

A REBOOT FOR POVERTY REDUCTION



2018 CHILD POVERTY REPORT CARD
NEW BRUNSWICK



Human Development Council

CAMPAIGN 2000
END CHILD & FAMILY
POVERTY

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INTRODUCTION

It was an eventful year for poverty reduction in Canada. Noticeable strides have been made.

In August the government launched *Opportunity for All – Canada’s First Poverty Reduction Strategy*, which targets a 20 percent reduction in poverty by 2020 and a 50 percent reduction in poverty by 2030. The Strategy builds on the Government of Canada’s investments in the Canada Child Benefit, the Canada Workers Benefit, the National Housing Strategy and the increase to the Guaranteed Income Supplement.



Canada

Children in poverty:

1,411,690

% of Children in poverty:

19.6%



New Brunswick

Children in poverty:

31,440

% of Children in poverty:

22.8%

The historic release of Canada’s first Poverty Reduction Strategy (CPRS) in 2018 is a new starting point in the fight against poverty. But a sense of urgency remains necessary. There is considerably more work to do to ensure poverty reduction does not skip yet another generation.

Bill C-87 – An Act respecting the reduction of poverty - was introduced in the House of Commons in November. It mandates the government to develop and implement a poverty reduction strategy. It also creates a National Advisory Council on Poverty to provide advice on poverty reduction, undertake consultations and report annually on the progress made in meeting the targets.

Significantly, Bill C-87 adopts an official poverty line and defines it as the Market Basket Measure (MBM), as published by Statistics Canada. The MBM is an absolute measure of poverty that covers a basket of goods and services representing a modest, basic standard of living. When family income falls below the adjustable line (it considers provincial and regional differences), one is in a state of (income) poverty.

No measure is perfect. The shortcomings of the MBM are set out in the national report and reproduced in the Appendix. Discussions on the new poverty line are underway.

Another noteworthy change has occurred in the measurement of poverty - Statistics Canada has updated how low income rates are calculated using taxfiler data in the T1 Family File (T1FF), this report's main source of data on poverty. Statistics Canada updated the calculation of low income within the T1FF, introducing the new Census Family Low Income Measure-After Tax (CLFIM-AT) concept

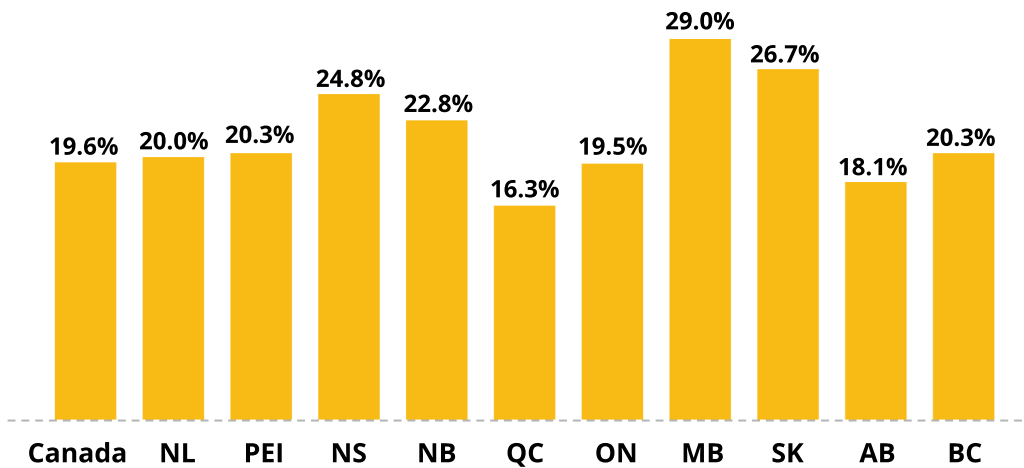
Child poverty rates calculated through the T1FF are consistently about 3-4% higher than those derived using the previous methodology (22.8% vs. 18.5% in NB). This suggests that the extent of child poverty was previously underestimated and highlights how the omission of groups with higher rates of poverty may lower the poverty rates derived in the Census.

CHILD POVERTY ACROSS CANADA

Today, over 1.4 million children in Canada – nearly 1 in 5 (19.6%) live in poverty (CFLIM-AT). That figure includes more than 31,000 New Brunswick children.

Child and family poverty rates are shamefully high among First Nations at 37.9%. Census data also indicates higher rates of poverty among racialized (25%), Aboriginal (30%) and recent immigrant (32%) children. Provincial rates are higher still.

Chart 1: Child Poverty Rates (CFLIM-AT), Canada & Provinces, 2016
Children Under 18



(Source: Statistics Canada. T1 Family Files, 2016. Poverty rates for the Yukon, Northwest Territories, and Nunavut are 14.5%, 24%, and 34.8% respectively.)

Chart 2: Census Family Low Income Measure, After-Tax 2016

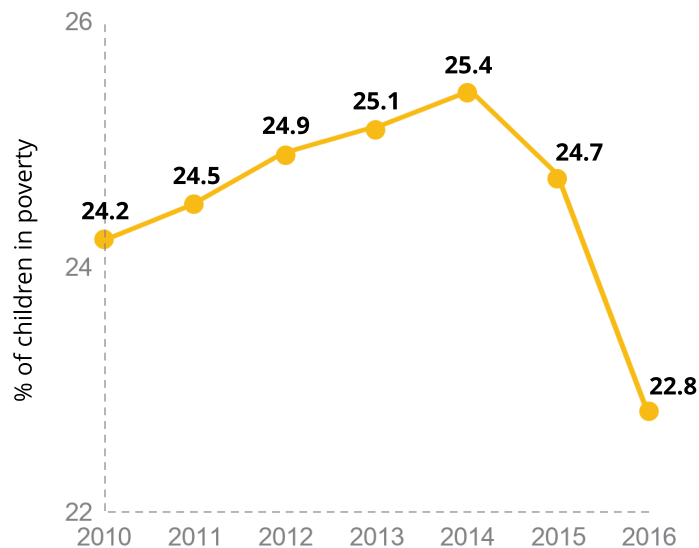
FAMILY TYPE	CFLIM-AT (\$)
Single person (no child)	20,424
Lone parent with one child	28,884
Lone parent with two children	35,357
Couple with one child	35,357
Couple with two children	40,848

(Source: Statistics Canada. (2018 July). Technical Reference Guide for the Annual Income Estimates for Census Families, Individuals and Seniors. T1 Family File, Final Estimates, 2016.

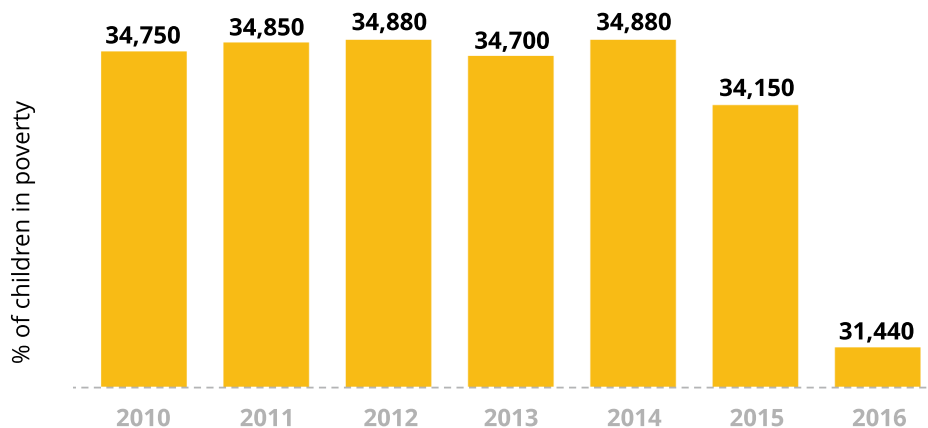
CHILD POVERTY IN NEW BRUNSWICK

Small victories in the fight to end the cycle of poverty should be celebrated. In 2016 (the most recent data that is accessible) the child poverty rate **decreased** in New Brunswick by nearly 2 percent, continuing the modest decline of 0.7% the year before. In absolute terms, the number of children living in poverty in New Brunswick has dropped by more than 3400 since 2014^[1]. As a province, we have a long way to go to eliminate child poverty, but the indicators are moving in the right direction.

