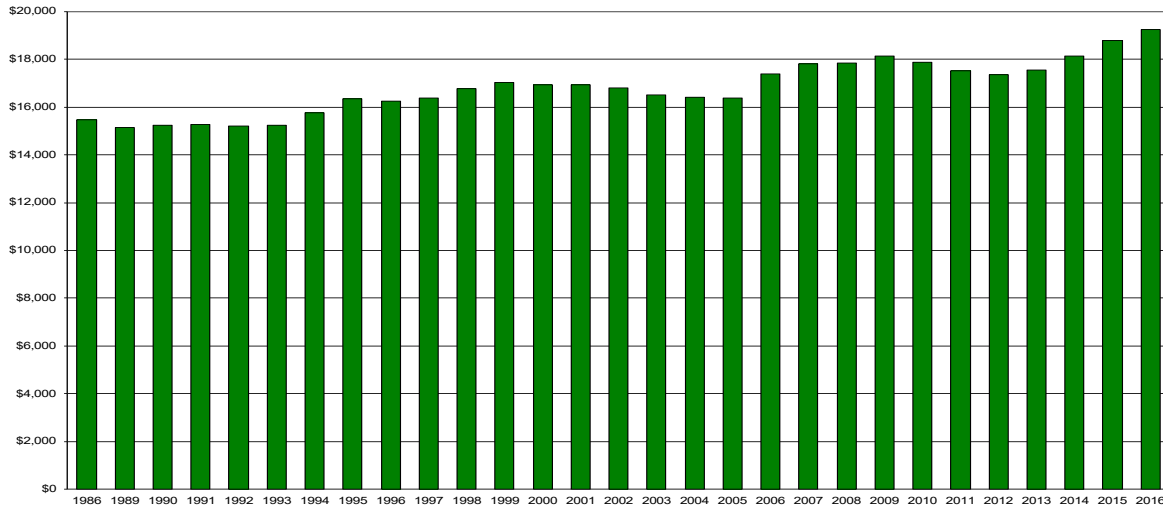




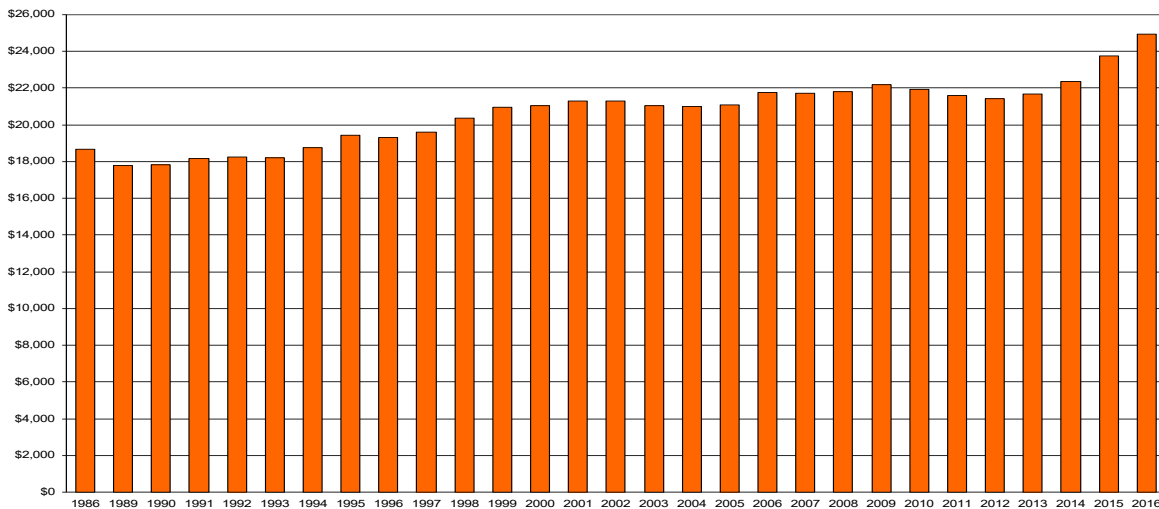
In **Figure 4c**, total welfare incomes for single-parent families with one child were pegged at \$15,482 in 1986. These incomes have gone up and down slightly over the past 30 years, but have been increasing since 2012. As of 2016, welfare incomes stood at \$19,245.

Welfare incomes for two-parent families with two children ages 10 and 15 in New Brunswick followed a similar pattern as the single-parent households. In 1986, welfare incomes for couples with two children came to \$18,658, and reached a high point of \$24,939 in 2016. See **Figure 4d**.

**Figure 4c**  
Total welfare incomes, single parent with one child age 2,  
New Brunswick, in constant 2016 dollars, 1986-2016



**Figure 4d**  
Total welfare incomes, couple with two children ages 10 and 15,  
New Brunswick, in constant 2016 dollars, 1986-2016



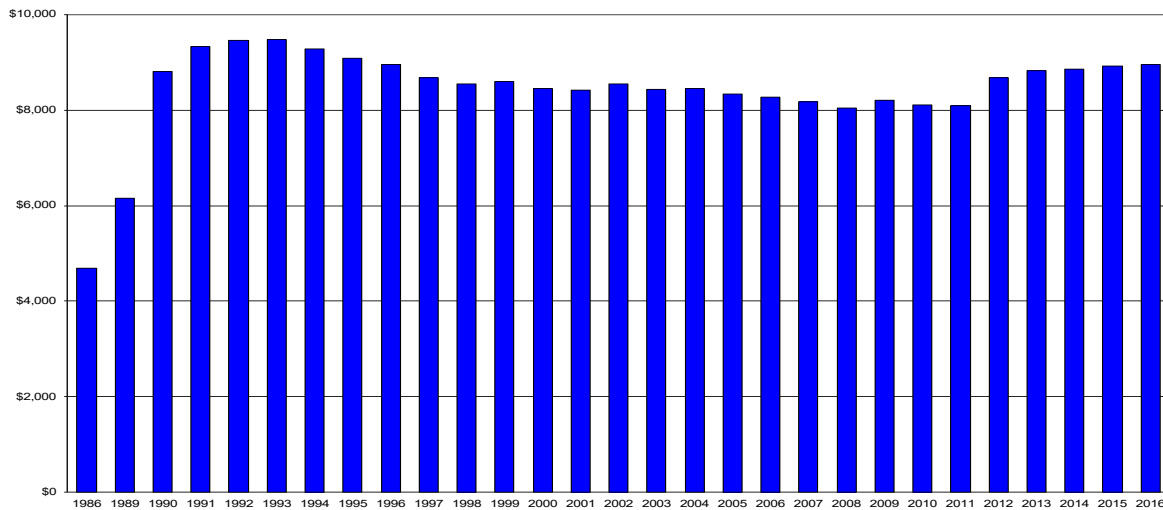


## Québec

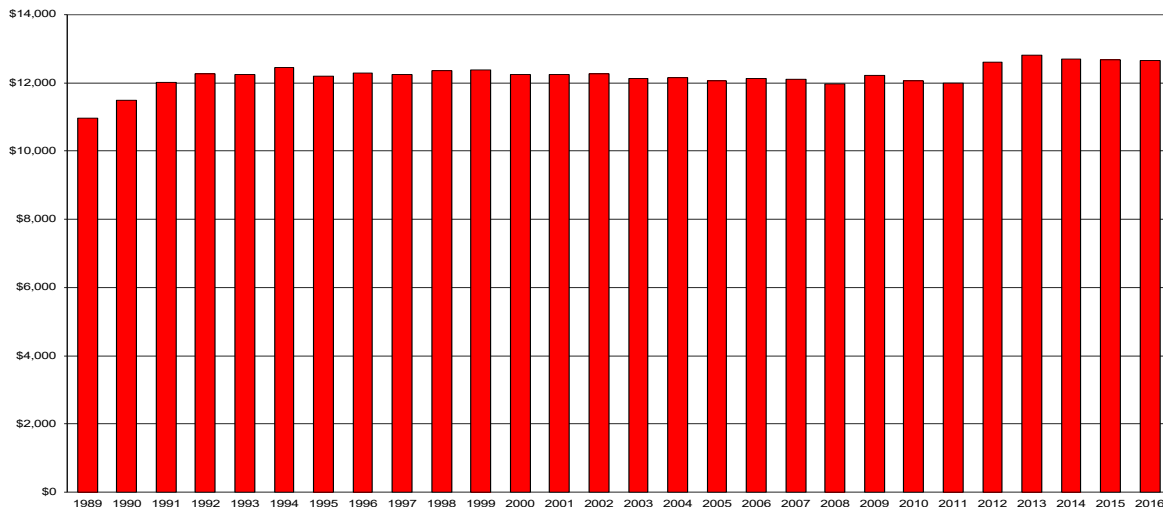
Total welfare incomes in Québec for single employable persons started out at a very low rate of \$4,697 in 1986. **Figure 5a** shows that these incomes then jumped to a 'high' of \$9,474 in 1993 after which they declined gradually through 2011. They rose again in 2012 and ended the period at \$8,953 in 2016.

**Figure 5b** shows that single persons with disabilities in Québec have had more stable welfare incomes over time. Their total welfare incomes rose from \$10,970 in 1989 to \$12,452 in 1994 and remained near that level until 2013, when they peaked at \$12,813. Welfare incomes for the single person with a disability were \$12,647 in 2016.

**Figure 5a**  
Total welfare incomes, single employable person,  
Québec, in constant 2016 dollars, 1986-2016



**Figure 5b**  
Total welfare incomes, person with a disability,  
Québec, in constant 2016 dollars, 1989-2016

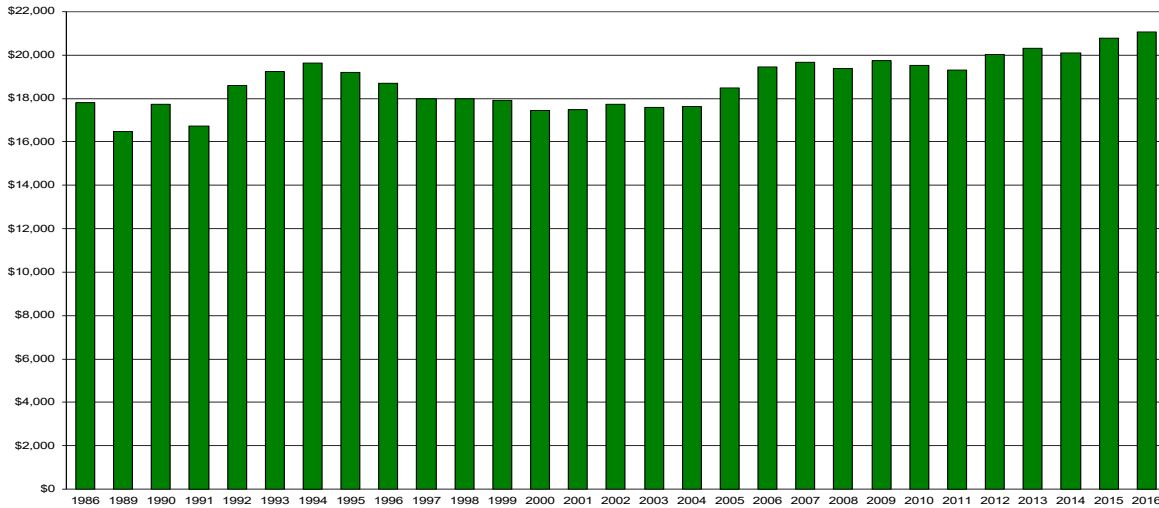




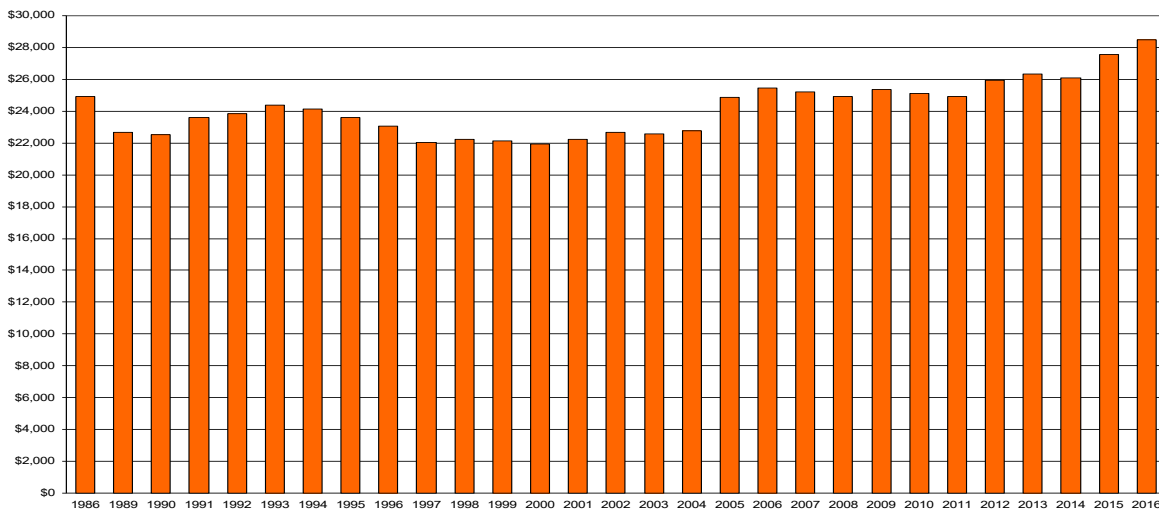
Single-parent households in Québec have seen numerous ups and downs in their welfare incomes over the 30-year period depicted in **Figure 5c**. Welfare incomes for this household were at their lowest in 1989 (\$16,466) and reached a high point of \$21,057 in 2016.

Welfare incomes for two-parent families with two children ages 10 and 15 followed a similar pattern to single-parent households in that province. They were at their lowest in 2000 at \$21,920. The two-parent households in **Figure 5d** ended the period with maximum welfare incomes of \$28,463 in 2016.

**Figure 5c**  
Total welfare incomes, single parent with one child age 2,  
Québec, in constant 2016 dollars, 1986-2016



**Figure 5d**  
Total welfare incomes, couple with two children ages 10 and 15,  
Québec, in constant 2016 dollars, 1986-2016





## Ontario

Single employable recipients in Ontario saw regular rises in their welfare incomes from 1986 (\$10,037) until 1994 (\$12,813). The following year, 1995, marked the beginning of a devastating attack on social assistance, with a 21.6 percent cut in welfare benefits for recipients considered able to work. The erosion continued steadily for the next 13 years because welfare rates were frozen. Welfare incomes recovered slightly from 2009 onward. Maximum annual welfare incomes for single employable persons in Ontario reached only \$9,178 in 2016, still lower than they were at the beginning of the period.

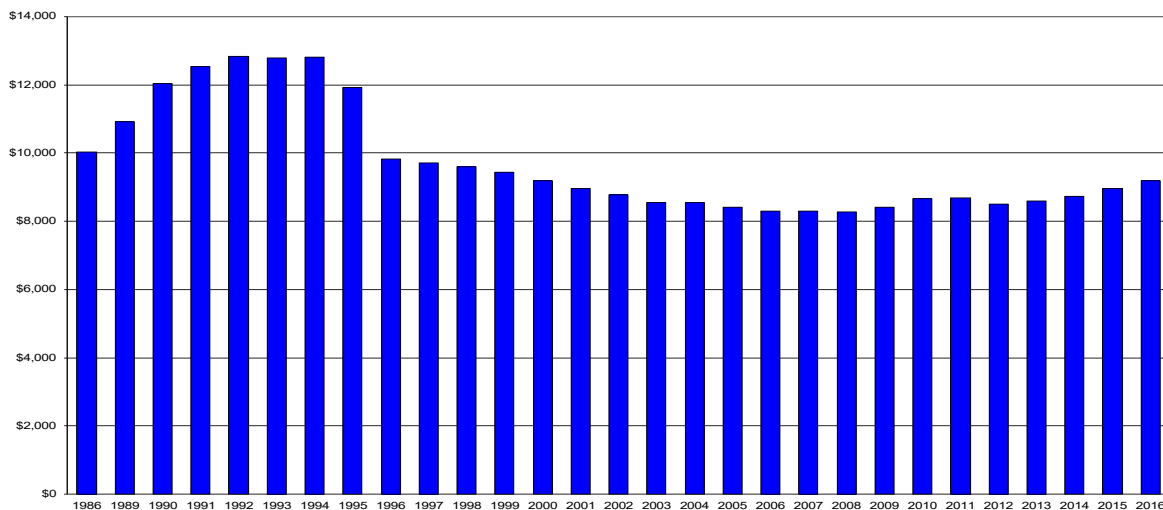
Single persons with disabilities in Ontario have fared somewhat better than single employable recipients over the years because the former qualify for a higher benefit. The Ontario Disability Support Program, created in 1997, is for individuals with disabilities that result in substantial impairment and restriction of one year or more. Benefits are more generous than those provided under the Ontario Works program for persons deemed to be employable (compare **Figure 6a** with **Figure 6b**). Even so,

the incomes of welfare recipients with disabilities were not immune from erosion. Their welfare incomes declined after 1992 and went up slightly in real terms only in 2009, 2010 and 2011. They ended the period at \$14,433 in 2016.

**Figures 6c** and **6d** show the same pattern as the single-person households – a significant drop in welfare incomes in 1995 followed by a downward trend for the next decade. These cuts were reversed by the modest and steady improvements after 2005, followed by ups and downs until the end of the period. Single-parent families were eligible for a maximum \$20,530 in 2016, just slightly above the 1986 amount (\$20,057).

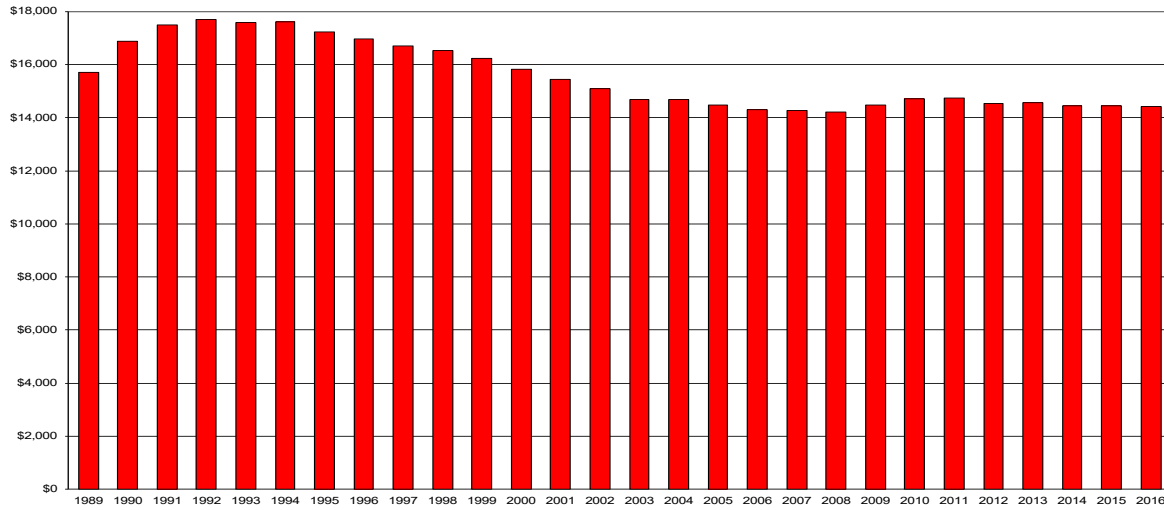
The pattern for two-parent two-child families is almost identical to that of the single-parent household: early increase, steady declines and, since 2010, fairly constant welfare incomes until the increase in 2015. In 2016, two-parent families with two children ages 10 and 15 were eligible for a maximum \$29,160.

