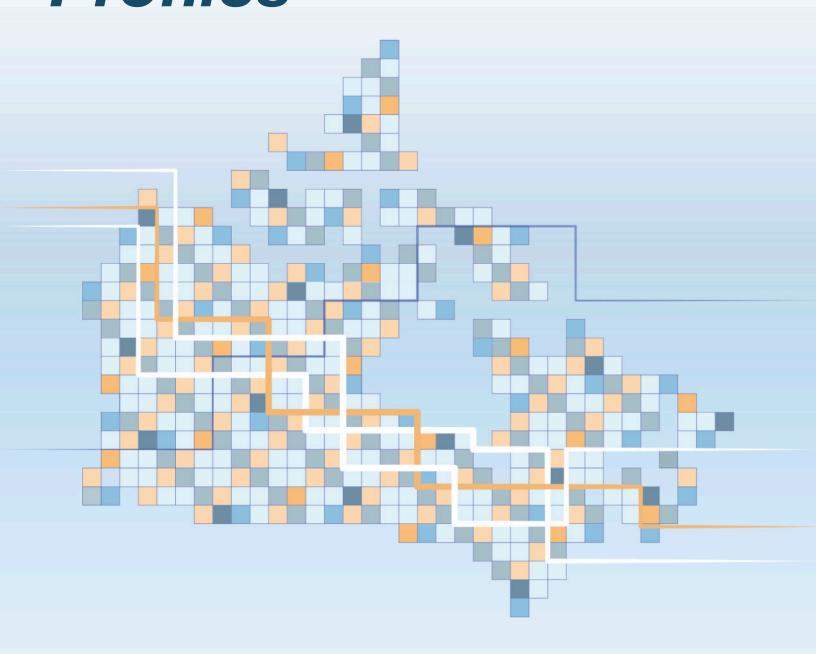


2022 Poverty Progress Profiles



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Table of Contents



EXECUTIVE SUM	1MARY		•••••		-1
CANADA					3
NEWFOUNDLAN	D AND LABRA	DOR			5
NOVA SCOTIA					6
PRINCE EDWARI	OISLAND			•••••	7
NEW BRUNSWIC	K			•••••	8
QUEBEC				•••••	9
ONTARIO				•••••	10
MANITOBA				•••••	11
SASKATEWAN					
ALBERTA					13
BRITISH COLUM	BIA				14
YUKON					15
NORTHWEST TE	RRITORIES				16
NUNAVUT					17
METHODS & DEF	FINITIONS			·····	18
SOURCES					20



Led by a Board of Directors with lived and living experience of poverty, Canada Without Poverty (CWP) is a non-partisan, non-profit, charitable organization dedicated to ending poverty in Canada. For over 50 years, we have held that poverty is a violation of human rights and have promoted public awareness and public policy solutions to end poverty for all people in Canada.

CWP is only able to produce the Poverty Progress Profiles through the support of our community. By donating online at www.cwp-csp.ca, you can ensure CWP remains a strong advocate for the economic and social rights of all people as we work towards a poverty-free Canada.

Executive Summary



Canada Without Poverty (CWP) presents the first Poverty Progress Profiles since 2017. In the past, our Poverty Progress Profiles have focused on provincial and territorial poverty reduction strategies, compliance with human rights frameworks, and participation in United Nations reviews.

With the recent rollout of federal, provincial, and territorial inflation relief benefits, CWP is taking this opportunity to highlight the realities of inflation and measures governments are implementing to meet the costs of living crisis. Despite reports from the Government that they are on track to meet the Poverty Reduction Strategy target of 50% poverty reduction by 2030, we are hearing, seeing, and feeling deeper and greater income, housing, and food insecurity across Canada with the onset of the COVID-19 pandemic and recent economic inflation.

The current reported poverty rate is based on the 2020 census which surveyed people while they were receiving unprecedented pandemic relief benefits, such as CERB, which provided a greater monthly income than full-time minimum wages and social assistance programs. These benefits were temporary and did not lift any individual out of poverty beyond the period they were available. Further, CRA is now requesting many low-income people pay back full or portions of the benefits they received in 2020. These poverty rates inaccurately reflect the realities people are facing in Canada. Based on more recent and increasing food and housing insecurity rates, and firsthand lived experience accounts, CWP estimates that poverty rates in 2022 are potentially double what Statistics Canada reports.

The Key Message

No benefit, social assistance program, or minimum wage rate in Canada provides people with enough money for necessities like rent, nutritious food, childcare, transportation, and medications. No inflation benefit provides people with any lasting or adequate relief during this cost-of-living crisis in 2022.

Executive Summary



Many of these inflation benefits require that an individual has filed their 2021 tax return. Further, some benefits, such as the Canadian Housing Benefit, are not automatically applied and will require individual applications. There have also been issues raised with some benefits being sent out only through mailed cheques² and some eligible individuals with housing insecurity may not have a mailing address.