New Brunswick Child Poverty Rates (CFLIM-AT 2016)

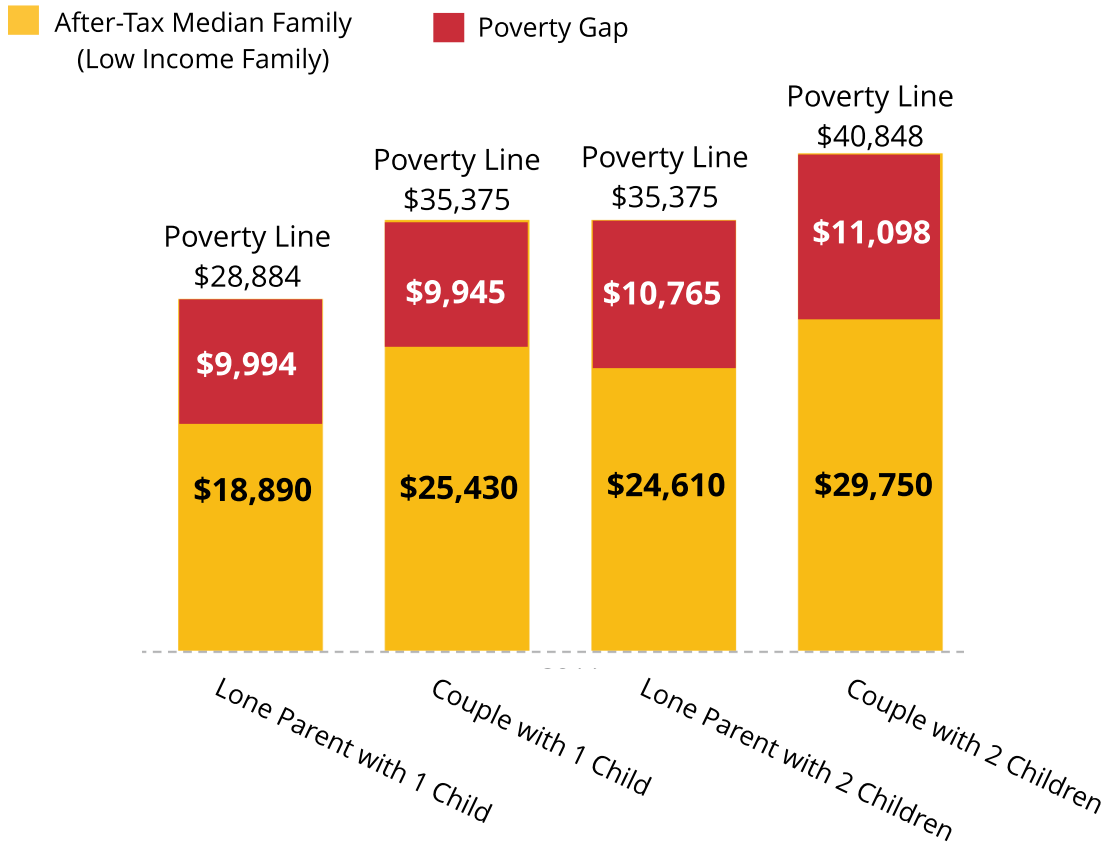


Number of Children in Poverty in New Brunswick (CFLIM-AT 2016)



^[1]While the number of children living in poverty has declined, so has the overall number of children. Census data shows that the population of children (ages 0-17) in New Brunswick dropped from 140,580 in 2011 to 134,725 in 2016 (4.2%).

While the number of New Brunswick children living in poverty is on the decline, the depth of poverty faced by families remains a concern. The median family income for low-income families in the province is far below the poverty line. Many New Brunswickers struggle to meet their basic needs: 1 in 3 people accessing a food bank in New Brunswick are children [2], and 16.8% of New Brunswick households spend more than 30% of their income on housing [3]- the threshold at which housing is considered affordable. The gap for four cohorts living in poverty is shown below. The median income of a lone parent family living in poverty is almost \$10,000 below the poverty line.



In July 2016, the government introduced the Canada Child Benefit (CCB)[4]. It provides significant income support for families and has been projected to lift 300,000 children out of poverty. Given the two-year lag in data publication, we are unable to track the impact of a full year of CCB payments until 2019. Based on six months of CCB payments, the Taxfiler data shows a 7.7% decline in the child poverty rate from 2015 (24.7%) to 2016 (22.8%) (CFLIM-AT).

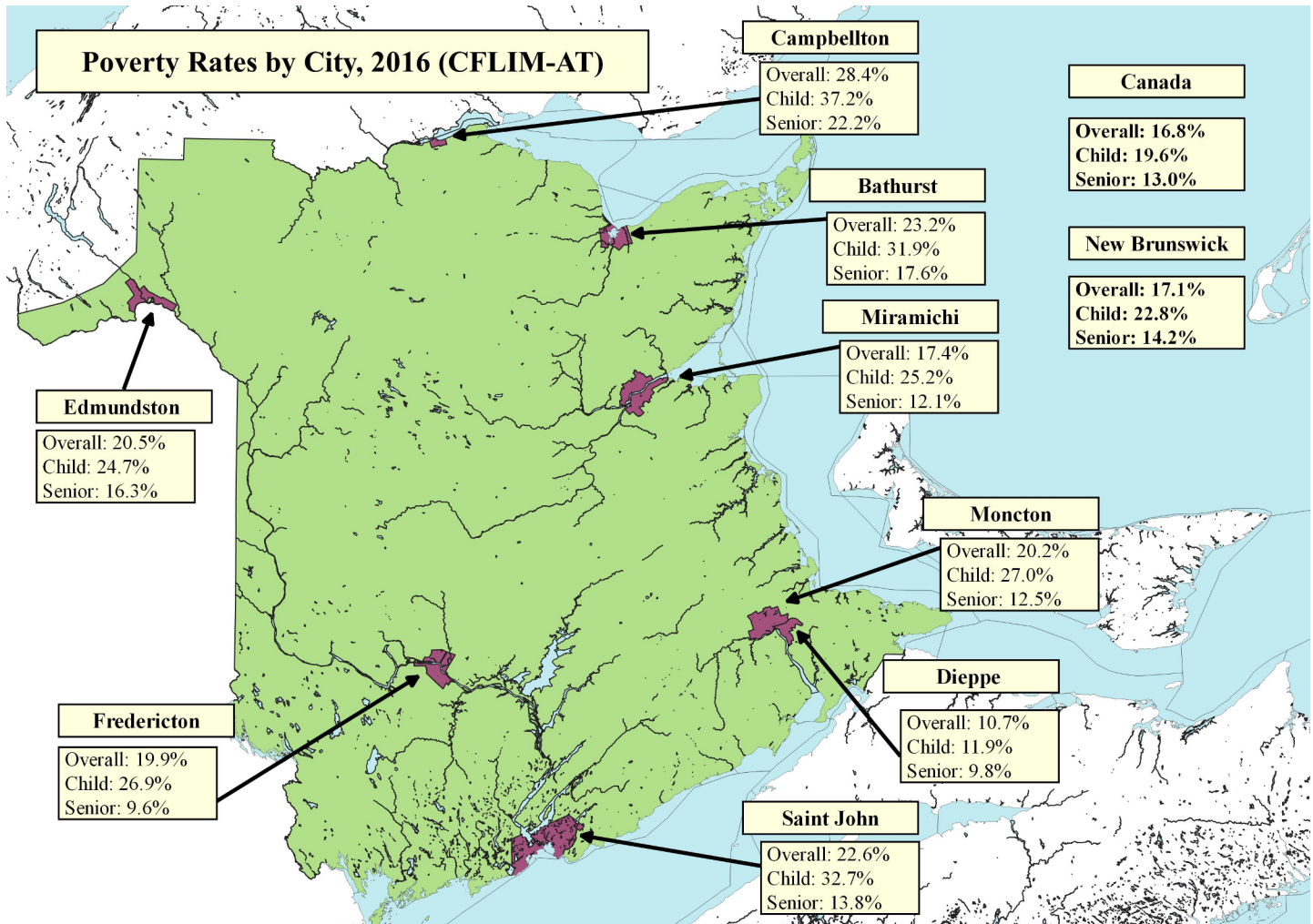
[2] Food Banks Canada. 2017. "Hunger Count 2016: A Comprehensive Report on Hunger and Food Bank Use in Canada, and Recommendations for Change." https://www.foodbanksCanada.ca/getmedia/6173994f-8a25-40d9-acdf-660a28e40f37/HungerCount_2016_final_singlepage.pdf.aspx?ext=.pdf

[3] Census 2016

[4] The federal government has announced that the CCB will be indexed to inflation starting in 2018. This positive measure will preserve the purchasing power of the benefit. For more: http://www.fin.gc.ca/n17/data/17-103_1-eng.asp

THE DISTRIBUTION OF POVERTY

Poverty is unevenly distributed in New Brunswick, in part reflecting the state of the overall economy. Child poverty rates vary among the province's eight cities, from a high of over 30% in Bathurst, Campbellton and Saint John, to a low of under 12% in Dieppe [5].