**Figure 6a**  
Total welfare incomes, single employable person,  
Ontario, in constant 2016 dollars, 1986-2016

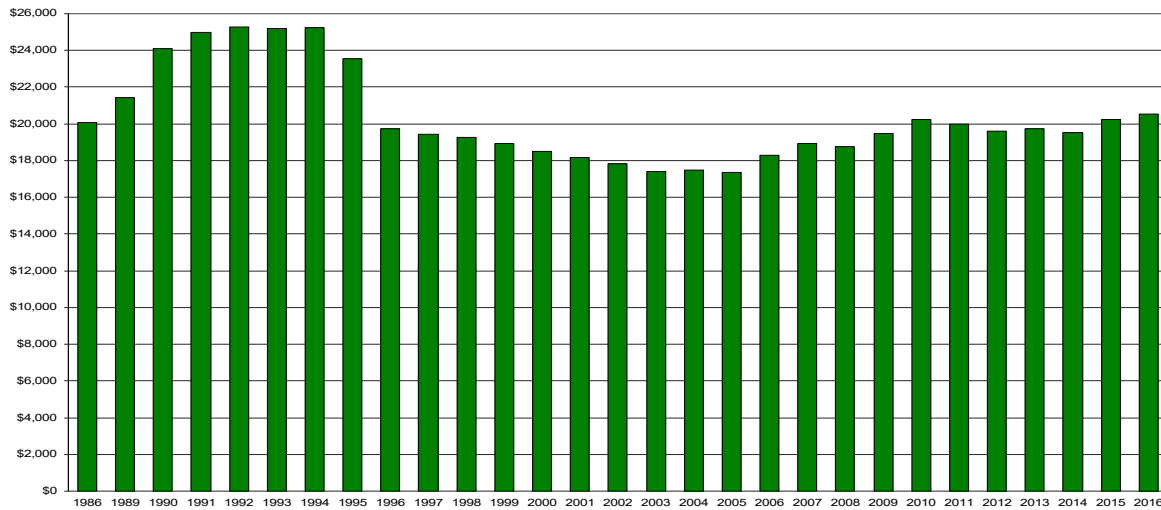




**Figure 6b**  
Total welfare incomes, person with a disability,  
Ontario, in constant 2016 dollars, 1989-2016

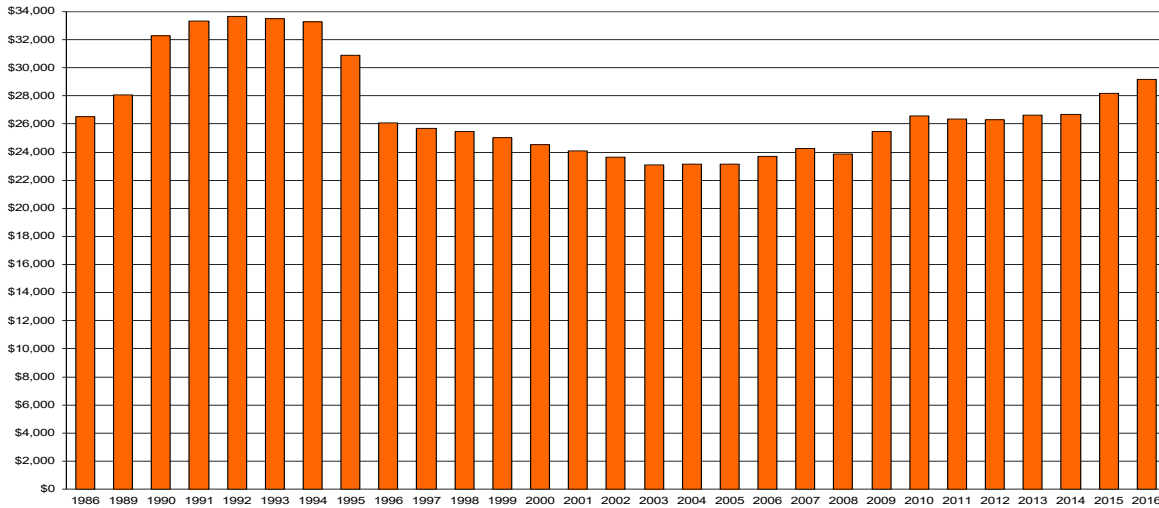


**Figure 6c**  
Total welfare incomes, single parent with one child age 2,  
Ontario, in constant 2016 dollars, 1986-2016





**Figure 6d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Ontario, in constant 2016 dollars, 1986-2016**

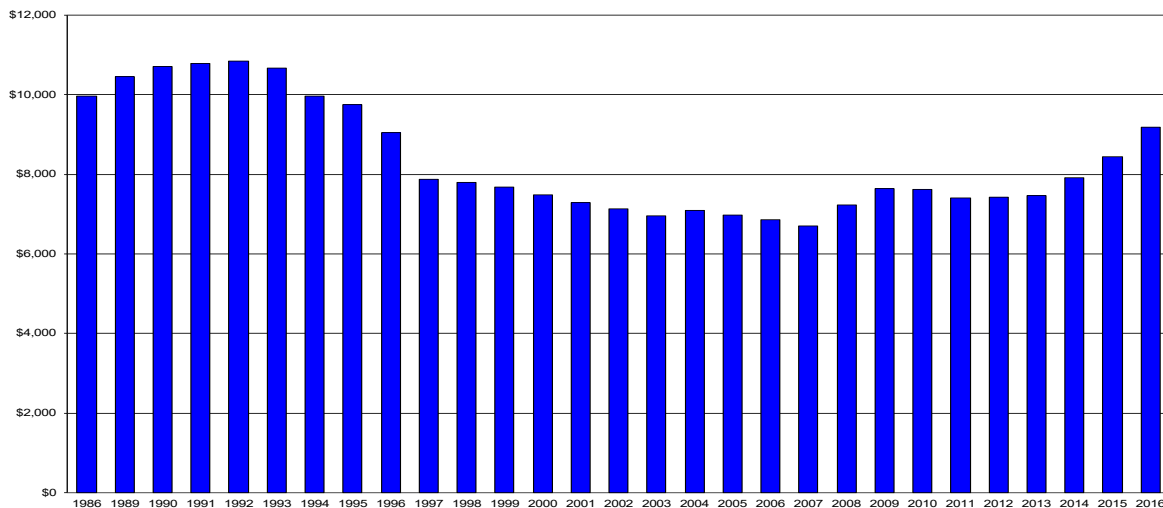


**Manitoba**

The trend in **Figure 7a** for single employable recipients in Manitoba closely mirrors that of Ontario: welfare incomes rose slowly but steadily for a few years after 1986 and then began a long and continual decline between 1993 and 2007. Modest gains in 2008 and 2009 were followed by noteworthy gains starting in 2014. By 2016, welfare incomes for this household stood at \$9,178.

**Figure 7b** shows that 1992 was a good year for single persons with disabilities in Manitoba, with maximum welfare incomes of \$13,712. However, after that one 'standout' year, welfare incomes went on a steady downward trend until 2005. Welfare incomes increased in 2014, 2015 and 2016. In 2016, welfare incomes stood at \$11,804.

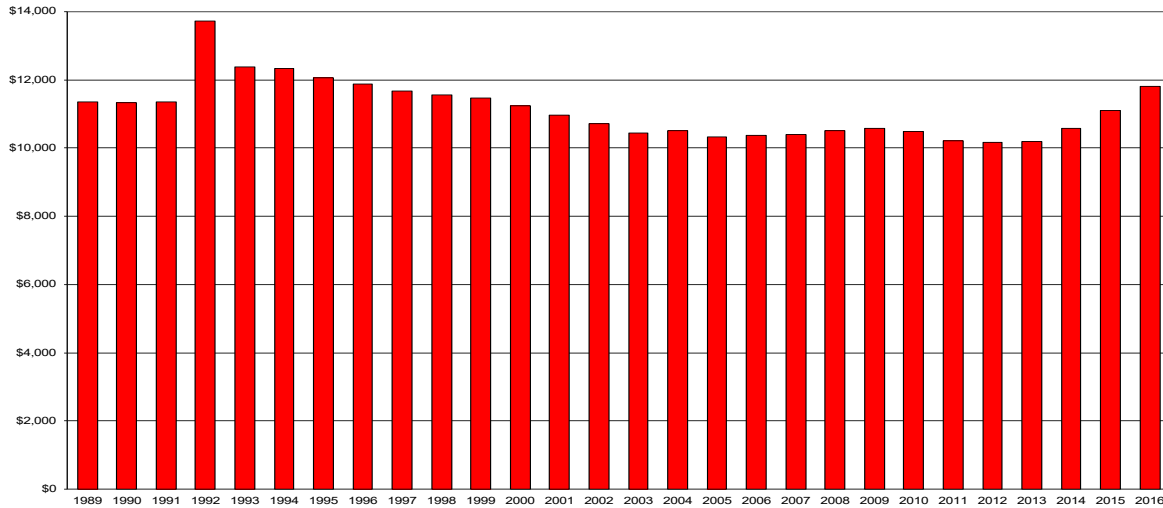
**Figure 7a**  
**Total welfare incomes, single employable person,**  
**Manitoba, in constant 2016 dollars, 1986-2016**







**Figure 7b**  
**Total welfare incomes, person with a disability,**  
**Manitoba, in constant 2016 dollars, 1989-2016**



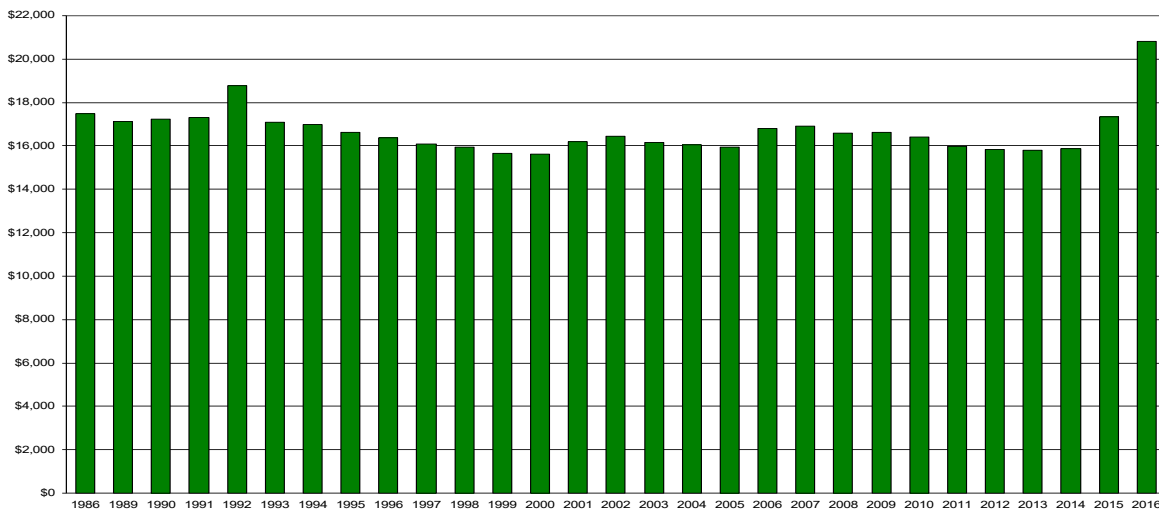
There was a somewhat similar pattern for single-parent families with one child age 2 in **Figure 7c** – a good year in 1992 followed by close to a decade of decline in welfare incomes. After a sizeable increase in 2015, welfare incomes for these households rose substantially in 2016 to \$20,815, their highest point over the 30-year period.

Total welfare incomes for couples with two children also went up in the first few years of the period until 1992 when they reached \$31,123.

**Figure 7d** shows that, despite small increases between 2003 and 2006, welfare incomes declined for the most part until 2015, when they began to increase substantially. In 2016, they stood at \$28,235.

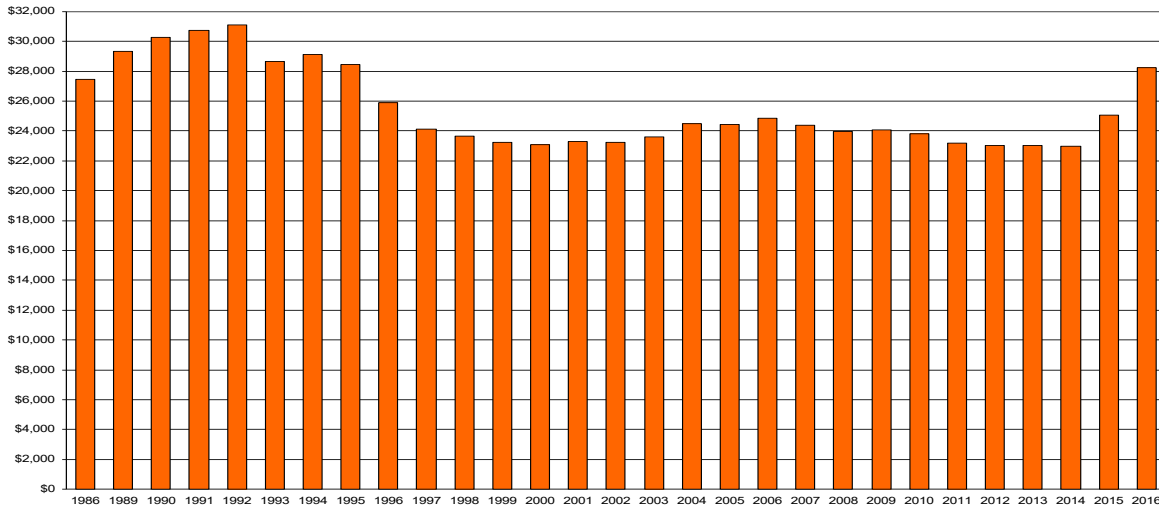
Enhancements to the Manitoba Rent Assist program, which provides shelter benefits to social assistance households, resulted in increases for all household types in both 2015 and 2016.

**Figure 7c**  
**Total welfare incomes, single parent with one child age 2,**  
**Manitoba, in constant 2016 dollars, 1986-2016**





**Figure 7d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Manitoba, in constant 2016 dollars, 1986-2016**



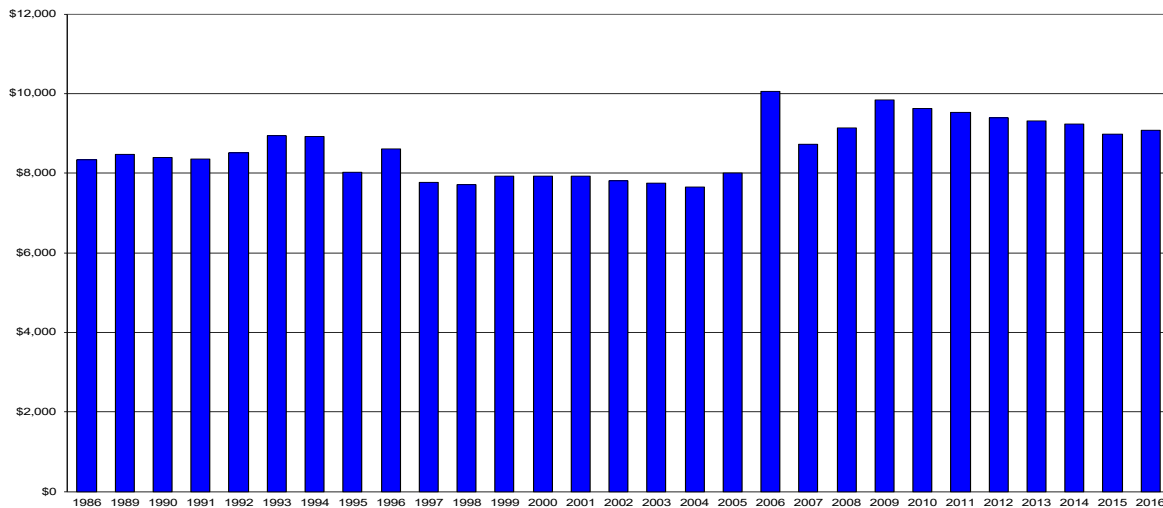
**Saskatchewan**

Single employable persons in Saskatchewan saw their welfare incomes rise and fall over the years, as illustrated in **Figure 8a**, with no clear pattern. They did, however, see a big jump in 2006 and since that time, welfare incomes have been higher than they were in the preceding 11 years. Although welfare incomes fell steadily between 2009 and 2015,

there was a slight increase in 2016 when they stood at \$9,076. Despite this, they were still nearly \$1,000 lower than their 'high' of \$10,054 in 2006.

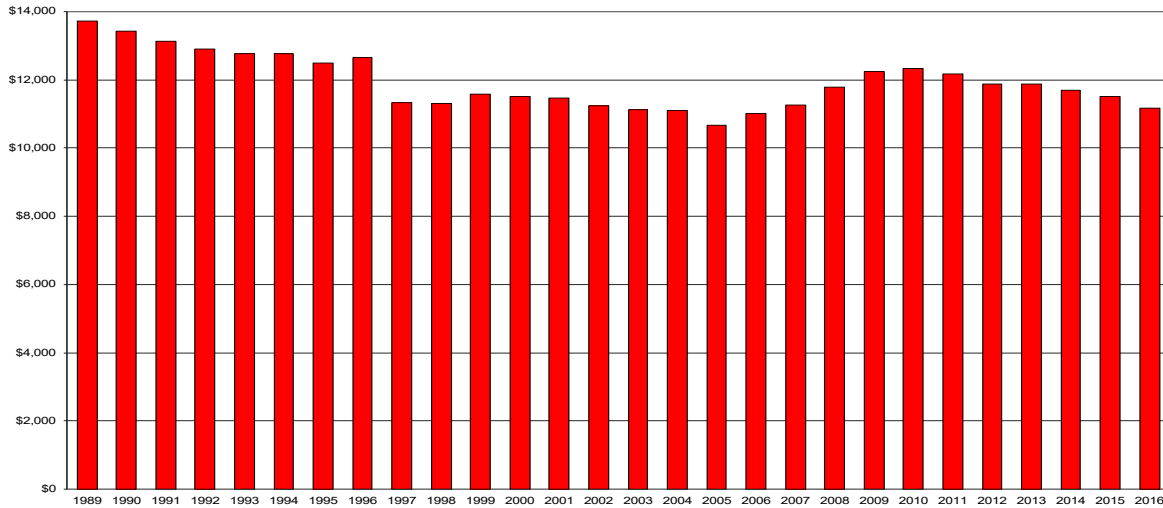
**Figure 8b** shows that single persons with disabilities are better off than welfare recipients considered employable. The former have also seen ups and downs over the years and were considerably worse off at the end of

**Figure 8a**  
**Total welfare incomes, single employable person,**  
**Saskatchewan, in constant 2016 dollars, 1986-2016**





**Figure 8b**  
**Total welfare incomes, person with a disability,**  
**Saskatchewan, in constant 2016 dollars, 1989-2016**

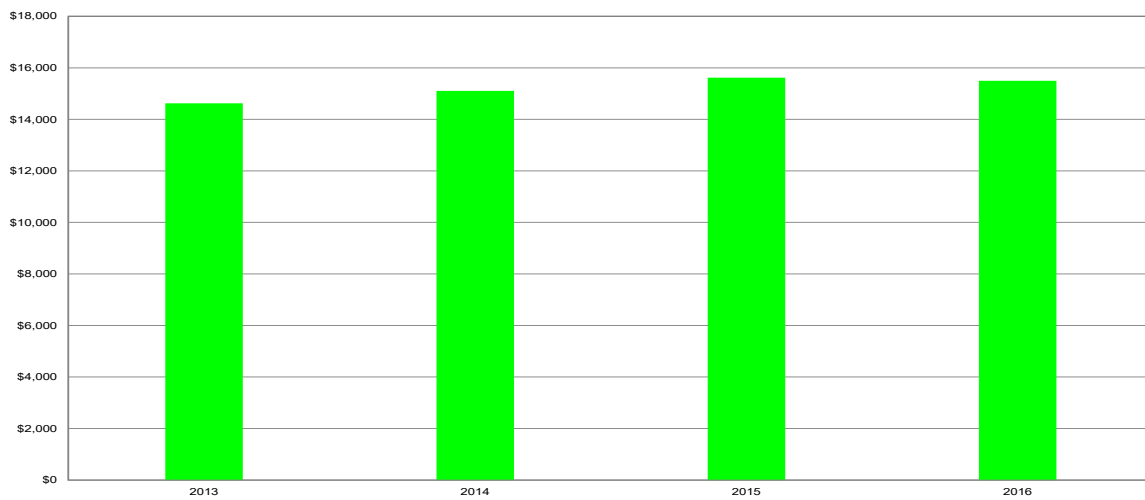


the period than they were at its start in 1989. Total welfare incomes for this household were highest at \$13,719 in 1989 and lowest at \$10,672 in 2005. They have been falling since 2010 and stood at \$11,171 in 2016.

for Disability program (SAID) program. This program provides more generous benefits than the Saskatchewan Assistance Plan. Benefits for a person with a disability living independently sat at \$14,621 in 2013, peaked in 2015 and decreased slightly in 2016, when they stood at \$15,498.