Crucially, these benefits will not reach individuals who did not file 2021 taxes, have precarious immigration status, do not have a bank account, do not have a mailing address, and these populations are experiencing hidden and deepest forms poverty.

Food bank use is up in every province and territory, with workers reporting "crisis levels". Every province and territory are facing a severe housing crisis, but governments continue to prioritize private-market and middle-class housing while houselessness encampments grow and emergency shelters are exceeding capacity. Low-income people living with a disability are choosing Medical Assistance in Dying (MAiD), not because of chronic pain or conditions, but because disability support programs keep them in poverty. It is becoming nearly impossible for even a working single individual to support themselves and live alone.

Poverty is a violation of human rights. Canada persistently fails to uphold their international human rights commitments by allowing millions of people to live in poverty across the country.



Canada



Poverty (MBM / LIM)	6.4% ⁵	13.3%
Food Insecurity 6 (Provinces only)	15.9%	
Core Housing Need ⁷	10.1%	

Federal minimum wage	\$15.55/hr	
Consumer Price Index ⁸	All items: 6.9%	Shelter: 6.9%
(Oct 2022)	Food: 10.1%	Energy: 16.2%

Inflation Benefits:

GST credit up to \$234 for singles without children, and up to \$467 for couples with children.

Canada Dental Benefit of \$650/year of dental coverage for children under 12.

One-time Canada Housing Benefit top-up of \$500 available to applicants with an income below \$35,000 for families, or below \$20,000 for individuals, who pay at least 30% of their adjusted net income on rent.

Permanently eliminating federal student loan interest.



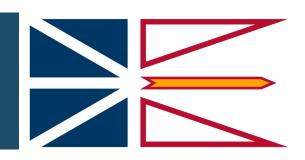
Canada

Disaggregated Poverty Facts°:

Equity-seeking communities, and people experiencing intersecting forms of oppression, disproportionately experience deeper forms of poverty and discrimination in Canada.

- 7.9% of cis women and 8.2% of cis men lived in poverty in 2020. While 12.9% of transgender men and 12.0% of transgender women lived in poverty. 20.6% of non-binary people lived in poverty, more than twice the national rate.
- 10.8% of South Asian, 15.3% of Chinese and 12.4% of Black Canadians lived in poverty in 2020.
- The poverty rate of immigrants in 2020 stands at 9.1%. The poverty rate for refugees is 13.8%. Compared to the poverty-rate for the Canadian-born population of 6.6%.
- The poverty rate among young adults aged 18 to 24 was 14.0% in 2020. More than half (53.3%) of young adults who were living alone or with other non-family persons lived in poverty in 2020. In contrast, the poverty rate for young adults living with family members was 5.6%.
- 28.9% of Black households and 28.2% of Indigenous households live with food insecurity, compared to just 11% of white households.¹⁰

Newfoundland and Labrador





Advocates Highlight

Poverty (MBM / LIM)	8.2%	14%
Food Insecurity	17.9%	
Core Housing Need	8%	

Like elsewhere in Canada, Newfoundland is facing major shortages in family doctors, mental health resources, and other healthcare needs. About a quarter of the population does not have a family doctor, many of which are low income and people living in poverty.¹²

Minimum wage	\$13.70/hr		
Social assistance rate 2021	Unattached single: \$11,390 Single with disability: \$18,226	Single Parent one child: \$25,044 Couple, two children: \$29,971	
Living Wage ¹¹	\$20.48/hr		
Average rent 2021 (CMHC)	\$856-896 for 1 bedroom in St. John's		
Average rent November 2022	\$890 for 1 bedroom in St. John's		
Consumer Price Index (Oct 2022)	All items: 6.5% Shelter: 8.8% Energy: 15.5%		

Inflation Benefits:

One-time income benefit of up to \$500 for residents with income under \$100,000 last year. Residents with income between \$100,000 and \$125K will receive \$250.

The Income Supplement will be increased by 10%, providing up to \$1000/year for a family of four. Individuals with a disability will receive up to \$715/year.

The Seniors' Benefit will increase by 10%, eligible seniors will receive up to \$1,444/year.