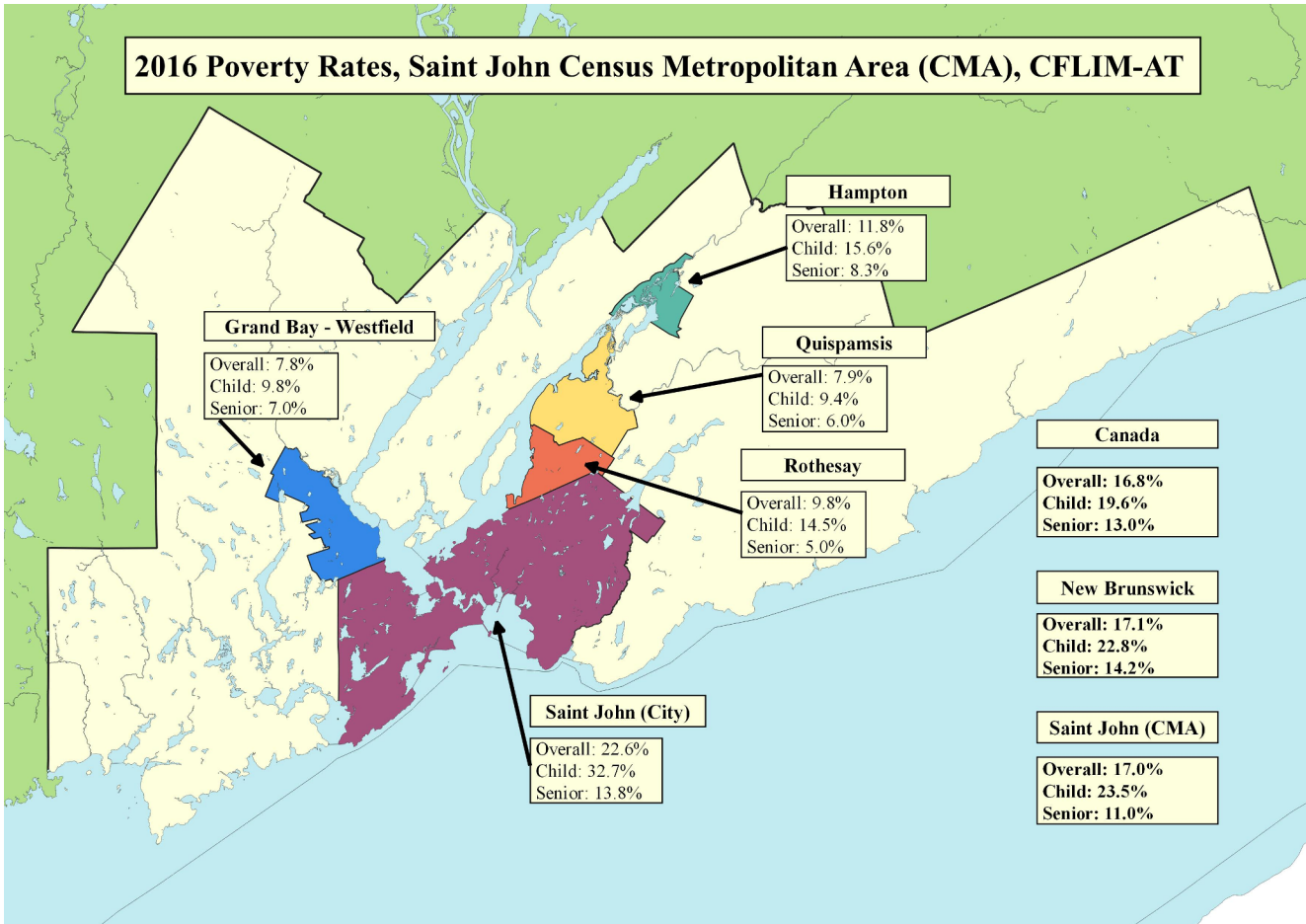


Poverty Rates in NB Cities (CFLIM-AT 2016)

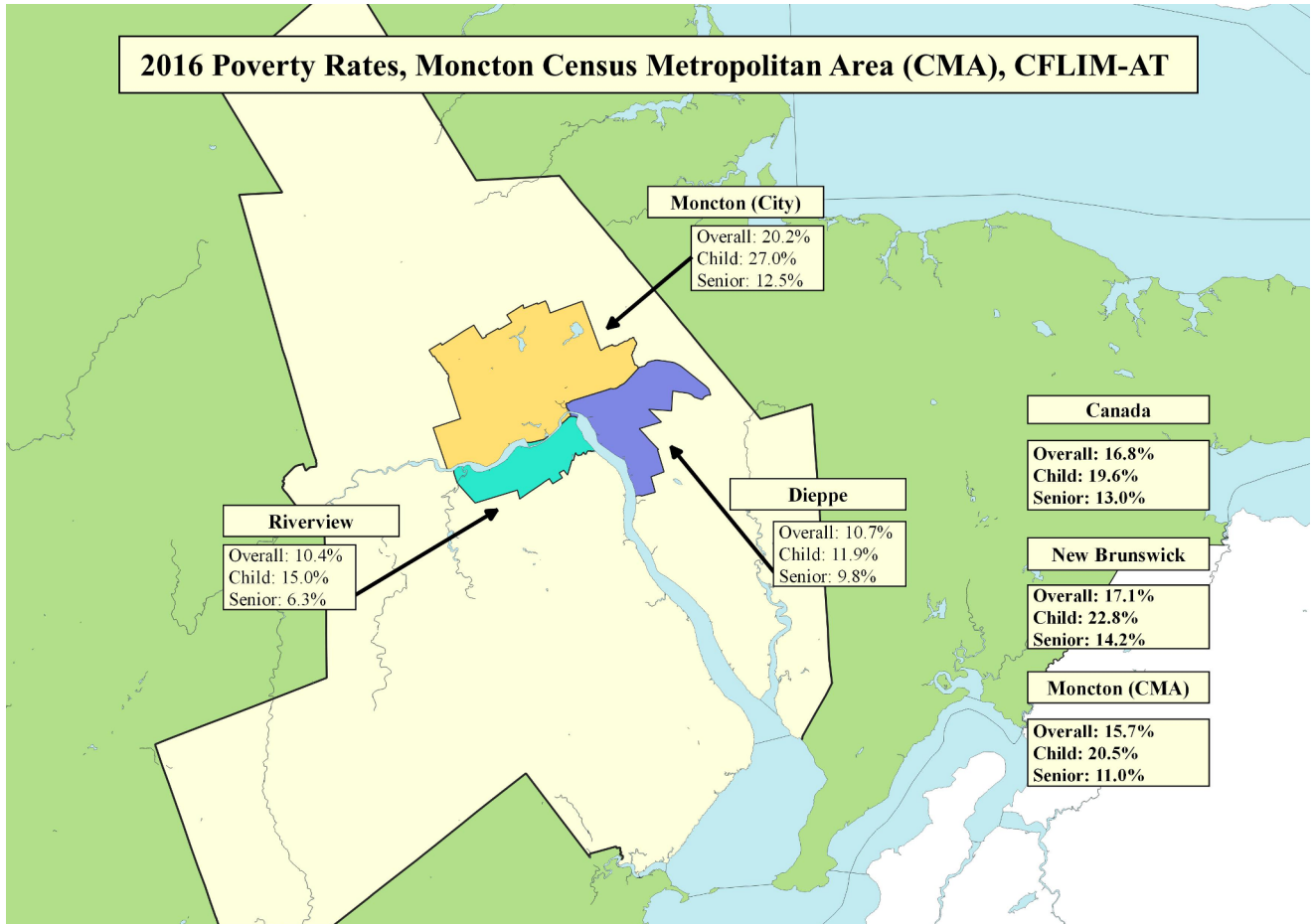
The province's major metropolitan areas in Moncton and Saint John also see large differences in overall and child poverty rates between the central city and neighboring suburban municipalities. The City of Dieppe's child poverty rate is less than half the rate of the adjoining City of Moncton. In the Saint John region there is even a larger difference in rates between the city and its neighbouring suburban towns. Saint John's child poverty rate is more than 3 times higher than the rate in nearby Quispamsis.

[5] The poverty statistics for New Brunswick municipalities are reported at the Postal City level. Generally speaking, Postal Cities approximate, but do not exactly match the boundaries of Census Subdivisions and/or municipalities.