**Figure 8c** shows welfare incomes for a single person with a disability who qualifies for assistance under the Saskatchewan Assured Income

**Figure 8c**  
**Total welfare incomes, person with a disability receiving SAID benefits,**  
**Saskatchewan, in constant 2016 dollars, 2013-2016**





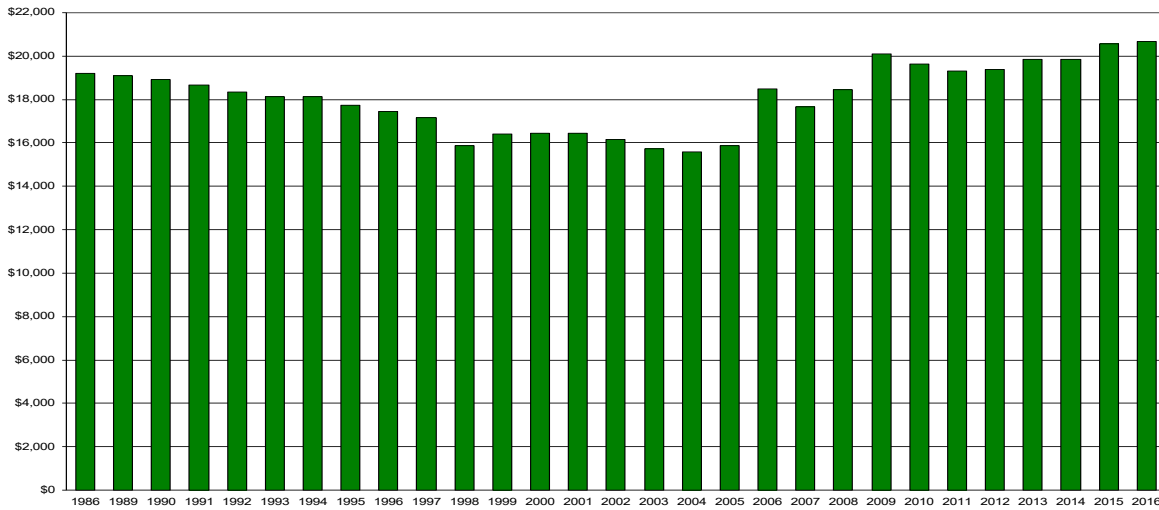
Single-parent families with one child and two-parent families with two children saw a similar pattern in their welfare incomes over time, marked by continual ups and downs. **Figures 8d** and **8e** show the trend.

Single-parent families with one child age 2 started the period with welfare incomes of \$19,186 in 1986. After many years of decline, welfare incomes started to rise in 2005. They ended the period at

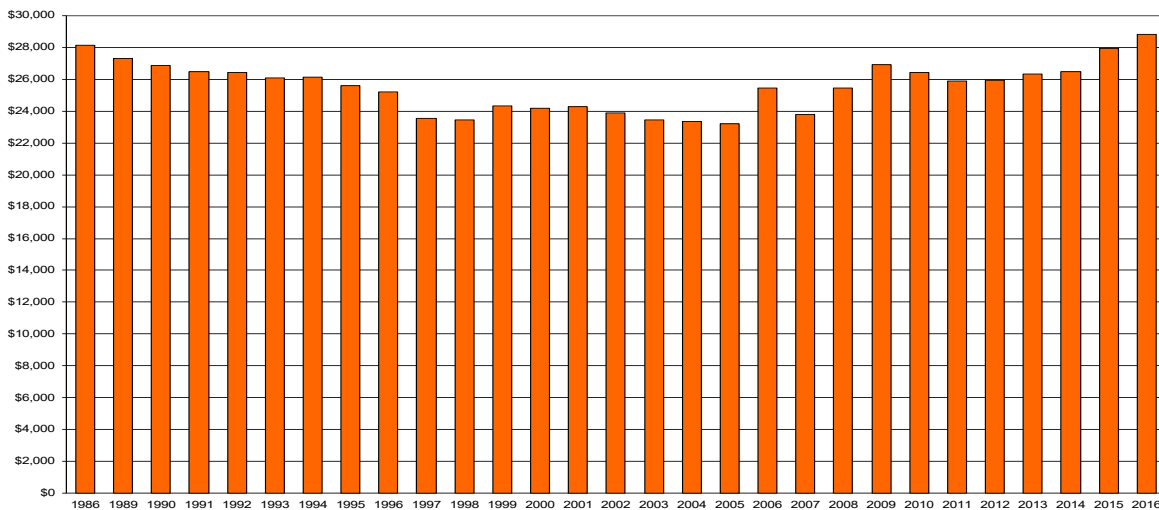
the highest level over the 30-year time span, with maximum welfare incomes of \$20,681 in 2016.

Two-parent families with two children ages 10 and 15 saw a similar pattern in their welfare incomes. Despite the increases in 2015 and 2016, these households ended the period with incomes only slightly higher than at the beginning: \$28,816 in 2016 compared to \$28,157 in 1986.

**Figure 8d**  
Total welfare incomes, single parent with one child age 2,  
Saskatchewan, in constant 2016 dollars, 1986-2016



**Figure 8e**  
Total welfare incomes, couple with two children ages 10 and 15,  
Saskatchewan, in constant 2016 dollars, 1986-2016

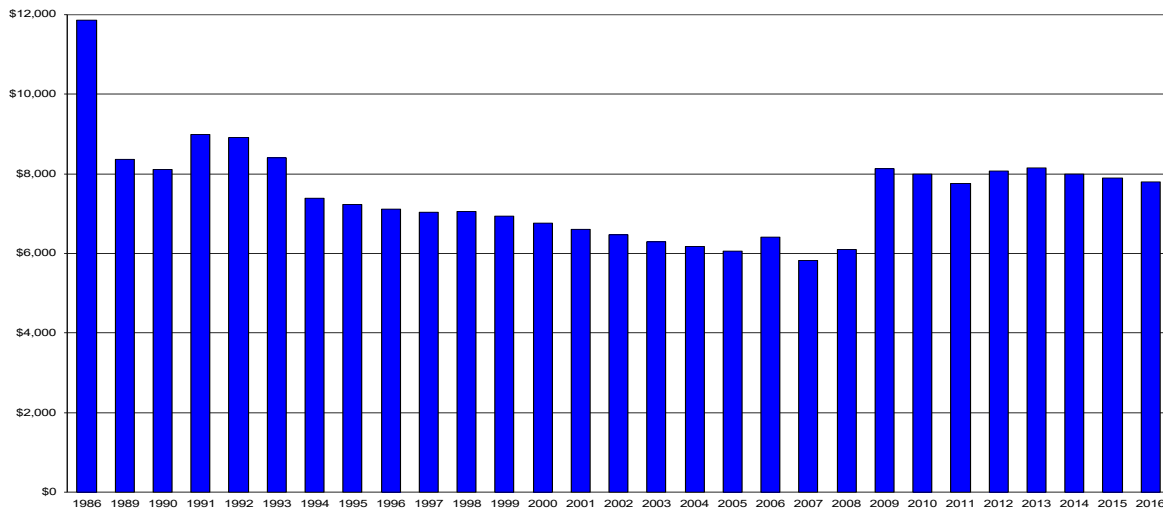


## Alberta

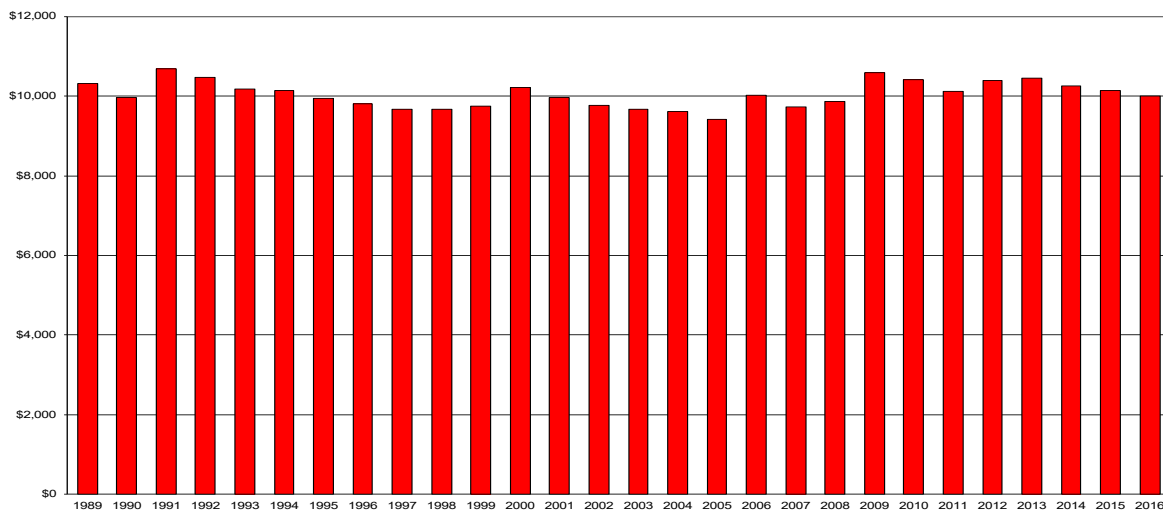
**Figure 9a** tracks welfare incomes for single employable recipients in Alberta. These incomes started out at a high (relative to the subsequent years) of \$11,863. After that point, for the most part, it was a downward slide. Only in 2008 did incomes start to climb back up. But they never regained their initial 1986 level. They have been falling since 2014 and ended the period considerably lower at \$7,798 in 2016 – a difference of \$4,065.

There is no discernible pattern to the welfare incomes of single persons with disabilities receiving Income Support. Maximum incomes follow a mild wave-like pattern. Despite the ups and downs over the past 30 years, welfare incomes at the beginning of the period (\$10,319) are higher than those in 2016 – \$9,998. See **Figure 9b**.

**Figure 9a**  
Total welfare incomes, single employable person,  
Alberta, in constant 2016 dollars, 1986-2016



**Figure 9b**  
Total welfare incomes, person with a disability receiving Income Support,  
Alberta, in constant 2016 dollars, 1989-2016

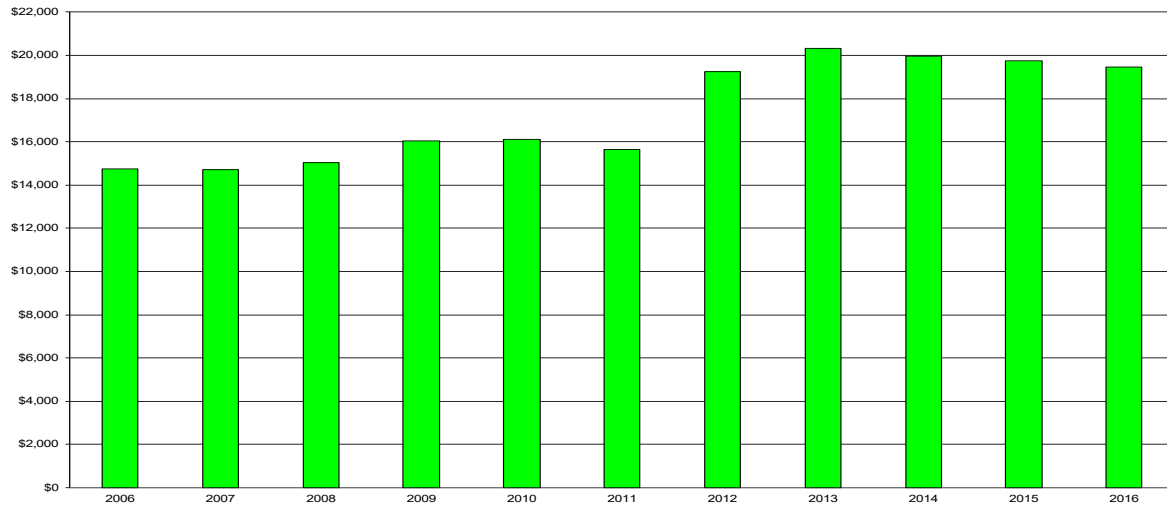




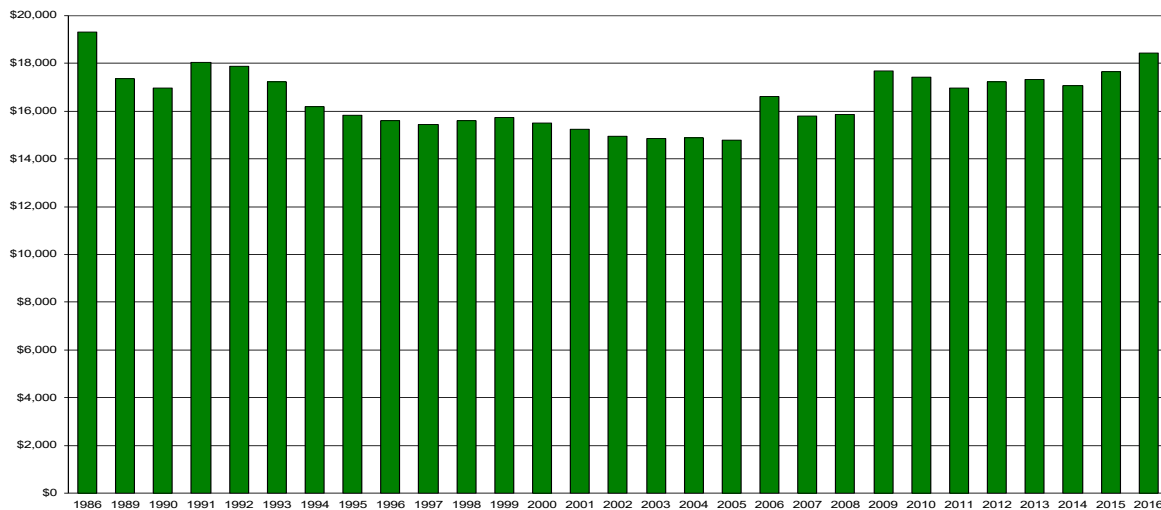
Persons with disabilities who qualify for the Assured Income for the Severely Handicapped (AISH) benefit fare much better than their counterparts on regular social assistance. The trends in AISH payments have only been tracked since 2006. While incomes have been falling since 2013, **Figure 9c** shows that these payments are far higher – at \$19,474 in 2016 – than welfare incomes in the regular stream shown in **Figure 9b**.

The welfare incomes of single parents with one child age 2 ebbed and flowed over the 30-year period shown in **Figure 9d**. But these families ended the period at a lower income level – \$18,416 – than they did three decades earlier at \$19,296.

**Figure 9c**  
Total welfare incomes, person with a disability receiving AISH benefits, Alberta, in constant 2016 dollars, 2006-2016



**Figure 9d**  
Total welfare incomes, single parent with one child age 2, Alberta, in constant 2016 dollars, 1986-2016

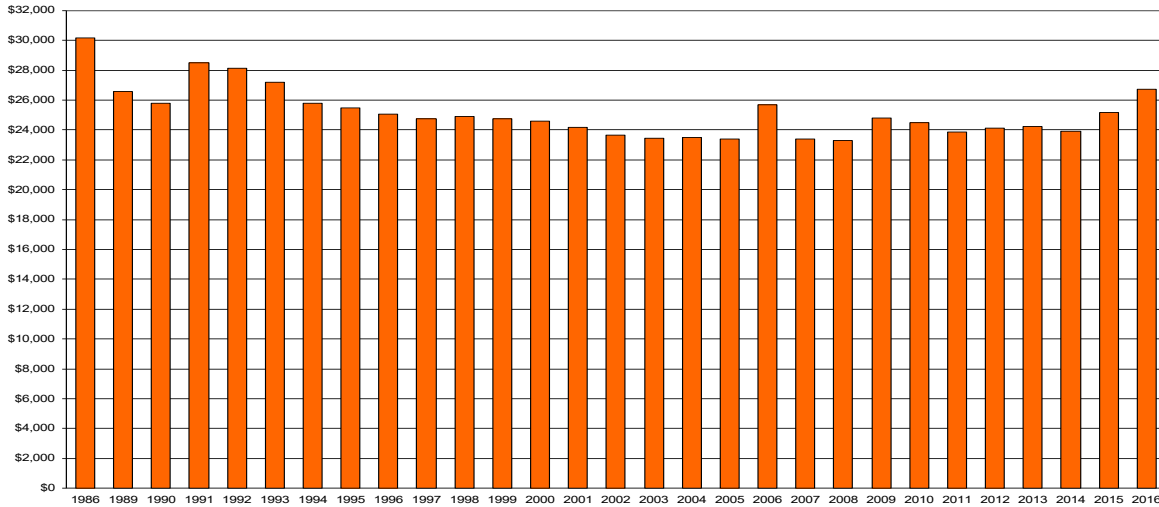




The trend is the same for two-parent families in Alberta, as shown in **Figure 9e**. They started the 30-year period with total welfare incomes of \$30,169 in 1986. While they experienced ups and downs over time, they ended up worse off with annual welfare incomes of \$26,738 in 2016 – a loss of over \$3,400 over the period.

With the exception of the single person receiving AISH benefits, all other income support households were worse off at the end of the 30-year period.

**Figure 9e**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Alberta, in constant 2016 dollars, 1986-2016**



## British Columbia

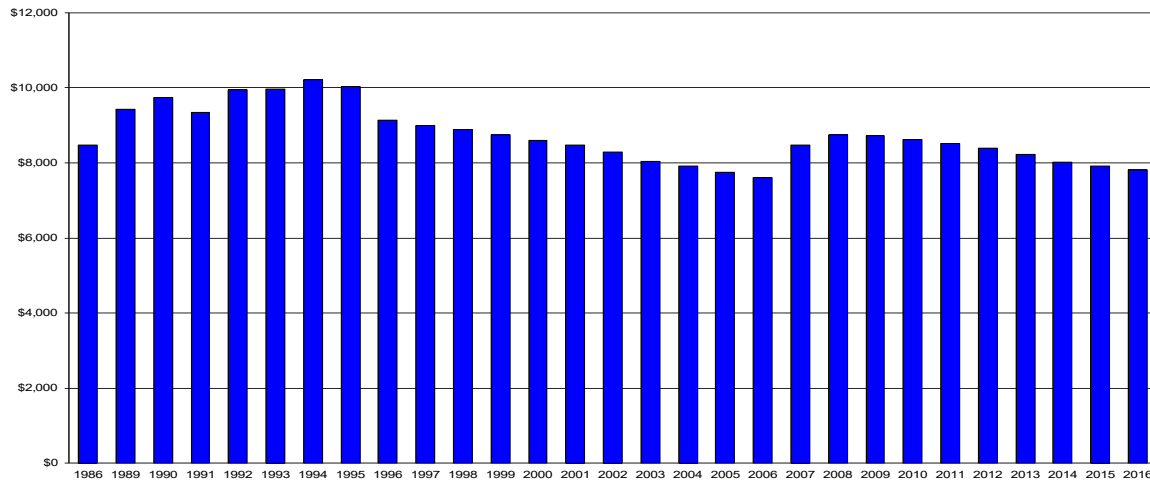
Figures 10a and 10b show a similar pattern of welfare incomes for single employable recipients and single persons with disabilities in British Columbia. Both show a significant slide starting in 1995.