Nova Scotia



Advocates Highlight

Poverty (MBM / LIM)	9.8%	15.8%
Food Insecurity	17.7%	
Core Housing Need	10%	

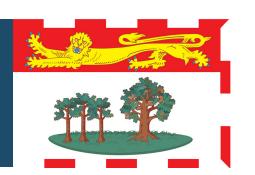
Nova Scotians are being priced out of the housing market in Halifax. Rents have increased by 30% since last year and some rental listings are more expensive than in Ontario, but the minimum wage is almost \$2/hour less. The province is seeing more growth from people from other provinces and it is leading to historical low housing supply numbers.¹⁴

Minimum wage	\$13.60/hr		
Social assistance rate 2021	Unattached single: \$8,385 Single with disability: \$11,559	Single Parent one child: \$21,134 Couple, two children: \$30,571	
Living Wage ¹³	\$20.00 - 23.50/hr		
Average rent 2021 (CMHC)	\$1,094 for 1 bedroom in Halifax		
Average rent November 2022	\$1,750 for 1 bedroom in Halifax		
Consumer Price Index (Oct 2022)	All items: 7.7% Food: 9.8%	Shelter: 9.7% Energy: 23.7%	

Inflation Benefits:

One-time payment of \$150 for people on income assistance and those eligible to receive the province's heating assistance rebate.

Prince Edward Island





Advocates Highlight

Poverty (MBM / LIM)	8.7%	13.9%
Food Insecurity	15.3%	
Core Housing Need	7%	

PEI is seeing the highest increase in every Consumer Price Index category across the country. While this provincial government has released one of the more generous inflation relief benefits, a one-time payment of upto \$1000 for a couple with children is still not adequate. The minimum wage is scheduled to increase to \$15.00/hr by October 2023, a 9.06% increase from October 2022. But food, shelter, and energy costs are increasing faster than low-income wages and social assistance rates.

Minimum wage	\$13.7/hr		
Social assistance rate 2021	Unattached single: \$13,838 Single with disability: \$15,674	Single Parent one child: \$26,639 Couple, two children: \$39,686	
Living Wage ¹⁵	\$19.30/hr		
Average rent 2021 (CMHC)	\$848 for 1 bedroom in Charlottetown		
Average rent November 2022	\$1,205 for 1 bedroom in Charlottetown		
Consumer Price Index (Oct 2022)	All items: 8.7% Food: 11.5%	Shelter: 11.4% Energy: 28.7%	

Inflation Benefits:

One-time Inflationary Support Payment of \$500 payment for individuals with an income up to \$100,000. Individuals with an income of between \$100,000 and \$125,000 will receive a prorated payment.

A \$1,000 payment for couples and single parents with an income up to \$100,000. Couples and single parents with a net income between \$100,000 and \$145,000 will receive a prorated payment.



New Brunswick



Poverty (MBM / LIM)	8.1%	14.4%
Food Insecurity	19%	
Core Housing Need	6.2%	

Advocates Highlight

The waitlist for affordable housing in NB is growing faster than the creation of affordable housing units.

As of June 2022, over 8000 families were on the waitlist.¹⁷

Minimum wage	\$13.75/hr		
Social assistance rate 2021	Unattached single: \$7,499 Single with disability: \$10,298	Single Parent one child: \$21,595 Couple, two children: \$27,177	
Living Wage ¹⁶	\$19.20 - 23.45/hr		
Average rent 2021 (CMHC)	\$898 for 1 bedroom in Fredericton		
Average rent November 2022	\$1,150 for 1 bedroom in Fredericton		
Consumer Price Index (Oct 2022)	All items: 6.0% Shelter: 7.9% Energy: 15.3%		

Inflation Benefits:

The Emergency Fuel and Food Benefit consists of a one-time payment of \$225 for low-income individuals or \$450 for families, including seniors. The funding will be distributed to existing Social Development clients who are receiving low income or housing benefits.







Advocates Highlight

Poverty (MBM / LIM)	6.4%	13.2%
Food Insecurity	13.1%	
Core Housing Need	6%	

Bill 96 could have detrimental impacts on English and non-French speaking populations in Quebec seeking services or employment.

Coupled with Bill 21 which bans the wearing of religious symbols for civil servants, such as a hijab, racialized communities' will be particularly impacted.

Minimum wage	\$14.25/hr	
Social assistance rate 2021	Unattached single: \$12,968 Single with disability: \$14,724	Single Parent one child: \$24,532 Couple, two children: \$39,659
Living Wage ¹⁸	About \$18/hr	
Average rent 2021 (CMHC)	\$880 for 1 bedroom in Montreal	
Average rent November 2022	\$1,490 for 1 bedroom in Montreal	
Consumer Price Index (Oct 2022)	All items: 6.4% Food: 10.9%	Shelter: 6.1% Energy: 13.1%

Inflation Benefits:

One-time Cost of Living Tax Credit of \$500 for individuals with an income of \$100,000 or less. If your net income for 2021 was more than \$100,000 but less than \$105,000, the \$500 will be reduced by 10% of the part of your net income that exceeds \$100,000.

Second upcoming tax credit of up to \$600 will be paid out to eligible individuals who file their income tax return for 2021 by June 30, 2023, and whose net income for 2021 is less than \$104,000.