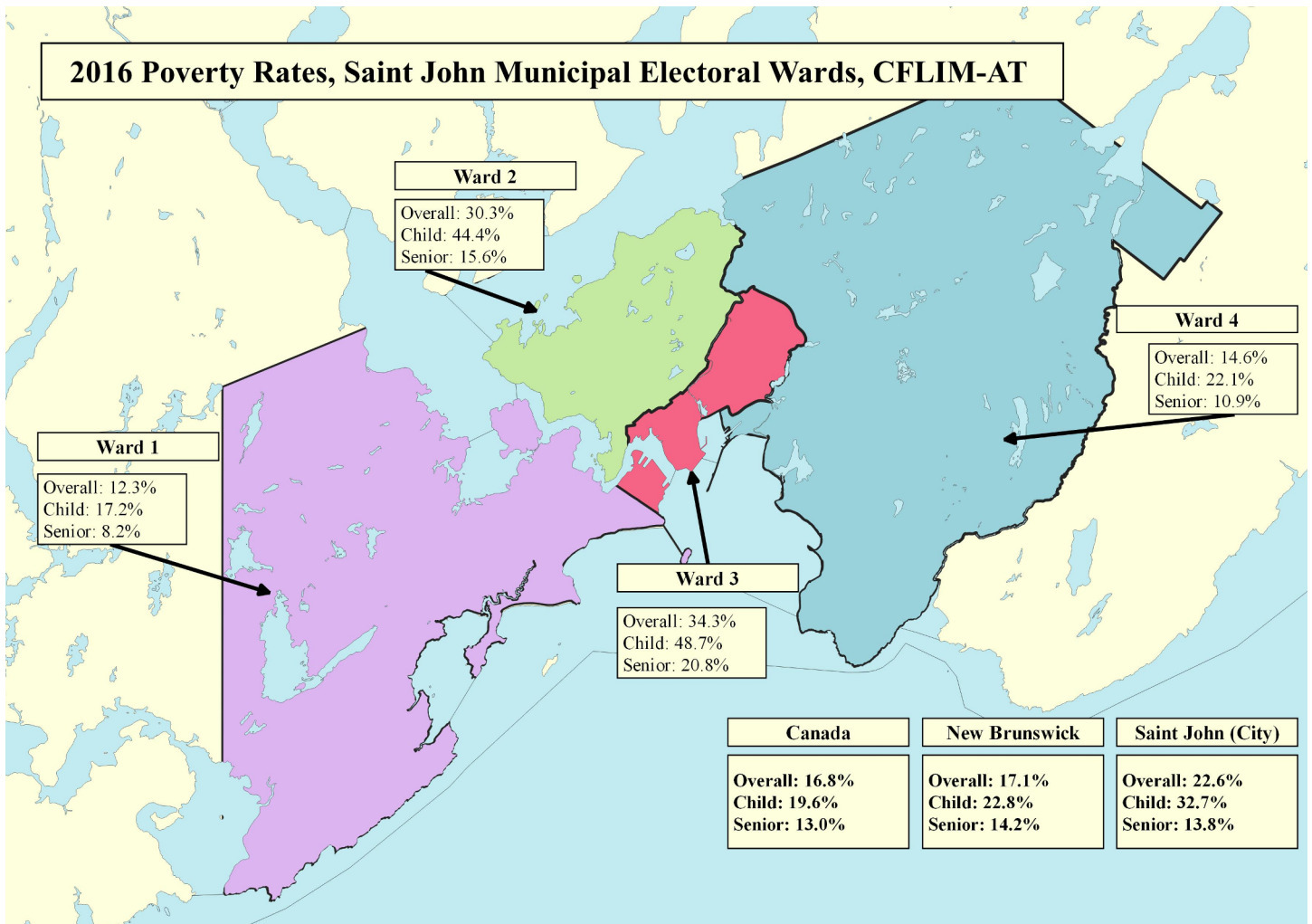
2016 Poverty Rates, Saint John Census Metropolitan Area (CMA), CFLIM-AT



2016 Poverty Rates, Moncton Census Metropolitan Area (CMA), CFLIM-AT



Even within Saint John's boundaries there are large differences in the spatial distribution of poverty. Wards 1 and 4, for example, have child poverty rates that fall below the provincial average, while Wards 2 and 3 (containing the city's five priority neighbourhoods) have rates of 44.4% and 48.7% respectively.

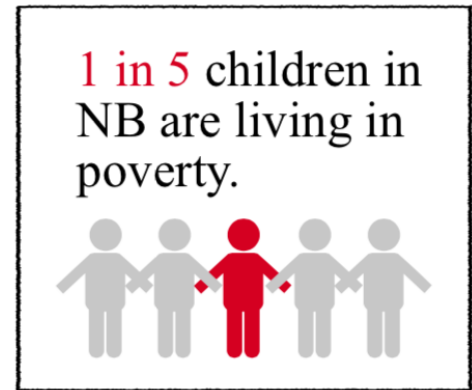


Child Poverty Rate With Government Transfers (in NB)
22.8%

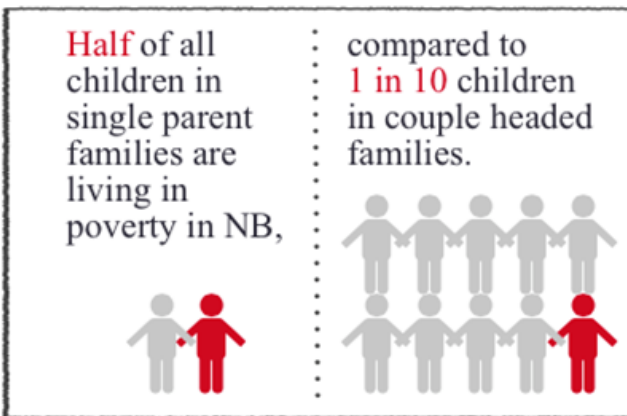
Child Poverty Rate Without Government Transfers (in NB)
35.3%

THE FACE OF CHILD POVERTY IN NB

This section seeks to draw attention to populations of children that are living in poverty at disproportionately high rates in New Brunswick- those who appear to be systematically disadvantaged. Children of single parents, young children, racialized children and those who are newcomers, and indigenous children are amongst those who are overrepresented^[6]. These populations all have child poverty rates that are higher than the overall child poverty rate of 22.8% in New Brunswick.



Children of Single Parents



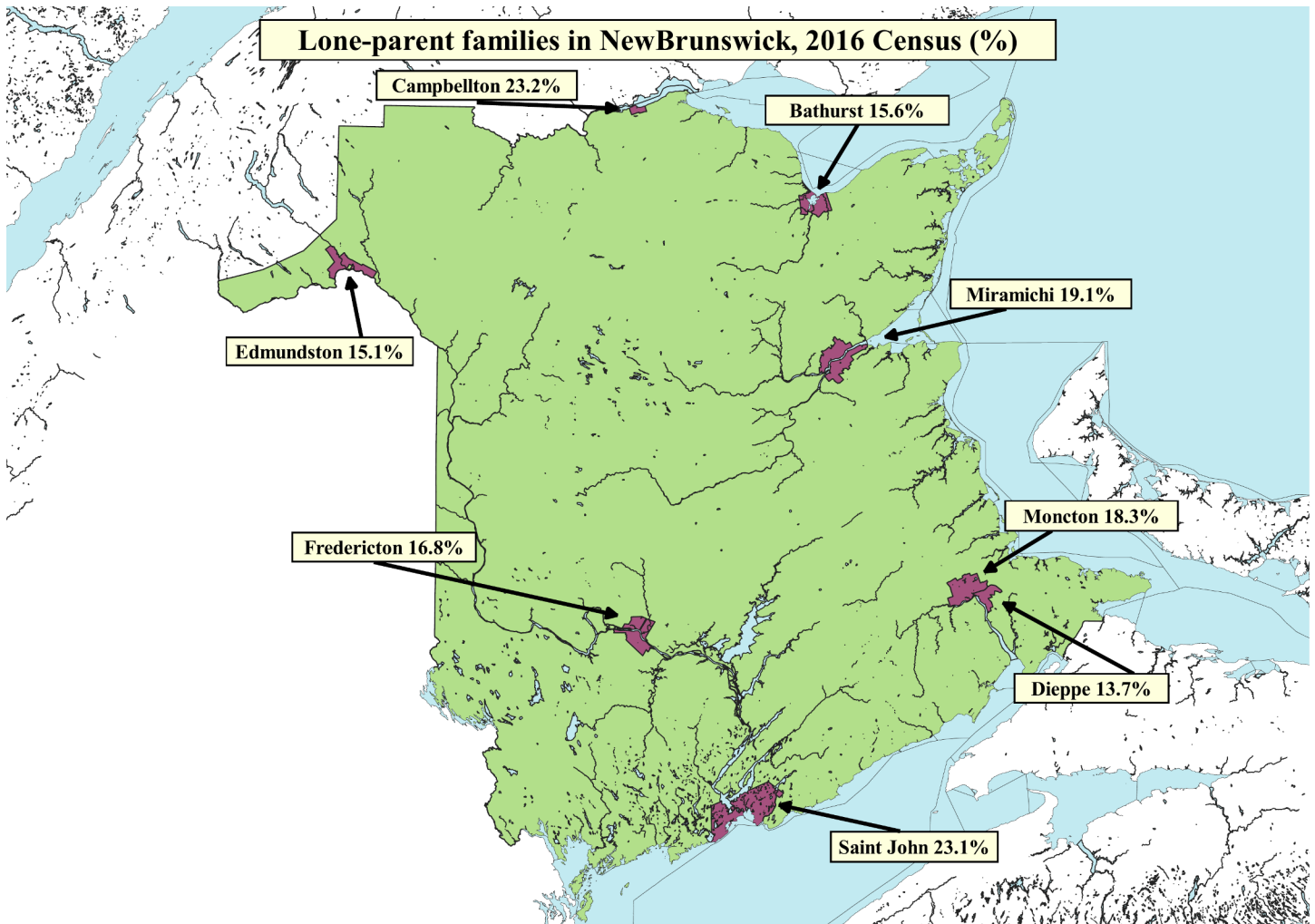
52.7% of children in single parent families in New Brunswick are living in poverty, compared to 11.2% of children from couple-headed families. The province's poverty rate for children in single parent families is higher than the national rate of 47.4%.^[7]