Single employable recipients in BC started the period at \$8,474 in 1986 and peaked at just over \$10,000 in 1994. Despite the ups and downs,

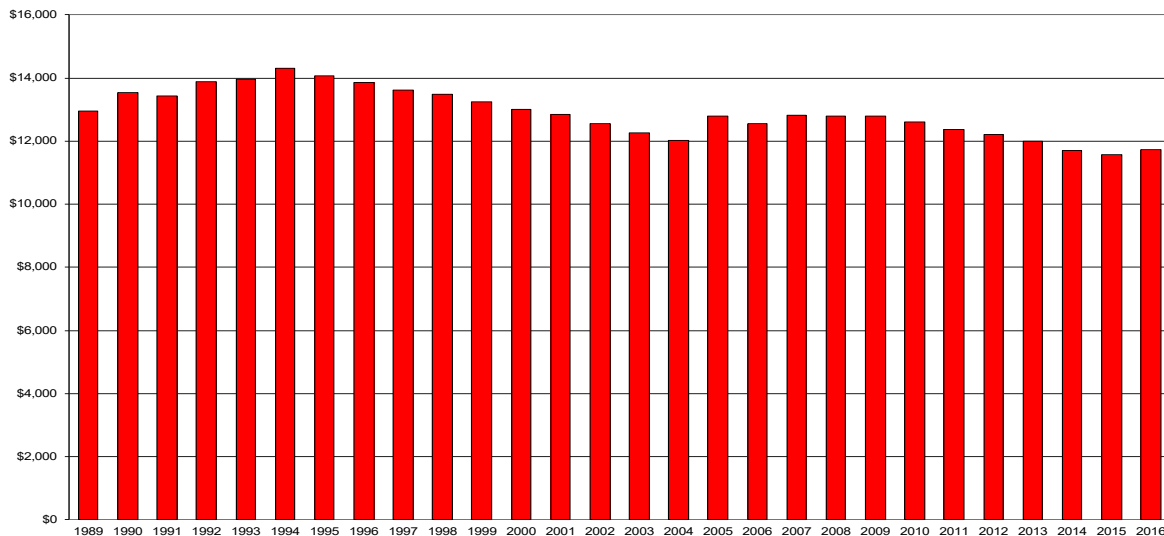
they were lower 30 years later, at \$7,820 in 2016. Welfare incomes for this household type have declined steadily since 2008. See Figure 10a.

Welfare incomes for single persons with disabilities reached a high of \$14,312 in 1994 but then dropped steadily after that time until they fell to \$12,032 in 2004. These incomes rose again in 2005 but declined steadily between 2008 and 2015. They ended the period at \$11,725 in 2016. See Figure 10b.

**Figure 10a**  
Total welfare incomes, single employable person,  
British Columbia, in constant 2016 dollars, 1986-2016



**Figure 10b**  
Total welfare incomes, person with a disability,  
British Columbia, in constant 2016 dollars, 1989-2016



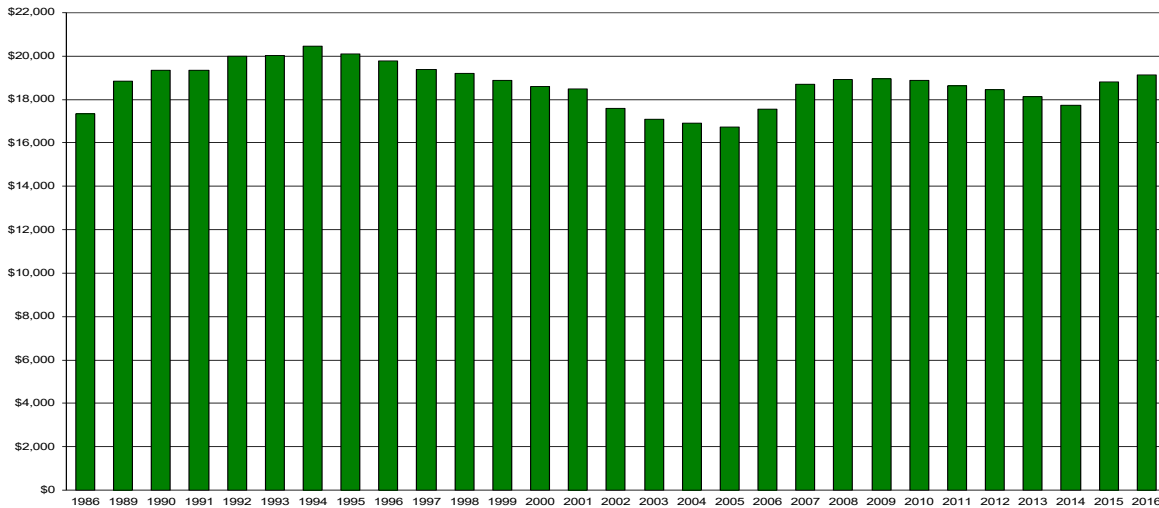




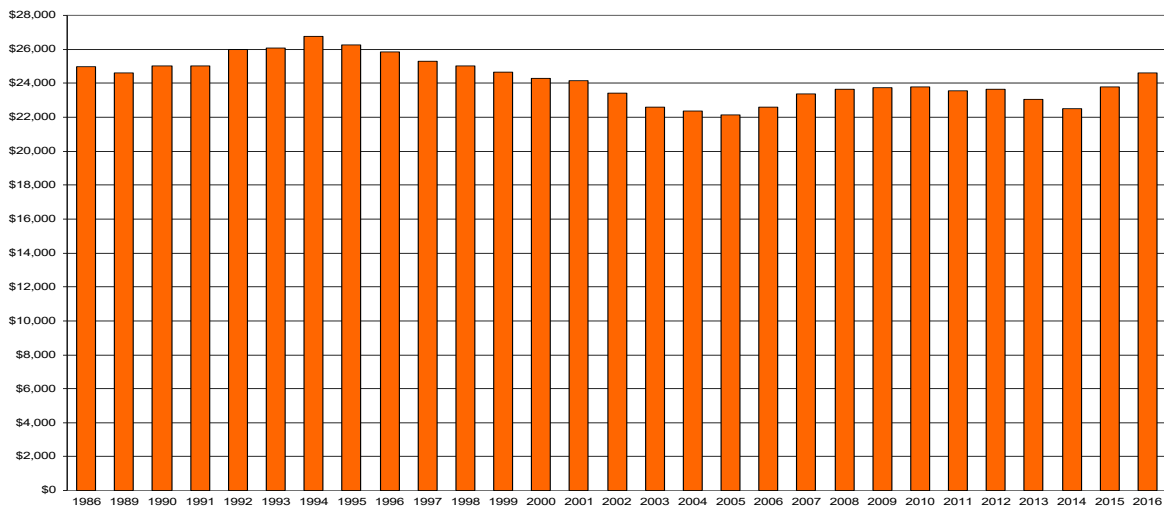
**Figure 10c** shows the trend over time of welfare incomes for single-parent households. Their incomes were \$17,341 in 1986, rose during the mid-1990s and reached a low point in 2005 (\$16,738). They declined from 2009 to 2014, and stood at \$19,120 in 2016.

Welfare incomes for two-parent households depicted in **Figure 10d** follow an almost identical pattern to single-parent households. The main difference is that despite the increases in 2015 and 2016, the two-parent families ended up worse off at the close of the 30-year period than at its start, dropping from \$25,005 in 1986 to \$24,602 in 2016.

**Figure 10c**  
Total welfare incomes, single parent with one child age 2,  
British Columbia, in constant 2016 dollars, 1986-2016



**Figure 10d**  
Total welfare incomes, couple with two children ages 10 and 15,  
British Columbia, in constant 2016 dollars, 1986-2016

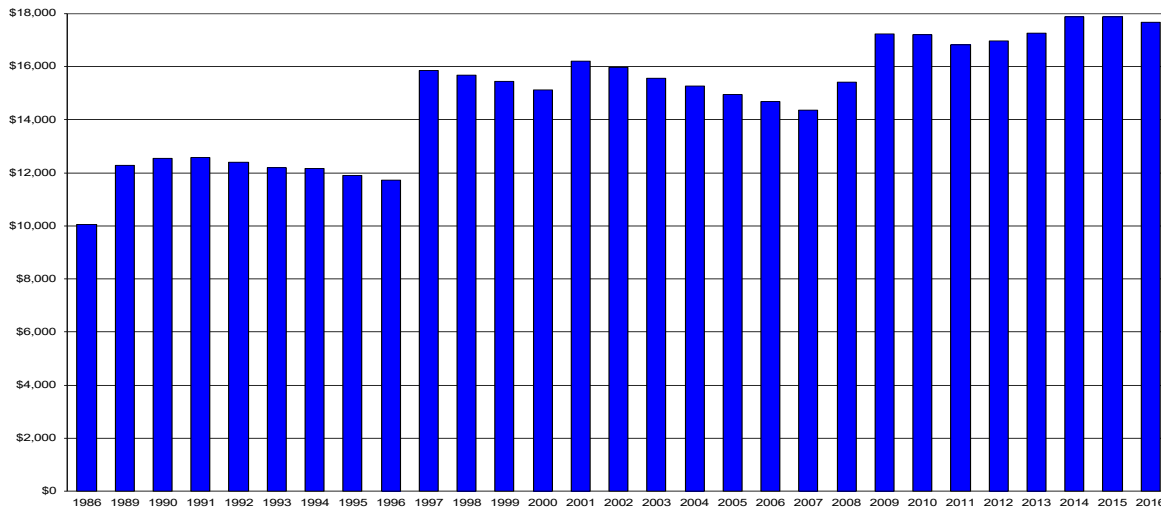


## Yukon

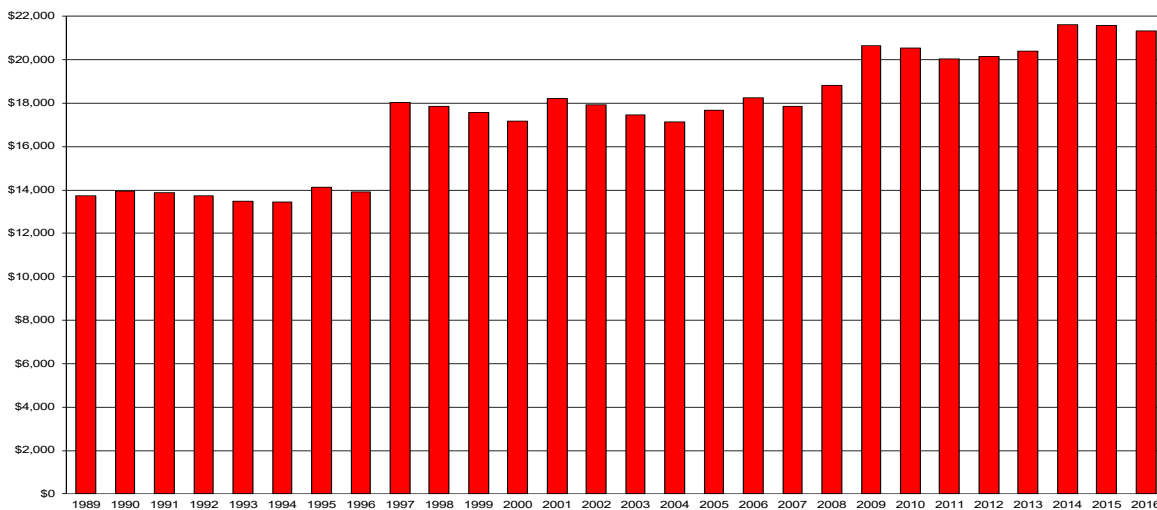
The welfare incomes of single employable persons in Yukon appear to go through four distinct phases shown in **Figure 11a**: relatively low amounts from 1986 until 1996, a cluster of higher amounts with small declines until 2000, another jump with drops until 2007 and a final grouping of still higher amounts starting in 2009. Welfare incomes for this household reached a total maximum \$17,669 in 2016.

**Figure 11b** shows that welfare incomes for single persons with disabilities follow the same pattern as single employable recipients. On the whole, the trend is up, with some modest declines in between. Total welfare incomes for this household stood at \$13,721 in 1989 – and despite small decreases in 2015 and 2016 – they stood at \$21,323 in 2016, for a gain of \$7,602.

**Figure 11a**  
Total welfare incomes, single employable person,  
Yukon, in constant 2016 dollars, 1986-2016



**Figure 11b**  
Total welfare incomes, person with a disability,  
Yukon, in constant 2016 dollars, 1989-2016



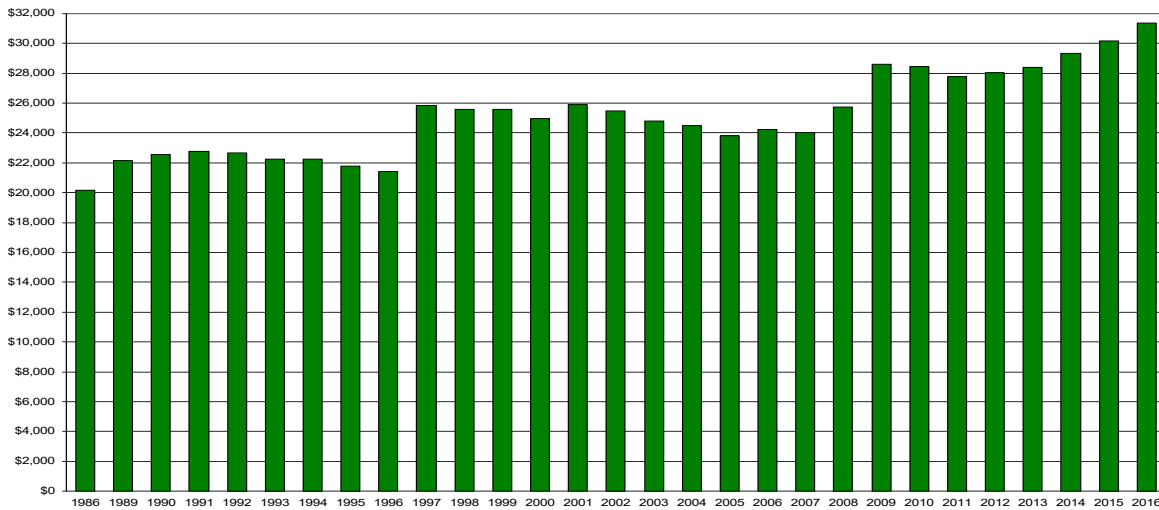


Welfare incomes for households with children follow the same trend as for single-person households. Single-parent families in **Figure 11c** started in 1986 with incomes of \$20,163 and ended the period at a significantly higher \$31,351 in 2016.

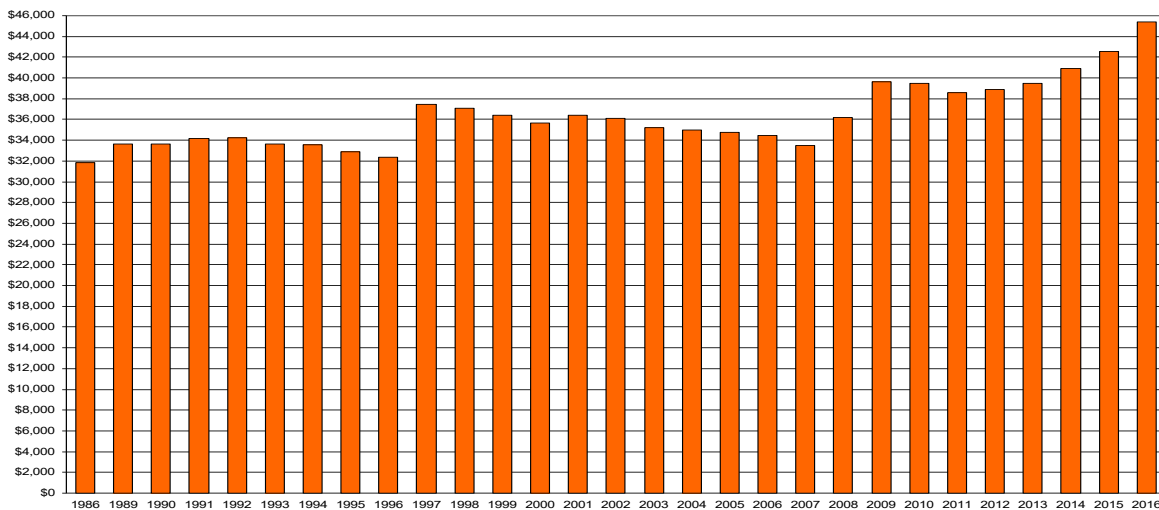
The increase that occurred between 2013 and 2014 for all household types was due to the inclusion of several additional benefits (i.e., telephone, transportation and laundry).

The welfare incomes of two-parent households with two children in **Figure 11d** began the 30-year period at \$31,866 and ended at \$45,387 in 2016 – a \$13,521 gain.

**Figure 11c**  
Total welfare incomes, single parent with one child age 2,  
Yukon, in constant 2016 dollars, 1986-2016



**Figure 11d**  
Total welfare incomes, couple with two children ages 10 and 15,  
Yukon, in constant 2016 dollars, 1986-2016



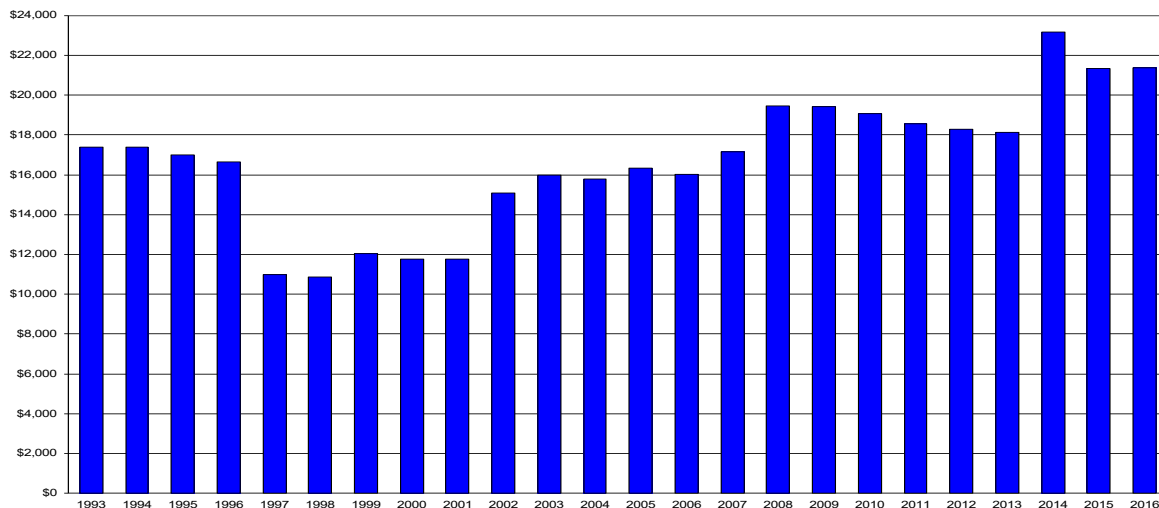
## Northwest Territories

**Figure 12a** shows that single employable households in the Northwest Territories saw a significant drop in income between 1993 (the first year for which welfare incomes were tracked in the Territory) and 1998. Welfare incomes were \$17,399 in 1993 and fell to \$10,849 in 1998. They then increased in three stages to \$19,463 in 2008, followed by

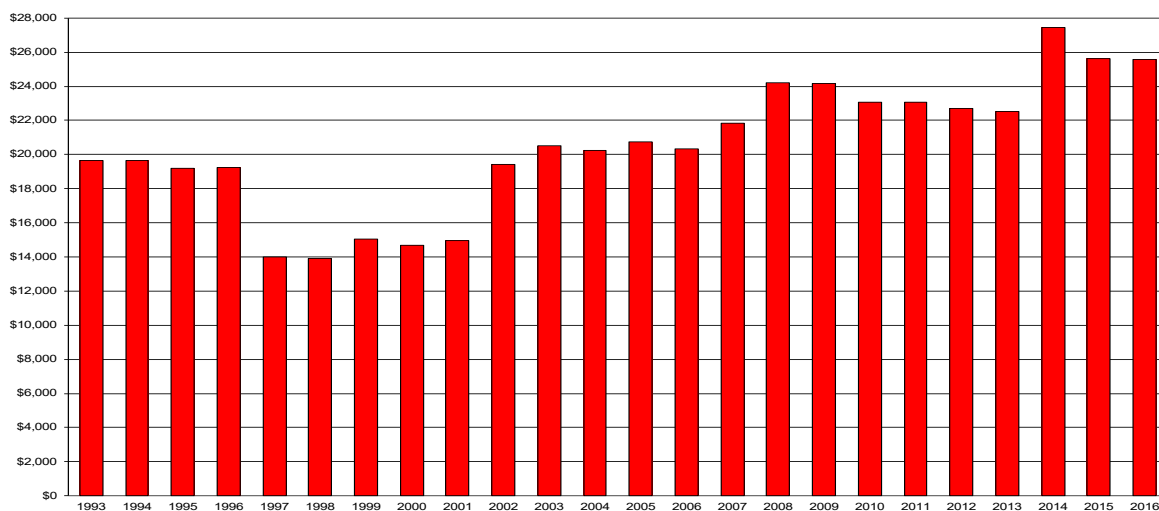
a decline until 2013. They increased substantially in 2014, then fell to \$21,368 in 2016.

Welfare incomes for single persons with disabilities followed a similar pattern as their employable counterparts, as shown in **Figure 12b**. Single recipients with disabilities were eligible for maximum welfare incomes of \$25,594 in 2016.

**Figure 12a**  
Total welfare incomes, single employable person,  
Northwest Territories, in constant 2016 dollars, 1993-2016



**Figure 12b**  
Total welfare incomes, person with a disability,  
Northwest Territories, in constant 2016 dollars, 1993-2016





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

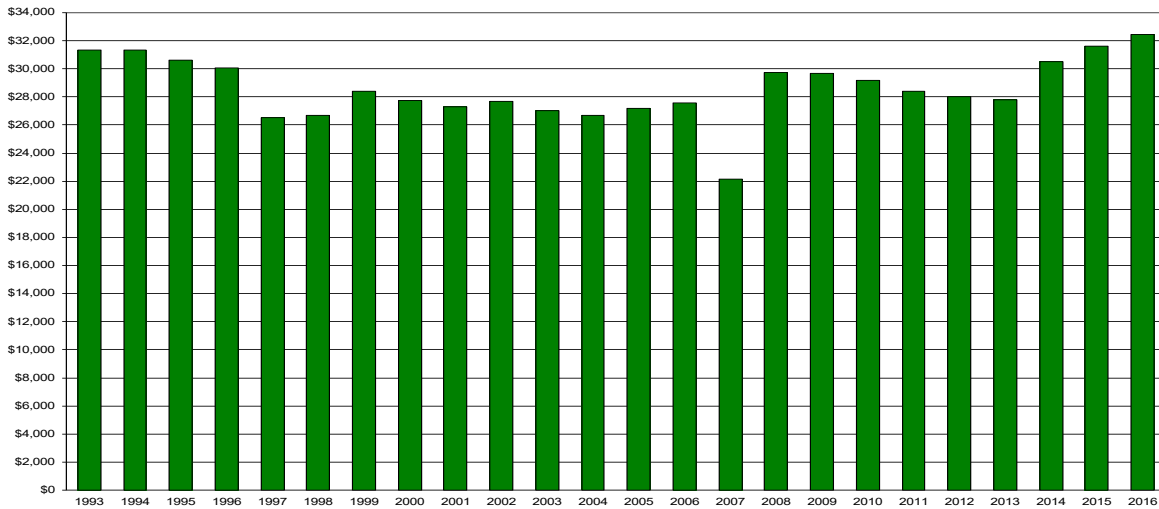
The welfare incomes of single-parent families declined from 1993 to 1997. These incomes rose until 1999 and then levelled off until they dropped substantially in 2007. The drop was followed by an increase in 2008 and then a continual gradual decline until 2013. Incomes increased since 2014, ending the period at to \$32,423 in 2016.

**Figure 12c** shows the trend.

Welfare incomes for two-parent families showed generally the same pattern throughout the 1993-2016 period, as indicated by **Figure 12d**. They stood at \$38,714 in 2016.

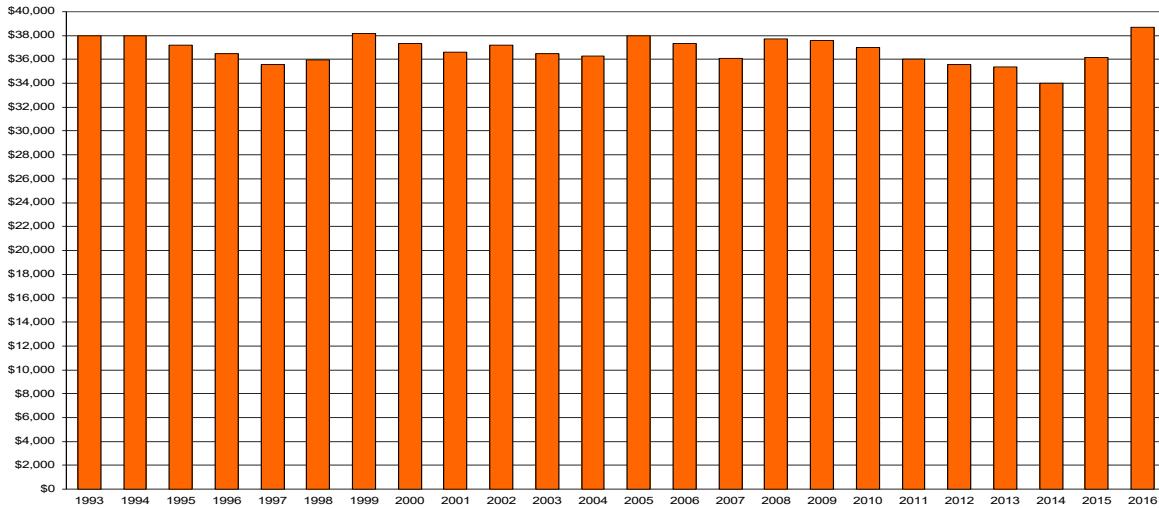
The changes that occurred in 2014 are due to a new approach in calculating shelter and utility costs. Average utility costs used for singles in Yellowknife are considerably higher than they were in the past. For families with children, we continue to use unsubsidized rental costs. However, the 2014 amount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

**Figure 12c**  
**Total welfare incomes, single parent with one child age 2,**  
**Northwest Territories, in constant 2016 dollars, 1993-2016**





**Figure 12d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Northwest Territories, in constant 2016 dollars, 1993-2016**

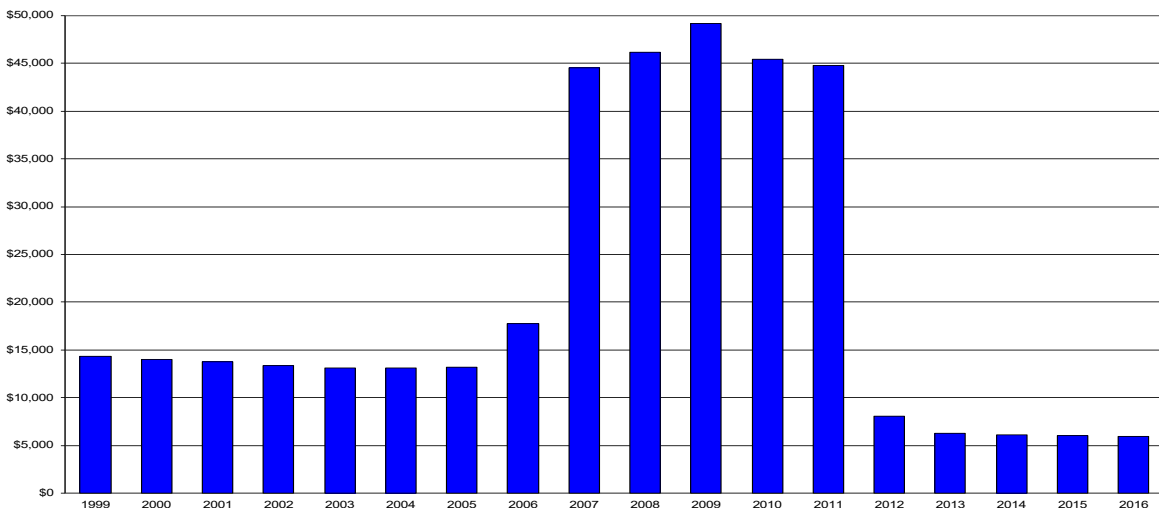


### Nunavut

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

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

**Figure 13a**  
**Total welfare incomes, single employable person,**  
**Nunavut, in constant 2016 dollars, 1999-2016**





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

The much higher welfare incomes estimates for 2007 through 2011 result from the decision to use the average cost of market housing, which was significantly higher than the maximum payable amounts quoted in policy. Starting in 2012, public housing rental amounts were used.

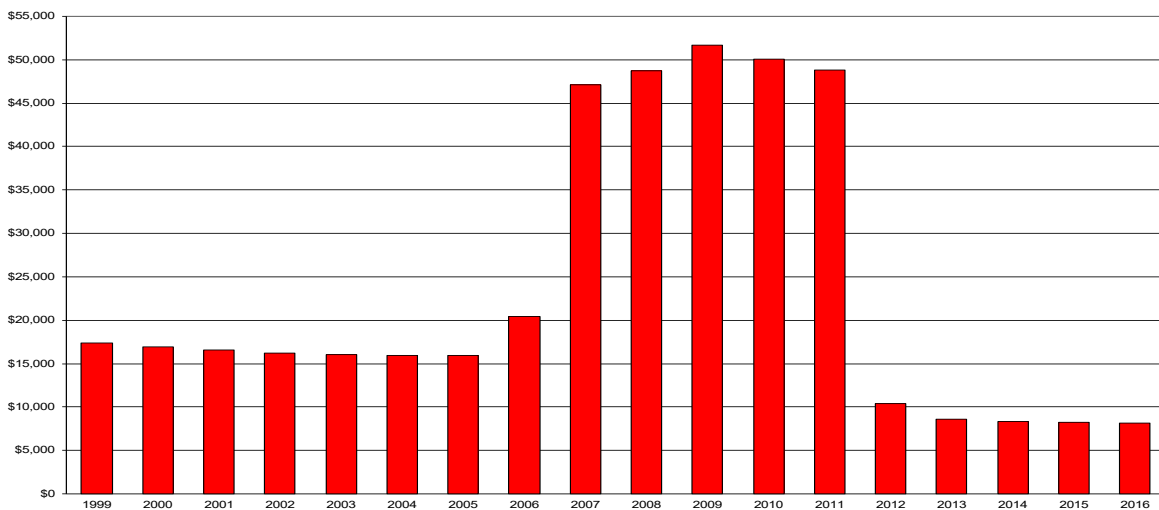
Single employable persons, shown in **Figure 13a**, were eligible for welfare incomes of \$5,946 in 2016, taking into account the fact that the bulk of housing costs are already paid. Welfare incomes in 2016 were

\$8,146, \$15,497 and \$25,487, respectively, for single persons with disabilities, single-parent families with one child and two-parent households with two children.

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

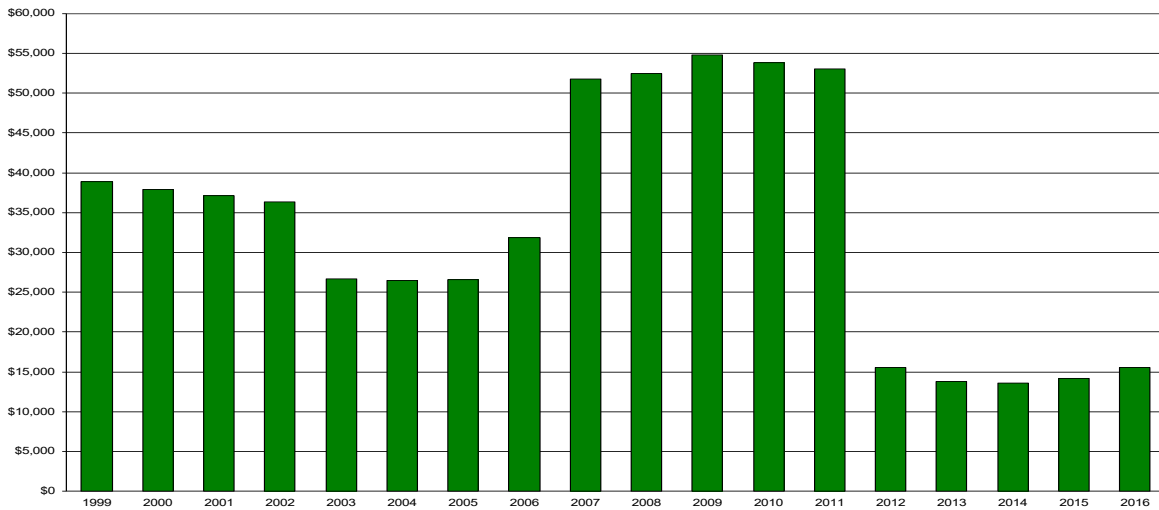
**Figure 13c** shows a down-flat-up-down pattern for single parents with one child age 2. **Figure 13d** portrays a small decline from 1999 to 2005, considerably higher amounts from 2006 until 2011 and then the sharp loss, explained above.

**Figure 13b**  
Total welfare incomes, person with a disability,  
Nunavut, in constant 2016 dollars, 1999-2016

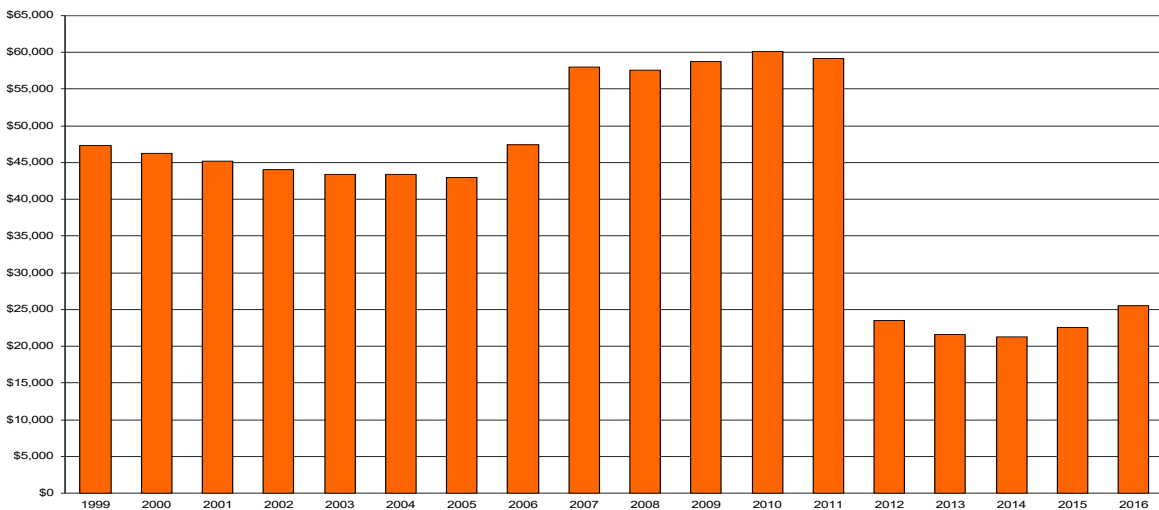




**Figure 13c**  
**Total welfare incomes, single parent with one child age 2,**  
**Nunavut, in constant 2016 dollars, 1999-2016**



**Figure 13d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Nunavut, in constant 2016 dollars, 1999-2016**



### ADEQUACY OF WELFARE INCOMES

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

### Poverty Measures

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



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

### Low income cut-offs

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

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

**Table 3** compares total welfare incomes in 2016 with the after-tax low income cut-offs for that year for the ten provinces. Because the survey that generates the low income cut-offs does not cover the three territories, they are not included in any of the comparisons with low-income lines.

After-tax measures are used because they are deemed to be more comparable to welfare, which is not subject to income taxation. It can be seen that welfare incomes fall well below the designated cut-offs for all household types and in all jurisdictions (with the one exception of

single-parent families in Newfoundland and Labrador, whose welfare incomes are \$1,627 above the LICO).

In 2016, welfare incomes for single employable households ranged from 37.7 percent of the after-tax poverty line in Alberta (followed closely by British Columbia at 37.8 percent) to a 'high' of 65.3 percent in Newfoundland and Labrador. All jurisdictions were below 50 percent of the poverty line, with the exception of Saskatchewan and Newfoundland and Labrador. See **Table 3** for all the results.

Welfare incomes for single persons with disabilities, while low, were slightly higher, ranging from 48.4 percent of the poverty line in Alberta to 69.8 percent in Ontario.

Alberta provides a separate program (AISH, or Assured Income for the Severely Handicapped) for persons with disabilities, which pays higher rates than the standard welfare program. In 2016, incomes of single persons on AISH came to 94.2 percent of the after-tax LICO, nearly double the 48.4 percent for persons with disabilities on standard welfare. The Saskatchewan Assured Income for Disability (SAID) program also pays higher rates than the standard welfare program. For 2016, the income of single persons with disabilities on SAID was 88.6 percent of the after-tax LICO, compared to 63.9 percent for those receiving Saskatchewan Assistance Plan benefits. **Table 3** gives the details.

For single-parent households with one child age 2, welfare incomes represented 73.2 percent of the poverty line in Alberta and a surprising 107.6 percent of the after-tax LICO in Newfoundland and Labrador. For two-parent families with two children, welfare incomes as a percentage of the poverty line ranged from 62.9 percent in BC to 94.4 percent in Prince Edward Island. See **Table 3** for the results.

**TABLE 3  
COMPARISON OF 2016 WELFARE INCOMES  
WITH 2016 AFTER-TAX LOW INCOME CUT-OFFS (LICO)**

	<i>Total Welfare Incomes</i>	<i>2016 LICO</i>	<i>Poverty Gap</i>	<i>Welfare Incomes as % of LICO</i>
<b>NL</b>				
single employable	\$11,410	\$17,485	-\$6,075	65.3%
person with disability	\$11,510	\$17,485	-\$5,975	65.8%
single parent, one child	\$22,908	\$21,281	\$1,627	107.6%
couple, two children	\$27,876	\$33,060	-\$5,184	84.3%

**TABLE 3 (continued)**  
**COMPARISON OF 2016 WELFARE INCOMES**  
**WITH 2016 AFTER-TAX LOW INCOME CUT-OFFS (LICO)**

	<i>Total Welfare Incomes</i>	<i>2016 LICO</i>	<i>Poverty Gap</i>	<i>Welfare Incomes as % of LICO</i>
<b>PE</b>				
single employable	\$7,819	\$17,267	-\$9,448	45.3%
person with disability	\$10,148	\$17,267	-\$7,119	58.8%
single parent, one child	\$20,116	\$21,016	-\$900	95.7%
couple, two children	\$30,834	\$32,649	-\$1,815	94.4%
<b>NS</b>				
single employable	\$7,349	\$17,485	-\$10,136	42.0%
person with disability	\$10,181	\$17,485	-\$7,304	58.2%
single parent, one child	\$17,727	\$21,281	-\$3,554	83.3%
couple, two children	\$26,429	\$33,060	-\$6,631	79.9%
<b>NB</b>				
single employable	\$6,968	\$17,485	-\$10,517	39.9%
person with disability	\$9,684	\$17,485	-\$7,801	55.4%
single parent, one child	\$19,245	\$21,281	-\$2,036	90.4%
couple, two children	\$24,939	\$33,060	-\$8,121	75.4%
<b>QC</b>				
single employable	\$8,953	\$20,675	-\$11,722	43.3%
person with disability	\$12,647	\$20,675	-\$8,028	61.2%
single parent, one child	\$21,057	\$25,163	-\$4,106	83.7%
couple, two children	\$28,463	\$39,092	-\$10,629	72.8%
<b>ON</b>				
single employable	\$9,178	\$20,675	-\$11,497	44.4%
person with disability	\$14,433	\$20,675	-\$6,242	69.8%
single parent, one child	\$20,530	\$25,163	-\$4,633	81.6%
couple, two children	\$29,160	\$39,092	-\$9,932	74.6%
<b>MB</b>				
single employable	\$9,178	\$20,675	-\$11,497	44.4%
person with disability	\$11,804	\$20,675	-\$8,871	57.1%
single parent, one child	\$20,815	\$25,163	-\$4,348	82.7%
couple, two children	\$28,235	\$39,092	-\$10,857	72.2%

**TABLE 3 (continued)**  
**COMPARISON OF 2016 WELFARE INCOMES**  
**WITH 2016 AFTER-TAX LOW INCOME CUT-OFFS (LICO)**

	<i>Total Welfare Incomes</i>	<i>2016 LICO</i>	<i>Poverty Gap</i>	<i>Welfare Incomes as % of LICO</i>
<b>SK</b>				
single employable	\$9,076	\$17,485	-\$8,409	51.9%
person with disability	\$11,171	\$17,485	-\$6,314	63.9%
person with disability-SAID	\$15,498	\$17,485	-\$1,987	88.6%
single parent, one child	\$20,681	\$21,281	-\$600	97.2%
couple, two children	\$28,816	\$33,060	-\$4,244	87.2%
<b>AB</b>				
single employable	\$7,798	\$20,675	-\$12,877	37.7%
person with disability	\$9,998	\$20,675	-\$10,677	48.4%
person with disability-AISH	\$19,474	\$20,675	-\$1,201	94.2%
single parent, one child	\$18,416	\$25,163	-\$6,747	73.2%
couple, two children	\$26,738	\$39,092	-\$12,354	68.4%
<b>BC</b>				
single employable	\$7,820	\$20,675	-\$12,855	37.8%
person with disability	\$11,725	\$20,675	-\$8,950	56.7%
single parent, one child	\$19,120	\$25,163	-\$6,043	76.0%
couple, two children	\$24,602	\$39,092	-\$14,490	62.9%

### Market Basket Measure

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

**Table 4** compares total welfare incomes in 2016 with the Market Basket Measure. The 2016 Market Basket Measure amounts are estimated based on the latest data (2015) and adjusted on the basis of the Consumer Price Index (CPI) for cities. As in the case of after-tax poverty lines, welfare incomes fell well below the designated baseline for all household types and in all jurisdictions, with the exception of persons on Alberta's AISH program.