^[6]This list is not exclusive. We know that disability is a significant obstacle to income prosperity in Canada, for instance. For more, see:

Wall, Katherine. 2017. "Low Income Among Persons with a Disability in Canada." *Insights on Canadian Society. Statistics Canada*. <http://www.statcan.gc.ca/pub/75-006-x/2017001/article/54854-eng.htm>

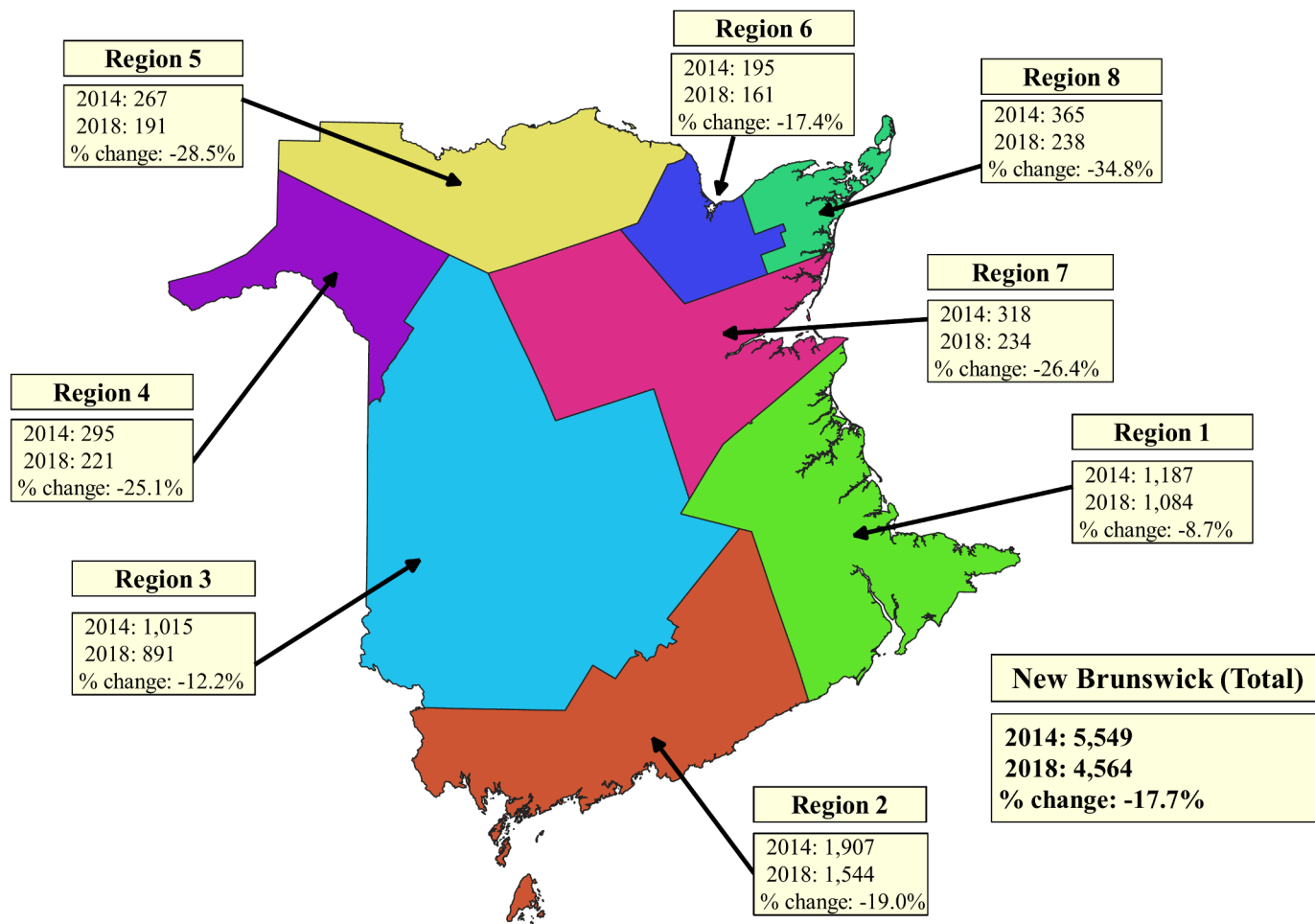
^[7] Statistics Canada, T1 Family Files, 2016.

Lone parent families account for 16.4% of families in Canada. The percentage is slightly lower for the province of New Brunswick – 16.2%. The percentage of lone parent families in the province's cities ranges from a low of 13.7% in Dieppe to over 23% in Campbellton and Saint John.



The number of lone parent families on social assistance has fallen by almost 1000 since 2014.

Social Assistance Cases for Lone-parent Families, Regional Changes from 2014 - 2018



But a subset of this group is particularly disadvantaged. Under current rules, children raised in lone parent families that are receiving social assistance do not benefit from the income of both parents- income that is a child's right[8]. At present, child support payments owed to social assistance recipients are recovered by the province. In this instance, social assistance rates are a ceiling, rather than a floor. In 2016-2017 \$5.2 million dollars paid in child support was collected and retained by the government of New Brunswick.[9]- this sum could improve the lives of children in lone parent families across the province.

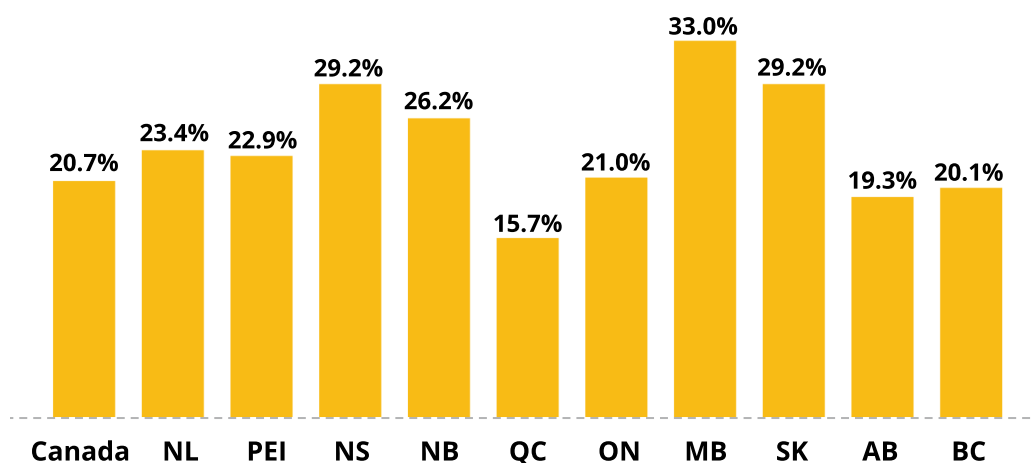
[8]D.B.S.v S.R.G. 2006. SCC 37 para. 38.

[9]See the Department of Justice Annual Report (2015-2016):<http://www2.gnb.ca/content/dam/gnb/Departments/jus/PDF/publications/2016-2017AnnualReport.pdf>

Young Children (Under 6)

Raising children is costly and young children come with a unique set of expenses - including the enormous cost of childcare in New Brunswick. When combined with wages lost through the motherhood pay gap (where parents - most often mothers - suffer interruptions in their earning potential when having babies, during maternity leave and in transitioning back to work), the stress on families is substantial^[10]. Poverty impacts 26.2% of children under the age of six in New Brunswick.

Chart 3: Child Poverty Rates (CFLIM-AT), Canada & Provinces, 2016
Children Under 6



(Source: Statistics Canada, Custom Tabulation. T1 Family Files, 2016. Poverty rates for the Yukon, Northwest Territories, and Nunavut are 14.4%, 27.1%, and 42.5% respectively.)

If national trends are reflected within the province - and we have no reason to believe they would not be - those children with the highest likelihood of being in poverty are under the age of two^[11]. There are at least two factors to explain why new parents and their families are struggling to make ends meet: 1) reduced maternity leave wages, and 2) few, if any, available and affordable childcare spots for infants.