In 2016, welfare incomes for single employable households were only 37.3 percent of the MBM in Moncton. Calgary, Vancouver and Halifax

clustered in this range, at 38.0 percent, 38.3 percent and 38.4 percent, respectively. They reached a 'high' of 58.4 percent of the MBM in St. John's. Welfare incomes in nearly all jurisdictions fall below 50 percent of the MBM. See **Table 4** for all the results.

Welfare incomes for single persons with disabilities were slightly higher, ranging from 48.8 percent of the MBM in Calgary to a high of 70.8 percent in Montréal. On a positive note, recipients under Alberta's Assured Income for the Severely Handicapped (AISH) program received welfare incomes that reached 95.0 percent of the Market Basket Measure in Calgary. In Saskatchewan, the income of SAID recipients reached 80.4 percent of the Market Basket Measure in Saskatoon. See **Table 4**.

For single-parent households with one child, welfare incomes ranged from 63.5 percent of the MBM in Calgary to 83.4 percent of the MBM in Montréal. For two-parent families with two children, welfare incomes as a percentage of the Market Basket Measure ranged from 60.2 percent in Vancouver to a high of 79.9 percent in Charlottetown. **Table 4** shows the results.



**TABLE 4  
COMPARISON OF 2016 WELFARE INCOMES  
WITH MARKET BASKET MEASURE (MBM)**

	<i>Total Welfare Incomes</i>	<i>Estimated 2016 MBM</i>	<i>Poverty Gap</i>	<i>Welfare Incomes as % of MBM</i>
<b>NL</b> <b>St. John's</b>				
single employable	\$11,410	\$19,531	-\$8,121	58.4%
person with disability	\$11,510	\$19,531	-\$8,021	58.9%
single parent, one child	\$22,908	\$27,621	-\$4,713	82.9%
couple, two children	\$27,876	\$39,062	-\$11,186	71.4%
<b>PE</b> <b>Charlottetown</b>				
single employable	\$7,819	\$19,284	-\$11,465	40.5%
person with disability	\$10,148	\$19,284	-\$9,136	52.6%
single parent, one child	\$20,116	\$27,272	-\$7,156	73.8%
couple, two children	\$30,834	\$38,568	-\$7,734	79.9%
<b>NS</b> <b>Halifax</b>				
single employable	\$7,349	\$19,125	-\$11,776	38.4%
person with disability	\$10,181	\$19,125	-\$8,944	53.2%
single parent, one child	\$17,727	\$27,046	-\$9,319	65.5%
couple, two children	\$26,429	\$38,249	-\$11,820	69.1%
<b>NB</b> <b>Moncton</b>				
single employable	\$6,968	\$18,668	-\$11,700	37.3%
person with disability	\$9,684	\$18,668	-\$8,984	51.9%
single parent, one child	\$19,245	\$26,401	-\$7,156	72.9%
couple, two children	\$24,939	\$37,337	-\$12,398	66.8%
<b>QC</b> <b>Montréal</b>				
single employable	\$8,953	\$17,855	-\$8,902	50.1%
person with disability	\$12,647	\$17,855	-\$5,208	70.8%
single parent, one child	\$21,057	\$25,251	-\$4,194	83.4%
couple, two children	\$28,463	\$35,711	-\$7,248	79.7%

**TABLE 4 (continued)**  
**COMPARISON OF 2016 WELFARE INCOMES**  
**WITH MARKET BASKET MEASURES (MBM)**

	<i>Total welfare incomes</i>	<i>Estimated 2016 MBM</i>	<i>Poverty gap</i>	<i>Welfare incomes as % of MBM</i>
<b>ON</b>				
<b>Toronto</b>				
single employable	\$9,178	\$20,725	-\$11,547	44.3%
person with disability	\$14,433	\$20,725	-\$6,292	69.6%
single parent, one child	\$20,530	\$29,309	-\$8,779	70.0%
couple, two children	\$29,160	\$41,449	-\$12,289	70.4%
<b>MB</b>				
<b>Winnipeg</b>				
single employable	\$9,178	\$18,488	-\$9,310	49.6%
person with disability	\$11,804	\$18,488	-\$6,684	63.8%
single parent, one child	\$20,815	\$26,147	-\$5,332	79.6%
couple, two children	\$28,235	\$36,977	-\$8,742	76.4%
<b>SK</b>				
<b>Saskatoon</b>				
single employable	\$9,076	\$19,288	-\$10,212	47.1%
person with disability	\$11,171	\$19,288	-\$8,117	57.9%
person with disability-SAID	\$15,498	\$19,288	-\$3,790	80.4%
single parent, one child	\$20,681	\$27,277	-\$6,596	75.8%
couple, two children	\$28,816	\$38,575	-\$9,759	74.7%
<b>AB</b>				
<b>Calgary</b>				
single employable	\$7,798	\$20,496	-\$12,698	38.0%
person with disability	\$9,998	\$20,496	-\$10,498	48.8%
person with disability-AISH	\$19,474	\$20,496	-\$1,022	95.0%
single parent, one child	\$18,416	\$28,986	-\$10,570	63.5%
couple, two children	\$26,738	\$40,992	-\$14,254	65.2%
<b>BC</b>				
<b>Vancouver</b>				
single employable	\$7,820	\$20,418	-\$12,598	38.3%
person with disability	\$11,725	\$20,418	-\$8,693	57.4%
single parent, one child	\$19,120	\$28,875	-\$9,755	66.2%
couple, two children	\$24,602	\$40,836	-\$16,234	60.2%

## Income measures

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

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

Starting with the 2014 edition of *Welfare in Canada*, data on average and median after-tax incomes are drawn from the Canadian Income Survey (CIS). Data used in earlier reports were based on the former Survey of Labour and Income Dynamics (SLID). Because the CIS uses a different methodology, data on income for 2014 and onward should not be compared to data for earlier years.

The 2016 income data in this report are estimated based on 2015 CIS statistics and have been indexed by the national annual rate of inflation. Incomes take into account all sources, including wages and salaries, investment income and transfers from income security programs. Because the CIS does not cover the three territories, they are not included in any of the comparisons with average or median after-tax incomes.

### After-tax average incomes

Average incomes provide a sense of the overall financial circumstances of the population. There is significant variation in average incomes by province because of differences in their respective economic foundations.

The figures presented in **Table 5** employ after-tax average incomes. These represent the amounts that households actually can use in their

daily lives – their so-called ‘disposable income’ after they have paid federal and provincial/territorial income taxes. After-tax amounts represent a good basis for comparison to welfare, which is not subject to income taxation and is therefore effectively a *de facto* disposable income.

Compared to after-tax average incomes for single people, welfare incomes for single employable recipients ranged from 16.3 percent in Alberta to 36.9 percent in Newfoundland and Labrador, as shown in **Table 5**.

Single persons with disabilities were worst off in Alberta at 20.8 percent of after-tax average incomes and best off in Ontario at 41.0 percent. Individuals receiving benefits under the Assured Income for the Severely Handicapped (AISH) program in Alberta fared much better than persons with disabilities receiving regular assistance, at 40.6 percent of after-tax average incomes. See **Table 5**.

Relative to after-tax average incomes for single-parent families, welfare incomes of single parents with one child age 2 ranged from 27.8 percent in Alberta to 59.8 percent in Newfoundland and Labrador. Two-parent households received between 22.0 percent of after-tax incomes in Alberta and 33.0 percent in Prince Edward Island. The findings are set out in **Table 5**.

Comparative information is helpful for assessing welfare adequacy. The figures tell a powerful story about the adequacy – or lack thereof – of welfare incomes relative to the after-tax average incomes of Canadians. Most welfare incomes for the four illustrative households generally ranged between 20 and 40 percent of after-tax average incomes. Newfoundland and Labrador was the outlier, with the single parents reaching just under 60 percent of after-tax average incomes.

	<i>Total welfare incomes</i>	<i>Estimated 2016 after-tax average incomes</i>	<i>Welfare incomes as % of after-tax average incomes</i>
<b>NL</b>			
single employable	\$11,410	\$30,927	36.9%
person with disability	\$11,510	\$30,927	37.2%
single parent, one child	\$22,908	\$38,329	59.8%
couple, two children	\$27,876	\$107,890	25.8%

**TABLE 5 (continued)**  
**2016 WELFARE INCOMES AS A PERCENTAGE**  
**OF AFTER-TAX AVERAGE INCOMES**

	<i>Total welfare incomes</i>	<i>Estimated 2016 after-tax average incomes</i>	<i>Welfare incomes as % of after-tax average incomes</i>
<b>PE</b>			
single employable	\$7,819	\$26,871	29.1%
person with disability	\$10,148	\$26,871	37.8%
single parent, one child	\$20,116	\$47,354	42.5%
couple, two children	\$30,834	\$93,491	33.0%
<b>NS</b>			
single employable	\$7,349	\$29,812	24.7%
person with disability	\$10,181	\$29,812	34.2%
single parent, one child	\$17,727	\$46,238	38.3%
couple, two children	\$26,429	\$98,155	26.9%
<b>NB</b>			
single employable	\$6,968	\$27,986	24.9%
person with disability	\$9,684	\$27,986	34.6%
single parent, one child	\$19,245	\$45,833	42.0%
couple, two children	\$24,939	\$89,536	27.9%
<b>QC</b>			
single employable	\$8,953	\$31,130	28.8%
person with disability	\$12,647	\$31,130	40.6%
single parent, one child	\$21,057	\$54,655	38.5%
couple, two children	\$28,463	\$92,984	30.6%
<b>ON</b>			
single employable	\$9,178	\$35,186	26.1%
person with disability	\$14,433	\$35,186	41.0%
single parent, one child	\$20,530	\$52,424	39.2%
couple, two children	\$29,160	\$109,309	26.7%
<b>MB</b>			
single employable	\$9,178	\$35,693	25.7%
person with disability	\$11,804	\$35,693	33.1%
single parent, one child	\$20,815	\$45,731	45.5%
couple, two children	\$28,235	\$90,753	31.1%



**TABLE 5 (continued)  
2016 WELFARE INCOMES AS A PERCENTAGE  
OF AFTER-TAX AVERAGE INCOMES**

	<i>Total welfare incomes</i>	<i>Estimated 2016 after-tax average incomes</i>	<i>Welfare incomes as % of after-tax average incomes</i>
<b>SK</b>			
single employable	\$9,076	\$39,140	23.2%
person with disability	\$11,171	\$39,140	28.5%
person with disability-SAID	\$15,498	\$39,140	39.6%
single parent, one child	\$20,681	\$51,917	39.8%
couple, two children	\$28,816	\$107,991	26.7%
<b>AB</b>			
single employable	\$7,798	\$47,962	16.3%
person with disability	\$9,998	\$47,962	20.8%
person with disability-AISH	\$19,474	\$47,962	40.6%
single parent, one child	\$18,416	\$66,316	27.8%
couple, two children	\$26,738	\$121,680	22.0%
<b>BC</b>			
single employable	\$7,820	\$32,752	23.9%
person with disability	\$11,725	\$32,752	35.8%
single parent, one child	\$19,120	\$63,578	30.1%
couple, two children	\$24,602	\$106,876	23.0%

**After-tax median incomes**

The adequacy picture comes out slightly better when welfare incomes are compared to median after-tax incomes. Because average incomes are higher than median incomes, welfare incomes appear slightly more adequate when compared to the latter measure. Median incomes represent the mid-point of the income spectrum at which half of the population falls below that designated level and half lies above it. **Table 6** shows the results.

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

When it comes to overall results, single employable recipients came lowest in Alberta and best in Newfoundland and Labrador, with welfare

incomes at 19.5 percent and 47.9 percent of after-tax median incomes, respectively, as shown in **Table 6**.

Welfare incomes for single persons with disabilities ranged from 25.0 percent to 49.9 percent of after-tax median incomes in Alberta and Ontario, respectively. Those receiving AISH benefits in Alberta had welfare incomes at 48.7 percent of after-tax median incomes.

Welfare incomes of single-parent households were between 32.8 percent and 67.4 percent of after-tax median incomes in Alberta and Newfoundland and Labrador, respectively. The welfare incomes of two-parent households ranged from 24.9 percent and 35.4 percent of after-tax median incomes in Alberta and Prince Edward Island, respectively.

In summary, welfare incomes for most household types were below 50 percent of after-tax median incomes. Again, Newfoundland and Labrador bucked the trend, where single-parent households reached two-thirds of the median after-tax income. See **Table 6** for all the results.





**TABLE 6**  
**2016 WELFARE INCOMES AS A PERCENTAGE**  
**OF AFTER-TAX MEDIAN INCOMES**

	<i>Total welfare incomes</i>	<i>Estimated 2016 after-tax median incomes</i>	<i>Welfare incomes as % of after-tax median incomes</i>
<b>NL</b>			
single employable	\$11,410	\$23,829	47.9%
person with disability	\$11,510	\$23,829	48.3%
single parent, one child	\$22,908	\$33,969	67.4%
couple, two children	\$27,876	\$98,358	28.3%
<b>PE</b>			
single employable	\$7,819	\$25,756	30.4%
person with disability	\$10,148	\$25,756	39.4%
single parent, one child	\$20,116	\$39,952 <sup>1</sup>	50.4%
couple, two children	\$30,834	\$87,001	35.4%
<b>NS</b>			
single employable	\$7,349	\$26,161	28.1%
person with disability	\$10,181	\$26,161	38.9%
single parent, one child	\$17,727	\$38,532	46.0%
couple, two children	\$26,429	\$90,347	29.3%
<b>NB</b>			
single employable	\$6,968	\$24,640	28.3%
person with disability	\$9,684	\$24,640	39.3%
single parent, one child	\$19,245	\$44,515	43.2%
couple, two children	\$24,939	\$84,973	29.3%
<b>QC</b>			
single employable	\$8,953	\$28,595	31.3%
person with disability	\$12,647	\$28,595	44.2%
single parent, one child	\$21,057	\$48,266	43.6%
couple, two children	\$28,463	\$86,494	32.9%
<b>ON</b>			
single employable	\$9,178	\$28,899	31.8%
person with disability	\$14,433	\$28,899	49.9%
single parent, one child	\$20,530	\$43,602	47.1%
couple, two children	\$29,160	\$97,243	30.0%

<sup>1</sup> Use with caution because of small sample size.

**TABLE 6 (continued)**  
**2016 WELFARE INCOMES AS A PERCENTAGE**  
**OF AFTER-TAX MEDIAN INCOMES**

	<i>Total welfare incomes</i>	<i>Estimated 2016 after-tax median incomes</i>	<i>Welfare incomes as % of after-tax median incomes</i>
<b>MB</b>			
single employable	\$9,178	\$33,766	27.2%
person with disability	\$11,804	\$33,766	35.0%
single parent, one child	\$20,815	\$38,025	54.7%
couple, two children	\$28,235	\$85,075	33.2%
<b>SK</b>			
single employable	\$9,076	\$36,504	24.9%
person with disability	\$11,171	\$36,504	30.6%
person with disability-SAID	\$15,498	\$36,504	42.5%
single parent, one child	\$20,681	\$45,326	45.6%
couple, two children	\$28,816	\$98,459	29.3%
<b>AB</b>			
single employable	\$7,798	\$39,952	19.5%
person with disability	\$9,998	\$39,952	25.0%
person with disability-AISH	\$19,474	\$39,952	48.7%
single parent, one child	\$18,416	\$56,074	32.8%
couple, two children	\$26,738	\$107,180	24.9%
<b>BC</b>			
single employable	\$7,820	\$24,336	32.1%
person with disability	\$11,725	\$24,336	48.2%
single parent, one child	\$19,120	\$52,322	36.5%
couple, two children	\$24,602	\$98,561	25.0%



**APPENDIX A**

**2016 WELFARE INCOMES, BY HOUSEHOLD AND COMPONENT**

	Basic social assistance <sup>1</sup>	Additional SA program benefits	Federal child benefits <sup>2</sup>	Provincial/territorial child benefits	GST credit <sup>3</sup>	Provincial tax credits	Total income
<b>NL</b> <sup>4 5 6 7</sup>							
single employable	\$8,943	\$1,800			\$307	\$360	\$11,410
person with disability <sup>5</sup>	\$8,943	\$1,800			\$307	\$460	\$11,510
single parent, one child <sup>8</sup>	\$13,539	\$1,800	\$6,035	\$378	\$692	\$464	\$22,908
couple, two children <sup>8</sup>	\$14,115	\$1,800	\$9,739	\$779	\$836	\$608	\$27,876
<b>PE</b> <sup>9 10 11</sup>							
single employable	\$7,440				\$274	\$105	\$7,819
person with disability <sup>12</sup>	\$9,756				\$287	\$105	\$10,148
single parent, one child	\$13,232		\$6,035		\$692	\$158	\$20,116
couple, two children	\$19,752	\$350	\$9,739		\$836	\$158	\$30,834
<b>NS</b> <sup>13 14 15</sup>							
single employable	\$6,820				\$274	\$255	\$7,349
person with disability	\$9,640				\$286	\$255	\$10,181
single parent, one child <sup>16</sup>	\$10,060		\$6,035	\$625	\$692	\$315	\$17,727
couple, two children <sup>16</sup>	\$13,880	\$150	\$9,739	\$1,450	\$836	\$375	\$26,429
<b>NB</b> <sup>17 18 19</sup>							
single employable	\$6,444				\$274	\$250	\$6,968
person with disability <sup>20</sup>	\$7,956	\$1,200			\$278	\$250	\$9,684
single parent, one child <sup>21</sup>	\$10,644	\$1,224	\$6,035	\$250	\$692	\$400	\$19,245
couple, two children <sup>21</sup>	\$11,940	\$1,424	\$9,739	\$500	\$836	\$500	\$24,939

**APPENDIX A (continued)**

**2016 WELFARE INCOMES, BY HOUSEHOLD AND COMPONENT**

	Basic social assistance <sup>1</sup>	Additional SA program benefits	Federal child benefits <sup>2</sup>	Provincial/territorial child benefits	GST credit <sup>3</sup>	Provincial tax credits	Total income
<b>QC</b> <sup>22 23 24 25 26</sup>							
single employable	\$7,716				\$274	\$963	\$8,953
person with disability	\$11,364				\$320	\$963	\$12,647
single parent, one child <sup>27</sup>	\$9,060	\$960	\$6,035	\$3,231	\$692	\$1,080	\$21,057
couple, two children <sup>27</sup>	\$11,683	\$1,159	\$9,739	\$3,587	\$836	\$1,460	\$28,463
<b>ON</b> <sup>28 29 30</sup>							
single employable	\$8,247				\$274	\$657	\$9,178
person with disability	\$13,392				\$359	\$682	\$14,433
single parent, one child <sup>31</sup>	\$11,457		\$6,035	\$1,346	\$692	\$1,000	\$20,530
couple, two children <sup>31</sup>	\$14,289		\$9,739	\$2,692	\$836	\$1,604	\$29,160
<b>MB</b> <sup>32 33</sup>							
single employable	\$2,640	\$6,264			\$274		\$9,178
person with disability	\$3,977	\$7,524			\$303		\$11,804
single parent, one child <sup>34</sup>	\$4,992	\$9,096	\$6,035		\$692		\$20,815
couple, two children <sup>34</sup>	\$8,405	\$9,256	\$9,739		\$836		\$28,235
<b>SK</b> <sup>35 36 37 38 39</sup>							
single employable	\$8,558				\$274	\$245	\$9,076
person with disability <sup>40</sup>	\$9,774	\$840			\$313	\$245	\$11,171
person with disability – SAID <sup>41 42</sup>	\$14,028	\$840			\$386	\$245	\$15,498
single parent, one child <sup>43</sup>	\$13,465		\$6,035		\$692	\$489	\$20,681
couple, two children <sup>43</sup>	\$17,346	\$215	\$9,739		\$836	\$680	\$28,816

**APPENDIX A (continued)**

**2016 WELFARE INCOMES, BY HOUSEHOLD AND COMPONENT**

	Basic social assistance <sup>1</sup>	Additional SA program benefits	Federal child benefits <sup>2</sup>	Provincial/territorial child benefits	GST credit <sup>3</sup>	Provincial tax credits	Total income
<b>AB</b> <sup>44</sup>							
single employable	\$7,524				\$274		\$7,798
person with disability	\$8,772	\$936			\$290		\$9,998
person with disability – AISH <sup>45</sup>	\$19,056				\$418		\$19,474
single parent, one child <sup>46</sup>	\$11,196		\$5,978	\$550	\$692		\$18,416
couple, two children <sup>46</sup>	\$15,000	\$275	\$9,802	\$825	\$836		\$26,738
<b>BC</b> <sup>47 48 49 50</sup>							
single employable	\$7,320	\$35			\$274	\$191	\$7,820
person with disability	\$11,185	\$35			\$314	\$191	\$11,725
single parent, one child	\$11,347	\$80	\$6,035	\$660	\$692	\$306	\$19,120
couple, two children <sup>51</sup>	\$13,213	\$365	\$9,739		\$836	\$450	\$24,602
<b>YT</b> <sup>52 53</sup>							
single employable	\$16,442	\$809			\$418		\$17,669
person with disability	\$16,442	\$4,463			\$418		\$21,323
single parent, one child <sup>54 55</sup>	\$22,549	\$1,256	\$6,035	\$820	\$692		\$31,351
couple, two children <sup>54 55</sup>	\$30,940	\$2,233	\$9,739	\$1,640	\$836		\$45,387
<b>NT</b> <sup>56 57 58</sup>							
single employable	\$20,950				\$418		\$21,368
person with disability	\$21,108	\$4,068			\$418		\$25,594
single parent, one child <sup>59 60</sup>	\$25,465		\$6,035	\$231	\$692		\$32,423
couple, two children <sup>59 60</sup>	\$27,706		\$9,739	\$433	\$836		\$38,714



**APPENDIX A (continued)**

**2016 WELFARE INCOMES, BY HOUSEHOLD AND COMPONENT**

	Basic social assistance <sup>1</sup>	Additional SA program benefits	Federal child benefits <sup>2</sup>	Provincial/territorial child benefits	GST credit <sup>3</sup>	Provincial tax credits	Total income
NU <sup>61 62 63</sup>							
single employable	\$5,672				\$274		\$5,946
person with disability	\$5,772	\$2,100			\$274		\$8,146
single parent, one child <sup>64 65</sup>	\$8,441		\$6,035	\$330	\$692		\$15,497
couple, two children <sup>64 65</sup>	\$14,253		\$9,739	\$660	\$836		\$25,487

1. Basic social assistance amounts take into account any reduction of benefits due to the clawback of the National Child Benefit Supplement (NCBS). The NCBS was discontinued in July 2016. For the period January to June 2016, only the three territories continued this practice.
2. Includes the Canada Child Tax Benefit (CCTB) and the Universal Child Care Benefit (UCCB) received between January 1 and June 30, 2016. The CCTB consists of the CCTB Basic Benefit and the National Child Benefit Supplement (NCBS). For the period between July 1 and December 31, 2016, it includes the Canada Child Benefit (CCB) received. The Canada Child Benefit replaced both the CCTB and the UCCB starting in July 2016.
3. The federal Goods and Services Tax (GST) Credit includes the quarterly payments received between January 1 and December 31, 2016.

**NEWFOUNDLAND AND LABRADOR**

4. In June 2016, the Fuel Supplement increased.
5. Additional benefits include a supplemental shelter benefit of \$150 per month for the single employable individual, the single parent with one child and the couple with two children. More than 90 percent of households living in the largest urban centre (St. John's) have rental costs that exceed the basic shelter rate so automatically receive the shelter supplement.
6. For the single person with a disability, additional benefits include the Personal Care Allowance of \$150 per month paid by Health and Community Services to social assistance clients receiving supportive services. Health and Community Services may also top up rental costs and utility costs to the actual amount paid. The supplemental shelter benefit is not paid to clients receiving these top-ups. Further, if utility costs are topped up, no Fuel Supplement is paid.
7. Provincial tax credits include the Newfoundland and Labrador Income Supplement. Persons with disabilities who are eligible for the federal

Disability Tax Credit receive an additional supplement. The Income Supplement was introduced in July 2016 and replaced the former HST Credit and the Home Heating Rebate Program. Tax credits also include the final Home Heating Rebate program benefits paid.

8. The Newfoundland and Labrador Child Benefit increased in July 2016 from \$31.41 to \$31.58 for the first child and from \$33.33 to \$33.50 for the second child.

**PRINCE EDWARD ISLAND**

9. In November 2016, the Food Allowance increased for all clients.
10. Additional benefits include the School Allowance, issued in August and December. The allowance is \$75 for the 10-year-old and \$100 for the 15-year-old.
11. Provincial tax credits include the PEI Sales Tax Credit.
12. Most social assistance clients with disabilities receive additional financial support through the Disability Support Program (DSP). Clients who are not eligible for the DSP may receive the Personal Comfort Allowance (\$71 per month), Special Care Allowance (\$40 per month) or Disability Allowance (up to \$150 per month) through the Social Assistance Program. These amounts are not included in the above table.

**NOVA SCOTIA**

13. The Personal Allowance increased in May 2016.
14. Additional benefits include the annual School Supplies Supplement issued in September of \$50 for the 10-year-old and \$100 for the 15-year-old.
15. Provincial tax credits include the Affordable Living Tax Credit.
16. The Nova Scotia Child Benefit is \$52.08 per month for the first child and \$68.75 per month for the second child.

## NEW BRUNSWICK

17. All household types receive Transitional Assistance except the single person with a disability, who receives Extended Benefits.
18. Additional benefits include the Income Supplement Benefit for families with children to offset high shelter costs (\$1,224 in 2016), School Supplement of \$100 per child per year and Disability Supplement of \$100 per month.
19. Provincial tax credits include the Home Energy Assistance Program (\$100 per household per year) and, effective July 2016, the New Brunswick Harmonized Sales Tax Credit.
20. Persons with disabilities may also be eligible for assistance under the Portable Rent Supplement for Persons with Disabilities Program. Qualifying individuals have their rent reduced to 30 percent of adjusted household income.
21. The New Brunswick Child Benefit is \$20.83 per child per month.

## QUÉBEC

22. Rates increased in January 2016 for the Social Assistance Program and the Social Solidarity Program.
23. The single employable client receives an additional monthly supplement of \$40 after six continuous months on assistance.
24. The single person with a disability receives Social Solidarity benefits. The three other household types receive Social Assistance benefits. The single parent with one child also receives the Temporarily Limited Capacity Allowance.
25. Additional benefits include the monthly Shelter Allowance Program benefit of \$80 for families with children (administered by the *Société d'habitation du Québec*) and an annual school allowance of \$76 for the 10-year-old and \$123 for the 15-year-old.
26. Provincial tax credits include the Solidarity Tax Credit.
27. Child Assistance rates increased in January 2016. The maximum benefit is \$199.33 per month for a one-child family and \$298.92 per month for a two-child family. Single-parent families receive an additional supplement of \$69.92 per month.

## ONTARIO

28. Ontario Works (OW) Basic Needs Allowance increased in October 2016. OW is paid to the single employable person, the single parent with one child and the couple with two children.
29. Ontario Disability Support Program (ODSP) Basic Needs Allowance increased in September 2016. ODSP is paid to the single person with a disability.
30. Provincial tax credits refer to the Ontario Trillium Benefit.
31. Maximum Ontario Child Benefit rates increased from \$111.33 to \$113.00 per month per child in July 2016.

## MANITOBA

32. Additional benefits include the Income Assistance for Persons with Disabilities (IAPD) benefit of \$105 per month, annual School Supplies Allowance of \$60 for the 10-year-old and \$100 for the 15-year-old, and Rent Assist benefits.
33. Rent Assist benefits for EIA households in private rent increased in July 2016 for the single employable person and the single person with a disability.
34. The Manitoba Child Benefit Program began in January 2008. It replaced and enhanced the former Child Related Income Support Program (CRISP). Maximum monthly benefits are \$35 per child. The Manitoba Child Benefit is not paid to Income Assistance families with children.

## SASKATCHEWAN

35. Transitional Employment Assistance (TEA) rates are used for the single employable person, single parent with one child and couple with two children. Saskatchewan Assistance Plan (SAP) rates are used for the single person with a disability. Rates paid in Tier A communities are used.
36. Saskatchewan pays actual utility costs for SAP clients, flat-rate utility amounts for TEA clients and either actual or flat rates for Saskatchewan Assured Income for the Disabled (SAID) clients. Average utility amounts by household type are used for all welfare income tables.
37. Starting in 2016, a Pre-employment Allowance of \$20 per month is included for all TEA households.
38. Additional benefits include the Disability Allowance of \$50 per month, Special Transportation Allowance of \$20 per month for persons with disabilities, annual Education Expenses Allowance (\$85 for the 10-year-old and \$130 for the 15-year-old) and Disability Income Benefit for SAID clients (\$70 per month).
39. Provincial tax credits include the Saskatchewan Low-Income Tax Credit.
40. Clients with disabilities may also be eligible for the Disability Rental Housing Supplement. The amount paid depends on family size, family income and the local rental market.
41. The Saskatchewan Assured Income for Disability (SAID) program, introduced in 2009, is an income support program for people with significant and enduring disabilities. Initially, SAID supported individuals in residential care with significant and enduring disabilities. In June 2012, it was expanded to include persons with significant and enduring disabilities living independently. It is a needs-tested program that pays higher benefits than those under the Saskatchewan Assistance Plan (SAP). Starting in 2013, the calculations included SAID benefits in addition to those paid to a person with a disability under SAP.
42. SAID clients living in private housing, room and board, or a rooming arrangement also receive a \$70 per month Disability Income Benefit. This payment is equivalent to amounts received by individuals with disabilities on SAP through the Disability Allowance and Special Transportation Allowance.

43. Families with children may also be eligible for the Family Rental Housing Supplement. The amount paid depends on family size, family income and the local rental market.

#### ALBERTA

44. Additional benefits include \$78 per month Personal Needs Allowance for the person with a disability (Alberta Works only) and the annual school expense allowance of \$100 for the 10-year-old and \$175 for the 15-year-old.
45. Alberta has a distinct program for persons with severe and permanent disabilities – the Assured Income for the Severely Handicapped (AISH) program. The AISH program differs from the other social assistance programs referenced in this report in that clients are provided with a flat-rate living allowance benefit that is not linked to family size. In addition to the living allowance, AISH may provide a \$100 Child Benefit for each dependent child and Personal Benefits for the client and his or her dependent children to meet one-time or ongoing needs, such as a special diet and child care. Personal Benefits are provided only to clients who have \$3,000 or less in non-exempt assets.
46. Alberta introduced the Alberta Child Benefit in July 2016. The maximum monthly benefit is \$91.67 for a one-child family and \$137.50 for a two-child family.

#### BRITISH COLUMBIA

47. Income Assistance rates are used for the single employable person, the single parent with one child and the couple with two children. Disability Assistance rates are used for the single person with a disability.
48. Additional benefits include the annual Christmas Supplement (\$35 for singles, \$70 for a family with children and \$10 for each child) and the annual School Start-up Supplement of \$100 for the 10-year-old and \$175 for the 15-year-old.
49. Provincial tax credits include the BC Sales Tax Credit and the BC Low Income Climate Action Tax Credit.
50. In September 2016, Disability Assistance rates changed. The basic rate increased by \$25 per month and a \$52 per month Transportation Support Allowance was incorporated into the rate structure. The Transportation Support Allowance may be provided as a cash benefit or as an in-kind bus pass. Our calculations assume it was received as a cash benefit. Prior to September 2016, Disability Assistance clients could apply for a subsidized bus pass through the BC Bus Pass Program.
51. In April 2015, British Columbia introduced the BC Early Childhood Tax Benefit. It provides a monthly, tax-free benefit of up to \$55/per child under age 6.

#### YUKON

52. All basic rates were increased in November 2016.

53. Additional benefits include the annual Christmas Allowance of \$30 per person, annual Winter Clothing Allowance (\$75 for persons under 14 years and \$125 for persons 14 years or over), annual School Supply Allowance (\$50 for children in grades 1-5 and \$65 for those in grades 6-12), monthly Yukon Supplementary Allowance for persons with disabilities (\$250 per month), Telephone Allowance (\$37 per household), Transportation Expense (\$62 per adult) and Laundry Service (\$10 per person). The Telephone Allowance, Transportation Expense and Laundry Service are paid immediately to clients who are excluded from the labour force. The Telephone Allowance is paid immediately to families with dependent children. The Laundry Service is paid immediately in respect of all dependent children. In all other cases, the three monthly benefits begin only after the client has been in receipt of assistance for six consecutive months.
54. Yukon reduced social assistance entitlement by the amount of the NCB Supplement received. With the implementation of the new Canada Child Benefit in July 2016, all federal child benefits are fully passed on to social assistance families with children.
55. The maximum Yukon Child Benefit is \$68.33 per child per month.

#### NORTHWEST TERRITORIES

56. In August 2016, food allowances and clothing allowances were eliminated for children under 18 years of age.
57. The Northwest Territories Income Assistance Program generally pays actual costs of shelter, fuel and utilities. Earlier editions of this report used NWT Public Housing unsubsidized rents, plus related average water and utility costs, for all four household types. Starting in 2014, the maximum shelter cost for a single person plus average fuel and utility costs in Yellowknife are used for the single employable individual and the single person with a disability. The NWT Public Housing unsubsidized rent for Yellowknife is used for the single parent and the family with two children. The unsubsidized shelter rate is now an all-inclusive (minus electricity) amount that does not vary by unit size. Utility costs for these two family types are the subsidized power costs.
58. Additional benefits include the Disability Allowance of \$300 per month and the Incidental Allowance for Persons with Disabilities of \$39 per month.
59. NWT reduced social assistance payments by the amount of the National Child Benefit Supplement received. With the implementation of the new Canada Child Benefit in July 2016, all federal child benefits are fully passed on to social assistance families with children.
60. The NWT Child Benefit is \$27.50 per child per month.

#### NUNAVUT

61. The majority of Income Assistance households in Nunavut reside in public housing. In Iqaluit, 95 percent of SA clients live in public housing. Earlier editions of this series used the private market rent and utility costs to calculate total welfare incomes. Starting in 2012, the public housing rent





is employed. This change in approach better reflects the actual costs paid to Income Assistance households. Clients in public housing do not pay fuel, water, sewage, garbage and/or municipal needs, and their electricity costs are heavily subsidized. A monthly estimate of \$27 for electrical costs is used for all client types.

62. Additional benefits include the Incidental Allowance of \$175 per month for the person with a disability.
63. All clients other than those eligible for the Incidental Allowance must be in receipt of assistance for two months before the regular clothing allowance is paid.
64. Nunavut reduced social assistance entitlement by the amount of the National Child Benefit Supplement received by the family. With the implementation of the new Canada Child Benefit in July 2016, all federal child benefits are fully passed on to social assistance families with children.
65. The Nunavut Child Benefit is \$27.50 per child per month.

**Appendix B.1**  
**TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS,**  
**NEWFOUNDLAND AND LABRADOR, 1986-2016**

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$6,632		\$18,707	\$23,394
1989	\$6,518	\$13,008	\$18,334	\$22,479
1990	\$6,604	\$13,010	\$18,616	\$22,714
1991	\$6,699	\$12,839	\$19,150	\$22,584
1992	\$6,870	\$12,993	\$19,716	\$22,527
1993	\$6,783	\$12,812	\$19,479	\$22,238
1994	\$6,778	\$12,801	\$19,463	\$22,221
1995	\$6,634	\$12,528	\$19,042	\$21,747
1996	\$3,900	\$12,781	\$19,197	\$21,861
1997	\$1,856	\$13,269	\$19,627	\$22,420
1998	\$1,860	\$13,198	\$19,972	\$23,004
1999	\$1,853	\$13,079	\$20,266	\$23,562
2000	\$2,474	\$12,882	\$20,194	\$23,581
2001	\$4,301	\$12,665	\$20,223	\$23,905
2002	\$10,429	\$12,419	\$20,075	\$23,906
2003	\$10,161	\$12,083	\$19,719	\$23,598
2004	\$9,988	\$11,864	\$19,567	\$23,539
2005	\$9,838	\$11,674	\$19,417	\$23,494
2006	\$10,483	\$12,283	\$21,009	\$24,746
2007	\$10,768	\$12,531	\$21,644	\$24,955
2008	\$10,629	\$12,349	\$21,392	\$24,714
2009	\$10,763	\$12,480	\$21,651	\$25,064
2010	\$10,636	\$12,322	\$21,417	\$24,835
2011	\$10,786	\$11,407	\$21,337	\$24,710
2012	\$11,408	\$11,430	\$21,956	\$25,374
2013	\$11,376	\$11,382	\$21,952	\$25,426
2014	\$11,322	\$11,322	\$21,807	\$25,283
2015	\$11,345	\$11,345	\$22,547	\$26,769
2016	\$11,410	\$11,510	\$22,908	\$27,876

**Appendix B.2**  
**TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS,**  
**PRINCE EDWARD ISLAND, 1986-2016**

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$12,317		\$19,059	\$29,042
1989	\$12,040	\$13,992	\$18,478	\$28,111
1990	\$12,116	\$13,993	\$18,723	\$28,388
1991	\$12,318	\$14,019	\$19,144	\$29,001
1992	\$12,367	\$14,070	\$19,294	\$28,924
1993	\$12,270	\$13,941	\$19,160	\$28,665
1994	\$11,067	\$13,785	\$18,854	\$28,209
1995	\$8,585	\$13,264	\$18,010	\$27,137
1996	\$7,871	\$12,257	\$17,267	\$25,300
1997	\$7,831	\$12,008	\$16,588	\$25,275
1998	\$7,754	\$11,881	\$16,416	\$25,025
1999	\$7,622	\$11,667	\$16,128	\$24,598
2000	\$7,807	\$11,745	\$16,480	\$25,472
2001	\$7,676	\$11,518	\$16,453	\$25,471
2002	\$7,662	\$11,500	\$16,662	\$25,779
2003	\$7,687	\$10,051	\$16,649	\$25,671
2004	\$7,611	\$9,931	\$16,605	\$25,637
2005	\$7,457	\$9,701	\$16,448	\$25,456
2006	\$7,495	\$9,778	\$17,615	\$26,238
2007	\$7,576	\$9,934	\$18,180	\$26,388
2008	\$7,505	\$9,861	\$18,037	\$26,175
2009	\$7,749	\$10,173	\$18,548	\$26,978
2010	\$7,840	\$10,304	\$18,704	\$27,244
2011	\$7,659	\$10,080	\$18,928	\$27,730
2012	\$7,551	\$9,934	\$18,946	\$27,835
2013	\$7,565	\$9,938	\$19,008	\$27,918
2014	\$7,714	\$10,101	\$19,045	\$27,948
2015	\$7,769	\$10,129	\$19,796	\$29,633
2016	\$7,819	\$10,148	\$20,116	\$30,834