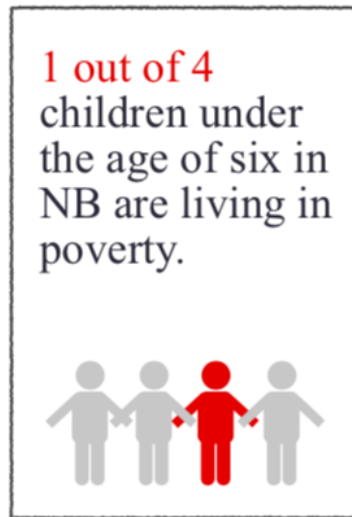
^[10]Grimshaw, Damian, and Jill Rubery. 2015. "The Motherhood Pay Gap: A Review of the Issues, Theory and International Evidence." *Conditions of Work and Employment Series*. International Labour Office, Geneva.

^[11]Statistics Canada. 2017. Census in Brief: Children Living in Low Income Households. <http://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016012/98-200-x2016012-eng.cfm>

Maternity leave benefits in Canada (excluding Quebec) are administered through Employment Insurance (EI), which has had stringent eligibility criteria since the 1990s. In order to qualify, women must demonstrate, among other things, that they have worked 600 hours within the qualifying period of - at most - one year. 35.7% of all women outside Quebec did not qualify for EI in 2013; 56.4% of women who earned less than \$30,000 did not qualify that year.[\[12\]](#).

Those who qualify are eligible for maternity leave (15 weeks) and parental leave (35 weeks): a total of 50 weeks at 55% of their income (up to \$543 a week). As of December 2017, Canadians were able to stretch their leave over 18 months at a reduced rate of 33% of their income (up to \$326 per week)[\[13\]](#). While an extended length of parental leave is welcome, the overall amount does not increase.

If families are forced to return to work early, they face the child care issues of availability and affordability. Only an estimated 8% of childcare spaces in New Brunswick are for infants[\[14\]](#), and these spaces are the most costly. The Canadian Centre for Policy Alternatives found that the price of infant care in Saint John was \$864 dollars a month in 2015.[\[15\]](#).



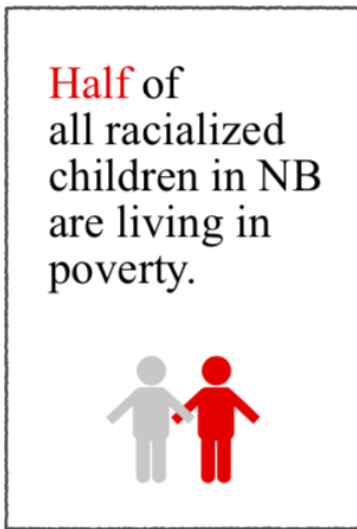
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[\[12\]](#) McKay Lindsey, Sophie Mathieu, and Andrea Doucet. 2016. "Parental-leave Rich and Parental-leave Poor: Inequality in Canadian Labour Market Based Leave Policies." *Journal of Industrial Relations* 58(4):543-562.

[\[13\]](#) Canada. 2017 "More Choices for Parents"
<https://www.canada.ca/en/employment-social-development/campaigns/ei-improvements/parental-choice.html?wbdisable=true>

[\[14\]](#) New Brunswick. 2016. Child Day Care Services Annual Statistical Report 2015-2016.

[\[15\]](#) MacDonald, David, and Martha Friendly. 2016. "A Growing Concern: 2016 Child Care Fees in Canada's Big Cities" *Canadian Centre for Policy Alternatives*.

Racialized Children, and Newcomers (including Refugees)



Recent census data reports a disturbing incidence of poverty among visible minority children: 46.7% of racialized children^[16] in New Brunswick are living in poverty, nearly twice the national rate of 24.6%. Although the number of visible minority children is not large (7,840, representing almost 6% of children), it appears that as New Brunswick becomes more diverse, the province is mirroring the national experience of elevated vulnerability and income poverty among racialized groups.

The disproportionate share of racialized children in poverty is particularly evident among subsets of the population. According to the latest census the poverty rate for Arab children in New Brunswick is 80.7%, compared to 43.3% nationally. Black children in New Brunswick have a poverty rate of 37.3%, compared to 30.2% nationally ^[17]. It's likely that these elevated rates can be attributed to the systemic marginalization of racialized peoples^[18].

Chart 4: Child Poverty Rate by Visible Minority Status, Canada, New Brunswick, 2016

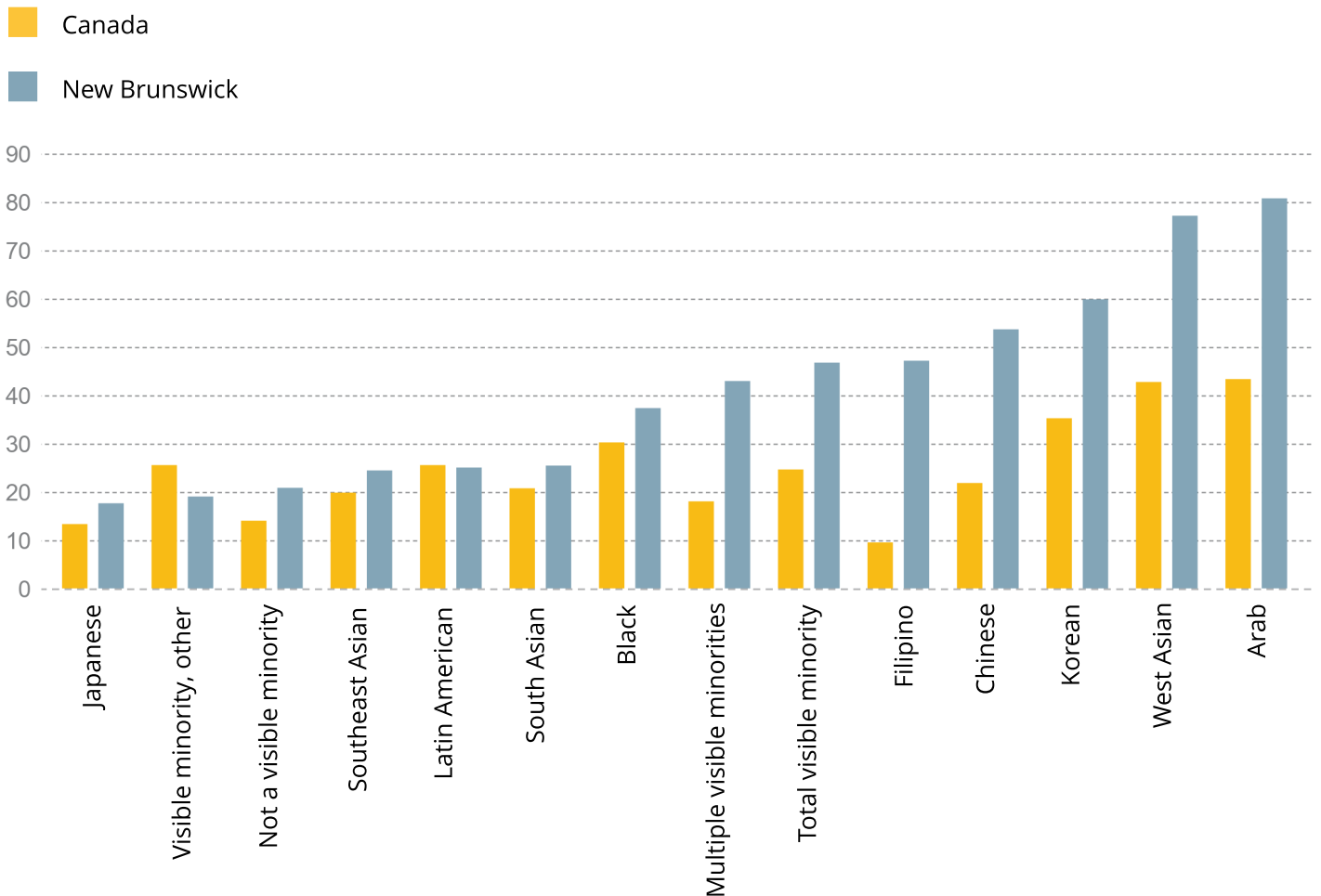
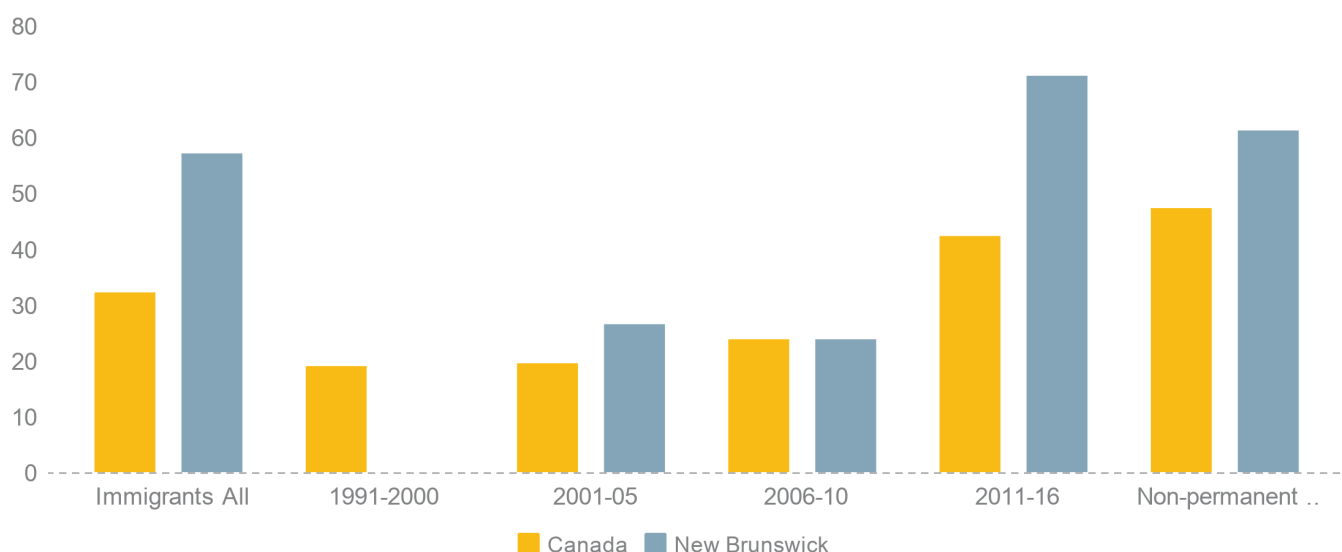