**Appendix B.3**  
**TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS,**  
**NOVA SCOTIA, 1986-2016**

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$9,053		\$17,758	\$23,032
1989	\$10,216	\$13,410	\$18,200	\$24,186
1990	\$9,876	\$13,464	\$18,393	\$23,550
1991	\$9,596	\$13,491	\$18,552	\$23,366
1992	\$9,321	\$13,198	\$18,440	\$23,005
1993	\$9,150	\$12,956	\$18,120	\$22,667
1994	\$9,142	\$13,155	\$18,345	\$22,650
1995	\$8,947	\$12,913	\$17,989	\$22,166
1996	\$8,839	\$12,720	\$17,722	\$23,465
1997	\$6,570	\$12,509	\$17,428	\$23,629
1998	\$6,506	\$12,386	\$17,432	\$23,690
1999	\$6,320	\$12,174	\$17,356	\$22,987
2000	\$6,159	\$11,860	\$17,092	\$23,299
2001	\$6,325	\$10,913	\$16,085	\$24,294
2002	\$6,664	\$11,325	\$15,881	\$23,130
2003	\$6,488	\$11,018	\$15,631	\$22,836
2004	\$6,390	\$10,839	\$15,551	\$22,797
2005	\$6,506	\$10,676	\$15,500	\$22,838
2006	\$7,067	\$10,573	\$16,527	\$23,538
2007	\$7,196	\$10,469	\$16,963	\$23,574
2008	\$7,087	\$10,282	\$16,708	\$23,290
2009	\$7,135	\$10,319	\$16,820	\$23,525
2010	\$7,314	\$10,440	\$16,812	\$23,544
2011	\$7,232	\$10,269	\$16,694	\$23,475
2012	\$7,289	\$10,279	\$16,792	\$23,794
2013	\$7,401	\$10,364	\$16,965	\$24,177
2014	\$7,369	\$10,275	\$16,810	\$24,040
2015	\$7,286	\$10,158	\$17,401	\$25,325
2016	\$7,349	\$10,181	\$17,727	\$26,429

**Appendix B.4**  
**TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS,**  
**NEW BRUNSWICK, 1986-2016**

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$4,462		\$15,482	\$18,658
1989	\$4,948	\$12,771	\$15,137	\$17,798
1990	\$4,998	\$12,708	\$15,226	\$17,833
1991	\$5,092	\$12,557	\$15,263	\$18,179
1992	\$4,954	\$12,448	\$15,223	\$18,244
1993	\$4,884	\$12,357	\$15,225	\$18,227
1994	\$4,918	\$9,775	\$15,756	\$18,761
1995	\$4,830	\$9,733	\$16,347	\$19,433
1996	\$4,810	\$9,672	\$16,257	\$19,290
1997	\$4,781	\$9,744	\$16,376	\$19,613
1998	\$4,734	\$9,698	\$16,763	\$20,366
1999	\$4,653	\$9,535	\$17,024	\$20,965
2000	\$4,536	\$9,626	\$16,924	\$21,034
2001	\$4,430	\$9,724	\$16,923	\$21,278
2002	\$4,337	\$9,837	\$16,801	\$21,291
2003	\$4,225	\$9,890	\$16,527	\$21,048
2004	\$4,154	\$9,716	\$16,415	\$21,012
2005	\$4,112	\$9,594	\$16,387	\$21,080
2006	\$4,105	\$9,547	\$17,403	\$21,743
2007	\$4,117	\$9,533	\$17,799	\$21,713
2008	\$4,147	\$9,558	\$17,852	\$21,797
2009	\$4,233	\$9,722	\$18,143	\$22,188
2010	\$7,376	\$9,555	\$17,888	\$21,915
2011	\$7,278	\$9,409	\$17,536	\$21,593
2012	\$7,175	\$9,324	\$17,365	\$21,435
2013	\$7,120	\$9,380	\$17,540	\$21,677
2014	\$6,988	\$9,670	\$18,144	\$22,336
2015	\$6,909	\$9,661	\$18,799	\$23,732
2016	\$6,968	\$9,684	\$19,245	\$24,939

**Appendix B.5**  
**TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS,**  
**QUÉBEC, 1986-2016**

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$4,697		\$17,811	\$24,918
1989	\$6,155	\$10,970	\$16,466	\$22,676
1990	\$8,807	\$11,500	\$17,736	\$22,544
1991	\$9,329	\$12,022	\$16,743	\$23,572
1992	\$9,458	\$12,256	\$18,588	\$23,846
1993	\$9,474	\$12,246	\$19,231	\$24,377
1994	\$9,286	\$12,452	\$19,619	\$24,124
1995	\$9,088	\$12,193	\$19,212	\$23,608
1996	\$8,951	\$12,278	\$18,713	\$23,081
1997	\$8,675	\$12,242	\$17,992	\$22,026
1998	\$8,547	\$12,345	\$17,966	\$22,229
1999	\$8,600	\$12,371	\$17,907	\$22,140
2000	\$8,456	\$12,233	\$17,431	\$21,920
2001	\$8,423	\$12,231	\$17,486	\$22,215
2002	\$8,544	\$12,275	\$17,719	\$22,652
2003	\$8,441	\$12,132	\$17,575	\$22,561
2004	\$8,446	\$12,143	\$17,626	\$22,740
2005	\$8,336	\$12,069	\$18,474	\$24,845
2006	\$8,274	\$12,120	\$19,459	\$25,474
2007	\$8,179	\$12,096	\$19,662	\$25,217
2008	\$8,036	\$11,959	\$19,385	\$24,901
2009	\$8,204	\$12,208	\$19,729	\$25,373
2010	\$8,104	\$12,052	\$19,516	\$25,116
2011	\$8,096	\$11,985	\$19,321	\$24,924
2012	\$8,686	\$12,615	\$20,041	\$25,941
2013	\$8,830	\$12,813	\$20,306	\$26,324
2014	\$8,851	\$12,697	\$20,110	\$26,095
2015	\$8,915	\$12,685	\$20,793	\$27,530
2016	\$8,953	\$12,647	\$21,057	\$28,463

**Appendix B.6**  
**TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS,**  
**ONTARIO, 1986-2016**

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$10,037		\$20,057	\$26,537
1989	\$10,913	\$15,704	\$21,416	\$28,080
1990	\$12,027	\$16,889	\$24,072	\$32,252
1991	\$12,537	\$17,500	\$24,968	\$33,303
1992	\$12,836	\$17,695	\$25,270	\$33,653
1993	\$12,791	\$17,588	\$25,184	\$33,501
1994	\$12,813	\$17,612	\$25,218	\$33,270
1995	\$11,913	\$17,239	\$23,518	\$30,889
1996	\$9,832	\$16,980	\$19,748	\$26,102
1997	\$9,703	\$16,698	\$19,449	\$25,711
1998	\$9,592	\$16,533	\$19,253	\$25,446
1999	\$9,428	\$16,251	\$18,929	\$25,025
2000	\$9,187	\$15,831	\$18,518	\$24,516
2001	\$8,967	\$15,445	\$18,156	\$24,068
2002	\$8,774	\$15,104	\$17,811	\$23,625
2003	\$8,540	\$14,694	\$17,383	\$23,071
2004	\$8,549	\$14,696	\$17,472	\$23,116
2005	\$8,408	\$14,468	\$17,341	\$23,162
2006	\$8,304	\$14,312	\$18,283	\$23,722
2007	\$8,298	\$14,264	\$18,938	\$24,259
2008	\$8,271	\$14,228	\$18,768	\$23,867
2009	\$8,416	\$14,479	\$19,491	\$25,463
2010	\$8,655	\$14,712	\$20,253	\$26,576
2011	\$8,679	\$14,750	\$19,976	\$26,380
2012	\$8,512	\$14,531	\$19,621	\$26,316
2013	\$8,602	\$14,575	\$19,721	\$26,607
2014	\$8,728	\$14,460	\$19,535	\$26,663
2015	\$8,963	\$14,438	\$20,219	\$28,163
2016	\$9,178	\$14,433	\$20,530	\$29,160

**Appendix B.7**  
**TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS,**  
**MANITOBA, 1986-2016**

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$9,959		\$17,466	\$27,472
1989	\$10,455	\$11,358	\$17,129	\$29,350
1990	\$10,712	\$11,334	\$17,242	\$30,247
1991	\$10,778	\$11,342	\$17,320	\$30,728
1992	\$10,853	\$13,712	\$18,773	\$31,123
1993	\$10,668	\$12,385	\$17,078	\$28,658
1994	\$9,959	\$12,324	\$16,982	\$29,109
1995	\$9,759	\$12,061	\$16,611	\$28,473
1996	\$9,052	\$11,880	\$16,362	\$25,878
1997	\$7,882	\$11,682	\$16,089	\$24,140
1998	\$7,805	\$11,567	\$15,931	\$23,656
1999	\$7,671	\$11,466	\$15,655	\$23,252
2000	\$7,476	\$11,239	\$15,635	\$23,078
2001	\$7,298	\$10,966	\$16,189	\$23,273
2002	\$7,142	\$10,725	\$16,434	\$23,244
2003	\$6,953	\$10,435	\$16,170	\$23,614
2004	\$7,101	\$10,515	\$16,064	\$24,473
2005	\$6,982	\$10,321	\$15,938	\$24,428
2006	\$6,852	\$10,374	\$16,787	\$24,829
2007	\$6,712	\$10,398	\$16,893	\$24,395
2008	\$7,229	\$10,499	\$16,585	\$23,984
2009	\$7,646	\$10,573	\$16,638	\$24,096
2010	\$7,614	\$10,488	\$16,409	\$23,790
2011	\$7,413	\$10,205	\$15,992	\$23,200
2012	\$7,424	\$10,170	\$15,844	\$23,019
2013	\$7,471	\$10,190	\$15,812	\$23,012
2014	\$7,907	\$10,572	\$15,882	\$22,996
2015	\$8,448	\$11,093	\$17,342	\$25,065
2016	\$9,178	\$11,804	\$20,815	\$28,235



**Appendix B.8****TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS,  
SASKATCHEWAN, 1986-2016**

	Single employable person	Person with disability	Person with disability – SAID	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$8,337			\$19,186	\$28,157
1989	\$8,465	\$13,719		\$19,091	\$27,287
1990	\$8,399	\$13,426		\$18,918	\$26,875
1991	\$8,349	\$13,138		\$18,655	\$26,459
1992	\$8,512	\$12,903		\$18,359	\$26,447
1993	\$8,934	\$12,768		\$18,139	\$26,073
1994	\$8,927	\$12,755		\$18,117	\$26,137
1995	\$8,020	\$12,483		\$17,725	\$25,583
1996	\$8,605	\$12,642		\$17,459	\$25,199
1997	\$7,768	\$11,324		\$17,169	\$23,555
1998	\$7,715	\$11,308		\$15,887	\$23,467
1999	\$7,931	\$11,588		\$16,413	\$24,310
2000	\$7,933	\$11,505		\$16,441	\$24,174
2001	\$7,923	\$11,474		\$16,441	\$24,256
2002	\$7,800	\$11,240		\$16,158	\$23,875
2003	\$7,759	\$11,129		\$15,722	\$23,426
2004	\$7,661	\$11,095		\$15,585	\$23,365
2005	\$7,996	\$10,672		\$15,882	\$23,192
2006	\$10,054	\$11,002		\$18,489	\$25,462
2007	\$8,732	\$11,258		\$17,649	\$23,783
2008	\$9,135	\$11,786		\$18,465	\$25,454
2009	\$9,851	\$12,232		\$20,110	\$26,929
2010	\$9,623	\$12,337		\$19,622	\$26,413
2011	\$9,522	\$12,166		\$19,319	\$25,876
2012	\$9,391	\$11,888		\$19,381	\$25,930
2013	\$9,310	\$11,886	\$14,621	\$19,849	\$26,329
2014	\$9,229	\$11,686	\$15,103	\$19,854	\$26,477
2015	\$8,976	\$11,517	\$15,619	\$20,555	\$27,928
2016	\$9,076	\$11,171	\$15,498	\$20,681	\$28,816

**Appendix B.9****TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS,  
ALBERTA, 1986-2016**

	Single employable person	Person with disability	Person with disability – AISH	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$11,863			\$19,296	\$30,169
1989	\$8,367	\$10,319		\$17,367	\$26,564
1990	\$8,109	\$9,971		\$16,964	\$25,787
1991	\$8,991	\$10,680		\$18,038	\$28,484
1992	\$8,917	\$10,481		\$17,885	\$28,137
1993	\$8,412	\$10,175		\$17,241	\$27,183
1994	\$7,381	\$10,142		\$16,195	\$25,788
1995	\$7,223	\$9,953		\$15,833	\$25,460
1996	\$7,115	\$9,803		\$15,585	\$25,078
1997	\$7,036	\$9,681		\$15,434	\$24,761
1998	\$7,062	\$9,682		\$15,590	\$24,909
1999	\$6,942	\$9,758		\$15,721	\$24,764
2000	\$6,765	\$10,213		\$15,515	\$24,589
2001	\$6,604	\$9,973		\$15,256	\$24,152
2002	\$6,464	\$9,760		\$14,938	\$23,641
2003	\$6,293	\$9,671		\$14,859	\$23,454
2004	\$6,184	\$9,620		\$14,897	\$23,498
2005	\$6,060	\$9,421		\$14,791	\$23,396
2006	\$6,419	\$10,015	\$14,764	\$16,605	\$25,702
2007	\$5,827	\$9,723	\$14,701	\$15,786	\$23,407
2008	\$6,104	\$9,873	\$15,049	\$15,856	\$23,299
2009	\$8,124	\$10,584	\$16,041	\$17,670	\$24,797
2010	\$7,984	\$10,408	\$16,104	\$17,422	\$24,489
2011	\$7,762	\$10,123	\$15,662	\$16,977	\$23,880
2012	\$8,070	\$10,392	\$19,231	\$17,231	\$24,113
2013	\$8,145	\$10,447	\$20,341	\$17,326	\$24,241
2014	\$7,994	\$10,254	\$19,969	\$17,058	\$23,899
2015	\$7,903	\$10,137	\$19,741	\$17,647	\$25,189
2016	\$7,798	\$9,998	\$19,474	\$18,416	\$26,738

**Appendix B.10**  
**TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS,**  
**BRITISH COLUMBIA, 1986-2016**

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$8,474		\$17,341	\$25,005
1989	\$9,419	\$12,953	\$18,846	\$24,618
1990	\$9,749	\$13,527	\$19,333	\$25,037
1991	\$9,353	\$13,443	\$19,353	\$25,024
1992	\$9,939	\$13,896	\$19,992	\$25,998
1993	\$9,959	\$13,977	\$20,017	\$26,061
1994	\$10,207	\$14,312	\$20,464	\$26,748
1995	\$10,023	\$14,059	\$20,083	\$26,250
1996	\$9,143	\$13,851	\$19,783	\$25,856
1997	\$8,990	\$13,622	\$19,383	\$25,285
1998	\$8,900	\$13,487	\$19,192	\$25,035
1999	\$8,748	\$13,257	\$18,879	\$24,641
2000	\$8,592	\$13,018	\$18,606	\$24,296
2001	\$8,478	\$12,844	\$18,473	\$24,175
2002	\$8,296	\$12,563	\$17,599	\$23,403
2003	\$8,049	\$12,255	\$17,078	\$22,590
2004	\$7,908	\$12,032	\$16,892	\$22,384
2005	\$7,747	\$12,787	\$16,738	\$22,159
2006	\$7,603	\$12,553	\$17,571	\$22,612
2007	\$8,484	\$12,816	\$18,697	\$23,365
2008	\$8,741	\$12,804	\$18,909	\$23,642
2009	\$8,726	\$12,782	\$18,961	\$23,762
2010	\$8,622	\$12,605	\$18,868	\$23,812
2011	\$8,511	\$12,380	\$18,638	\$23,567
2012	\$8,395	\$12,202	\$18,463	\$23,632
2013	\$8,227	\$11,998	\$18,126	\$23,055
2014	\$8,016	\$11,712	\$17,726	\$22,494
2015	\$7,925	\$11,575	\$18,809	\$23,797
2016	\$7,820	\$11,725	\$19,120	\$24,602

**Appendix B.11**  
**TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS,**  
**YUKON, 1986-2016**

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$10,069		\$20,163	\$31,866
1989	\$12,278	\$13,721	\$22,142	\$33,602
1990	\$12,553	\$13,936	\$22,583	\$33,622
1991	\$12,563	\$13,886	\$22,776	\$34,175
1992	\$12,408	\$13,718	\$22,663	\$34,217
1993	\$12,182	\$13,466	\$22,261	\$33,606
1994	\$12,168	\$13,451	\$22,242	\$33,575
1995	\$11,908	\$14,132	\$21,767	\$32,857
1996	\$11,730	\$13,929	\$21,441	\$32,364
1997	\$15,865	\$18,038	\$25,845	\$37,435
1998	\$15,679	\$17,860	\$25,591	\$37,066
1999	\$15,441	\$17,555	\$25,568	\$36,434
2000	\$15,123	\$17,166	\$24,972	\$35,632
2001	\$16,199	\$18,196	\$25,886	\$36,394
2002	\$15,984	\$17,932	\$25,458	\$36,099
2003	\$15,565	\$17,452	\$24,818	\$35,238
2004	\$15,282	\$17,141	\$24,511	\$34,963
2005	\$14,960	\$17,688	\$23,796	\$34,728
2006	\$14,675	\$18,238	\$24,238	\$34,420
2007	\$14,365	\$17,859	\$24,032	\$33,487
2008	\$15,409	\$18,827	\$25,755	\$36,142
2009	\$17,244	\$20,646	\$28,599	\$39,651
2010	\$17,207	\$20,526	\$28,474	\$39,487
2011	\$16,811	\$20,024	\$27,795	\$38,553
2012	\$16,977	\$20,142	\$28,012	\$38,880
2013	\$17,250	\$20,388	\$28,411	\$39,469
2014	\$17,870	\$21,619	\$29,329	\$40,924
2015	\$17,888	\$21,593	\$30,144	\$42,553
2016	\$17,669	\$21,323	\$31,351	\$45,387

<b>Appendix B.12</b>				
<b>TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS, NORTHWEST TERRITORIES, 1993-2016</b>				
	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1993	\$17,399	\$19,656	\$31,340	\$37,979
1994	\$17,377	\$19,636	\$31,308	\$37,995
1995	\$17,006	\$19,216	\$30,639	\$37,184
1996	\$16,642	\$19,253	\$30,050	\$36,452
1997	\$10,984	\$13,978	\$26,543	\$35,540
1998	\$10,849	\$13,895	\$26,668	\$35,928
1999	\$12,048	\$15,064	\$28,402	\$38,157
2000	\$11,751	\$14,689	\$27,732	\$37,287
2001	\$11,783	\$14,938	\$27,297	\$36,632
2002	\$15,069	\$19,415	\$27,661	\$37,172
2003	\$15,978	\$20,519	\$27,037	\$36,478
2004	\$15,795	\$20,222	\$26,675	\$36,280
2005	\$16,332	\$20,730	\$27,178	\$37,959
2006	\$16,029	\$20,339	\$27,555	\$37,350
2007	\$17,151	\$21,821	\$22,166	\$36,113
2008	\$19,463	\$24,198	\$29,711	\$37,718
2009	\$19,428	\$24,143	\$29,677	\$37,612
2010	\$19,088	\$23,058	\$29,183	\$37,014
2011	\$18,556	\$23,056	\$28,384	\$36,001
2012	\$18,287	\$22,708	\$28,005	\$35,546
2013	\$18,140	\$22,523	\$27,815	\$35,336
2014	\$23,168	\$27,467	\$30,516	\$33,995
2015	\$21,354	\$25,630	\$31,603	\$36,180
2016	\$21,368	\$25,594	\$32,423	\$38,714

<b>Appendix B.13</b>				
<b>TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2016 DOLLARS, NUNAVUT, 1999-2016</b>				
	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1999	\$14,376	\$17,343	\$38,892	\$47,325
2000	\$14,045	\$16,926	\$37,949	\$46,216
2001	\$13,741	\$16,545	\$37,099	\$45,226
2002	\$13,386	\$16,186	\$36,331	\$43,981
2003	\$13,146	\$15,998	\$26,654	\$43,414
2004	\$13,132	\$15,932	\$26,524	\$43,371
2005	\$13,165	\$15,906	\$26,585	\$42,989
2006	\$17,716	\$20,405	\$31,811	\$47,395
2007	\$44,518	\$47,125	\$51,781	\$58,002
2008	\$46,180	\$48,726	\$52,449	\$57,567
2009	\$49,172	\$51,685	\$54,836	\$58,770
2010	\$45,447	\$50,082	\$53,850	\$60,106
2011	\$44,787	\$48,767	\$53,022	\$59,126
2012	\$8,107	\$10,428	\$15,577	\$23,458
2013	\$6,279	\$8,590	\$13,799	\$21,651
2014	\$6,093	\$8,359	\$13,567	\$21,292
2015	\$6,025	\$8,256	\$14,167	\$22,552
2016	\$5,946	\$8,146	\$15,497	\$25,487