Chart 5: Child Poverty Rate by Newcomer Children, Canada, New Brunswick, 2016



Note: Prepared using Statistics Canada - 2016 Census. Catalogue Number 98-400-X2016206

Many of the racialized children living in New Brunswick are newcomers. According to the 2016 census, nearly 2500 immigrant children in New Brunswick (57.1%) were living in poverty (LIM-AT). The rate is higher – 71.0% - for immigrant children who arrived in Canada between 2011 and 2016. Our responses to poverty need to take into account this new reality. We must challenge narratives of racial oppression, and facilitate equal access to employment opportunities, and competitive rates of pay for all racialized people including those who face intersectional marginalization. And we must also welcome newcomers in a substantive way, offering quality coordinated settlement services by supporting initiatives such as Local Immigration Partnerships, and services such as English and French language classes, and workforce attachment programs.

[16] Here, our numbers on racialized children are taken from the Census’ visible minority category: **“persons, other than Aboriginal peoples, who are non-Caucasian in race and non-white in colour.”**

[17] Census population totals for NB: Arab Children (1220) and Black Children (2460).

[18] See, for example:

Block, Sheila, and Grace-Edward Galabuzi. 2011. *Canada’s Colour Coded Labour Market: The Gap for Racialized Workers.* *Canadian Centre for Policy Alternatives.*

Galabuzi, Grace-Edward. 2006. “Canada’s Economic Apartheid: The Social Exclusion of Racialized Groups in the New Century.” *Canadian Scholar’s Press: Toronto.*

Indigenous Children

It is difficult to obtain accurate rates of poverty for indigenous populations in Canada. The 2016 Census reports that 37% of indigenous children are living in poverty in New Brunswick. However, this number does not include poverty rates for children living on reserve.

Children living on first nations reserves are thought to have some of the highest poverty rates in the country [19]. And even though national poverty lines might not perfectly align with first nations culture, we do know that reserves across Canada are challenged by substandard housing, unsafe drinking water, health challenges, and high rates of suicide [20]. Low income is not the only indicator of poverty that can be measured or taken into account. It could be that being poor means something different to indigenous communities in the context of traditional culture mixed with experiences of colonialism and racism. The newly established definition of indigenous homelessness in Canada [21] is an excellent tool (written by indigenous people) that reminds us all that there are many aspects of homelessness that extend beyond a lack of shelter to incorporate displacement, spiritual disconnect, and a loss of culture and language, among other things. Until Statistics Canada establishes an accurate and culturally situated poverty line for reserves (which is imperative to be sure), we may have to supplement hard numbers with a more tangible understanding of poverty for indigenous communities, one that addresses obstacles to resources, opportunities, and power in the context of colonialism.

At least* 2 out of 5
Indigenous children
are living in poverty
in NB.



Poverty is the condition of a person who lacks the resources, means, opportunities, and power necessary to acquire and maintain economic self-sufficiency or to integrate into and participate in society.

"Clearly, household income is an important determinant of a family's capacity to give their children the best possible start in life. However, it tells us nothing about other barriers that may impede a child's ability to achieve their full potential. Unfortunately, for Indigenous children, particularly those on reserves, the barriers to achieving their full potential do not end with low family income." McDonald and Wilson, 2016

[19] McDonald David and Daniel Wilson. 2016. "Shameful Neglect: Indigenous Poverty in Canada." *Canadian Centre for Policy Alternatives*.

[20] *ibid.*

[21] Thistle, Jesse, A. 2017. "Definition of Indigenous Homelessness in Canada" *Canadian Observatory on Homelessness*. <http://homelesshub.ca/sites/default/files/COHIndigenousHomelessnessDefinition.pdf>

WELFARE

New Brunswick's first five year poverty strategy (Overcoming Poverty Together 2009-2014) saw changes to welfare categories and rates. The interim assistance rate for single employable residents (\$294/month) was abolished leaving two categories - Transitional Assistance and Extended Benefits.

Although the interim assistance rate was abolished, the province continues to distinguish "employable" claimants from those with significant barriers to employment. A new status - "Designated Needs" - was introduced. According to the province, the Designated Needs status is given to single clients who have "multiple educational, health, housing, and social challenges that present chronic, significant barriers to employment".

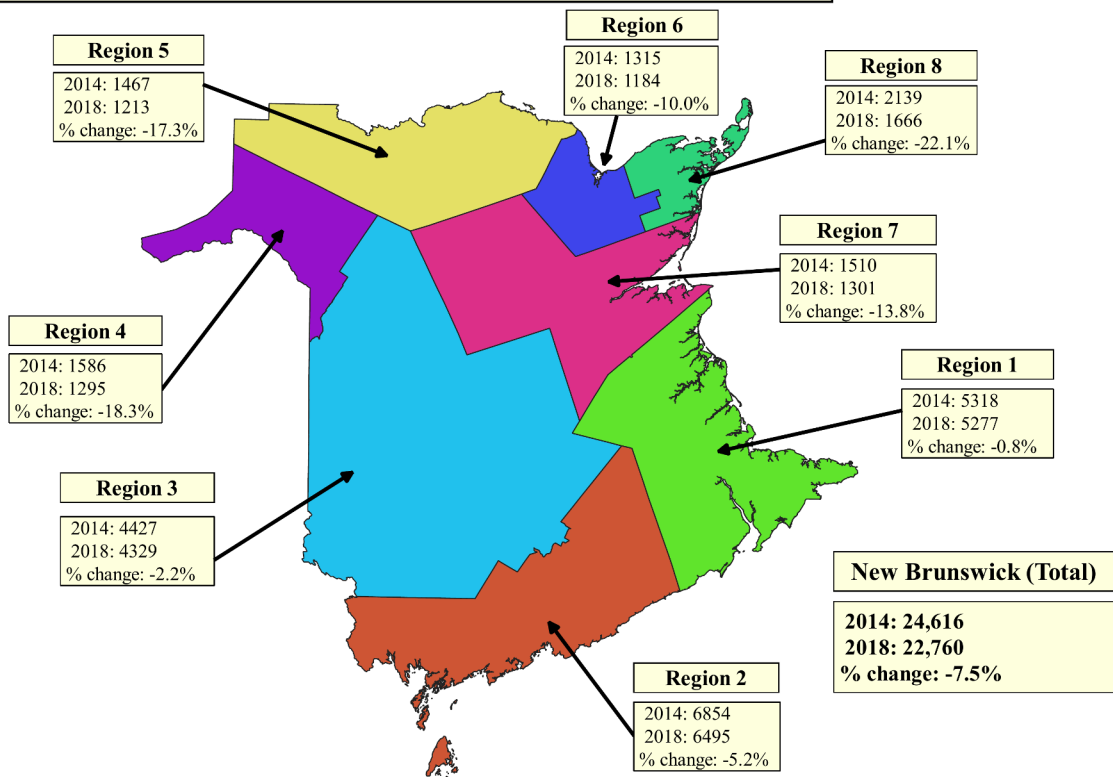
Single clients who are not designated are ineligible for a 7% increase that was applied to all rates in 2013/14. Current welfare rates, unchanged since then, are as follows:

Extended Benefits Program	
Unit Type	Rate Type
1 person	\$663
2 persons, at least 1 of whom is less than 19 years of age	\$974

Transitional Assistance Program	
Unit Type	Rate Type
1 person	\$537
1 person - designated	\$576
2 persons, at least 1 of whom is less than 19 years of age	\$887

Social Assistance caseloads have fallen 7.5% since 2014. They have declined in each of the province's eight regions.

Social Assistance Case Loads, Regional Changes from 2014 - 2018



New Brunswick welfare rates are woefully inadequate. They are among the lowest in the country.

Welfare in Canada 2017^[22] looked at the maximum total amount that four household types in New Brunswick would have received over the course of the 2017 calendar year. The resource focused on the welfare incomes of a:

1. Single person considered employable
2. Single person with a disability
3. Single parent with one child age 2
4. Couple with two children ages 10 and 15

The incomes were compared to the Market Basket Measure (MBM) for Moncton, the province's largest city. For each household type, the maximum welfare income fell well below the MBM. Welfare incomes as a percentage of the cost of a basket of goods and services representing a modest, basic standard of living ranged from 39% for a single person considered employable to 77% for a single person with one child. Rates for all of the provinces are set out in Appendix B.

^[22] Tweddle, Anne and Hannah Aldridge, 2018. "Welfare in Canada, 2017". Maytree.

RECOMMENDATIONS:

Progress has been made in the fight to end child poverty. The federal government has taken important and ground breaking steps. The provincial government is nearing the end of its second five year poverty reduction strategy. Poverty reduction needs to be a priority for the new minority government. In keeping with previous report cards we offer the following recommendations:

WE URGE THE FEDERAL GOVERNMENT TO:

- Strengthen the Poverty Reduction Strategy through strategic investments to meet more ambitious poverty reduction targets;
- Collaborate with First Nations, Inuit, and Metis governments and Indigenous organizations to develop plans to prevent, reduce and eradicate child and poverty in Indigenous communities;
- Implement an enhanced Medicare program that includes national universal pharmacare, dentistry and various rehabilitation services;
- Address growing income inequality by continuing to restore fairness to the personal income taxation system and re-introducing the principle of taxation based on ability to pay.
- Enhance EI to expand access, duration and levels of benefits. The number of qualifying hours should be reduced to 360 for all workers. Benefit levels should be extended over a longer benefit period of 50 weeks.
- Enact proactive strategies, including improved employment equity, in the public and private sectors.
- Increase the maternity and parental leave benefit level to 70% of employment income and reduce the number of qualifying hours to 300 over the best 12 weeks of the last 12 months of work. All new parents (adoptive, student, trainee, self-employed parents, part-time and casual workers) should be included, and a secondary caregiver benefit should be developed to address gender disparities in care work within households.

WE URGE THE PROVINCE TO:

- Provide sustained funding for poverty reduction programs in order to achieve the targets set out in the Economic and Social Inclusion Act.
- Revisit Social Assistance Reform in the province and provide increases to welfare rates as recommended by the Common Front for Social Justice in their Information Document of March, 2018.
- End the claw-back of child support payments from lone parents receiving social assistance.
- Make early childhood education and early literacy an immediate priority.
- Reform and streamline the New Brunswick Daycare Assistance Program. The rates should be raised to reflect the cost of childcare.
- Provide more high quality childcare spaces.
- Set a timetable to raise the minimum wage to \$15 per hour.
- Ensure that those implementing the soon to be released provincial housing strategy have the funding required to end chronic and episodic homelessness. Invest in social housing.
- Prioritize the support of newcomers through settlement programs, language classes, and workplace attachment initiatives. Where available, support Local Immigration Partnerships.
- Work with indigenous communities to support poverty reduction. Ensure that indigenous realities are included in poverty reduction and housing strategies.
- Work with Statistics Canada, the federal government, and indigenous communities to improve the way in which poverty on reserves is measure.

APPENDIX A

Measurement

Market Basket Measure

The MBM is an absolute measure of material deprivation, based on the cost of a specific basket of goods and services representing a modest, basic standard of living.⁸ This basket includes the costs of specified qualities and quantities of food, clothing, footwear, transportation, shelter and other expenses for a reference family of two adults (aged 25 to 49) and two children (aged 9 and 13), which can be adjusted for other family sizes using the square root equivalency scale. It should be noted that the poverty threshold does not include childcare and non-insured but medically-prescribed health-related expenses such as dental and vision care, prescription drugs, private health insurance, aids for persons with disabilities, personal income taxes and the personal portion of all payroll taxes such as the Canada/Quebec Pension Plan and Employment Insurance contributions, alimony and child support payments made to another household, and all mandatory payroll deductions for employer-sponsored pension plans, union dues and employer-sponsored supplementary health plans. Rather, these are subtracted from gross income. The basket is costed in 50 regions across Canada.

As an absolute measure of material deprivation, the MBM presents four significant limitations. First, and most important, absolute measures focus on the goal of physical subsistence, generally based upon expert's norms, and without reference to social and cultural needs. Second, the MBM is not a comprehensive indicator of poverty. It focuses only on material deprivation and not on social exclusion, stress and exposure to difficult environments related to a household's or family's relative position in the income hierarchy. Third, absolute measures of poverty are not as strongly related to health status and developmental outcomes as relative measures, such as the Low Income Measure. Fourth, populating a market basic requires many decisions about what foods to eat, what clothes to wear and what furniture to purchase. The basket designers' preferences may not match with those of many Canadians but become central to defining adequate income.

Taxfiler Data

The new Census Family Low Income Measure-After Tax (CLFIM-AT) uses the square root equivalency scale. The use of the square root method is consistent with Census and CIS methodology. However, low income rates reported by the Census and CIS are based on the private household unit rather than census family concept used by T1FF.

The T1FF data provides a highly reliable picture of low income in Canada. According to Statistics Canada, 75% of Canadians file taxes and the T1FF captures the income situation of 95.6% of families with children through child benefit records. Further, the T1FF includes communities that are excluded from census and Canadian Income Survey (CIS) calculations of poverty rates. The T1FF includes low income rates among First Nations people living on reserve, the populations of the territories, people residing in institutions such as hospitals or prisons and of parents who are under 18. By contrast, all these groups are excluded from Census and CIS low income counts.

APPENDIX B

		Single person considered employable	Single person with a disability	Single parent, one child	Couple, two children
British Columbia	Total welfare income	8,124	13,096	19,795	25,976
	MBM threshold (Vancouver)	20,456	20,456	28,930	40,913
	Welfare income as % of MBM	40	64	68	63
Alberta	Total welfare income	8,027	10,225	19,743	28,989
	MBM threshold (Calgary)	20,543	20,543	29,052	41,086
	Welfare income as % of MBM	39	50	68	71
Saskatchewan	Total welfare income	8,820	11,276	21,086	29,776
	MBM threshold (Saskatoon)	19,360	19,360	27,379	38,720
	Welfare income as % of MBM	46	58	77	77
Manitoba	Total welfare income	9,494	2,132	21,364	29,483
	MBM threshold (Winnipeg)	18,416	18,416	26,043	36,831
	Welfare income as % of MBM	52	66	82	80
Ontario	Total welfare income	9,461	14,682	21,136	30,545
	MBM threshold (Toronto)	21,069	21,069	29,796	42,138
	Welfare income as % of MBM	45	70	71	72

		Single person considered employable	Single person with a disability	Single parent, one child	Couple, two children
Quebec	Total welfare income	9,083	12,741	21,536	29,657
	MBM threshold (Montreal)	17,911	17,911	25,330	35,822
	Welfare income as % of MBM	51	71	85	83
New Brunswick	Total welfare income	7,122	9,837	19,920	26,412
	MBM threshold (Moncton)	18,281	18,281	25,854	36,563
	Welfare income as % of MBM	39	54	77	72
Nova Scotia	Total welfare income	7,433	10,264	18,182	27,657
	MBM threshold (Halifax)	19,348	19,348	27,363	38,697
	Welfare income as % of MBM	38	53	66	71
Newfoundland	Total welfare income	11,347	11,579	23,364	29,178
	MBM threshold (St. John's)	19,692	19,692	27,848	39,383
	Welfare income as % of MBM	58	59	84	74
Prince Edward Island	Total welfare income	7,900	10,229	20,619	32,135
	MBM threshold (Charlottetown)	19,596	19,596	27,713	39,193
	Welfare income as % of MBM	40	52	74	82

Prepared the Human Development Council, a local social planning council that coordinates and promotes social development in Greater Saint John. Copies of the report are available from:

Human Development Council

www.sjhdc.ca

139 Prince Edward St.

Saint John, NB

Canada

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506-634-1673