Ontario





Advocates Highlight

Poverty (MBM / LIM)	8.3%	13.4%
Food Insecurity	16.1%	
Core Housing Need	12.1%	

It feels impossible to get on your feet in this province, let alone reach financial security.

People are stressed out about getting reno-evicted because housing has become so commodified in this province.

Young people are living with their parents or with roommates well into their 30s because they can't afford rent or housing.

Minimum wage	\$15.50/hr	
Social assistance rate 2021	Unattached single: \$10,105 Single with disability: \$15,449	Single Parent one child: \$23,777 Couple, two children: \$32,657
Living Wage	About \$16 - 22.08/hr	
Average rent ⁹ 2021 (CMHC)	\$1,286 for 1 bedroom in Ottawa	
Average rent November 2022	\$1,690 for 1 bedroom in Ottawa	
Consumer Price Index (Oct 2022)	All items: 6.5% Food: 9.8%	Shelter: 6.8% Energy: 15.2%

Inflation Benefits:

Increase minimum wage by 8%. Increase in the Ontario Disability Support Program (ODSP) by 5%.



Manitoba



Poverty (MBM / LIM)	8.6%	16.1%
Food Insecurity	17.8%	
Core Housing Need	10.1%	

Advocates Highlight

In Winnipeg, which has the largest Indigenous population of all urban centres in Canada, 23.2% of First Nations people, 10.5% of Métis and 14.4% of Inuit lived in poverty in 2020.²¹

Minimum wage	\$13.50/hr	
Social assistance rate 2021	Unattached single: \$9,922 Single with disability: \$13,685	Single Parent one child: \$25,238 Couple, two children: \$32,621
Living Wage ²⁰	About \$15.66 - 18.34/hr	
Average rent 2021 (CMHC)	\$1,034 for 1 bedroom in Winnipeg	
Average rent November 2022	\$1,060 for 1 bedroom in Winnipeg	
Consumer Price Index (Oct 2022)	All items: 8.4% Food: 11.4%	Shelter: 7.9% Energy: 21.5%

Inflation Benefits:

Family Affordability Package: families with household income of under \$175,000 will receive a cheque of \$250 for the first child and \$200 for each additional child.

Seniors with less than \$40,000 in family income will receive a benefit cheque of \$300.

General assistance clients without dependent children will receive an extra \$50 per adult each month, and all EIA clients will receive an additional \$25 per household each month.



Saskatchewan



Poverty (MBM / LIM)	8.4%	15.1%
Food Insecurity	18.8%	
Core Housing Need	10.3%	

Advocates Highlight

While Saskatchewan has some of the lowest rent in the country, housing is still a major issue.

Encampments have grown in downtown Regina and encampment residents do not have the same resources they were provided in 2021, such as a 24/hr warming centre, water, and portable toilets.²³

Minimum wage	\$13/hr	
Social assistance rate 2021	Unattached single: \$11,471 Single with disability: \$16,313	Single Parent one child: \$25,315 Couple, two children: \$32,888
Living Wage ²²	About \$16.23 - 16.89/hr	
Average rent 2021 (CMHC)	\$970 for 1 bedroom in Saskatoon	
Average rent November 2022	\$1,030 for 1 bedroom in Saskatoon	
Consumer Price Index (Oct 2022)	All items: 8% Food: 10.6%	Shelter: 7.6% Energy: 23.9%

Inflation Benefits:

All Saskatchewan residents who are 18 years of age or older as of December 31, 2022, and who have filed a 2021 tax return as a resident of Saskatchewan, will receive a **one-time \$500 Saskatchewan Affordability Tax Credit cheque** this fall, regardless of income level.



Alberta



Advocates Highlight

Poverty (MBM / LIM)	8.1%	11.1%
Food Insecurity	20.3%	
Core Housing Need	9.9%	

While houseless encampments are typically found in urban centres, Calgary-based advocates have reported encampments growing in suburban areas and alarming increases of visible houselessness throughout the city.

Food insecurity is also skyrocketing and now Alberta has the highest food insecurity rate of any province.

Minimum wage	\$15/hr	
Social assistance rate 2021	Unattached single: \$9,728 Single with disability: \$11,195 - 21,164	Single Parent one child: \$24,891 Couple, two children: \$34,574
Living Wage ²⁴	About \$16.80 - 19.70/hr	
Average rent 2021 (CMHC)	\$1,115 for 1 bedroom in Calgary	
Average rent November 2022	\$1,500 for 1 bedroom in Calgary	
Consumer Price Index (Oct 2022)	All items: 6.8% Food: 10.3%	Shelter: 6.7% Energy: %

Inflation Benefits:

Inflation Relief Act provides \$600 over 6 months for seniors and families with children with household income below \$180,000, and for residents collecting AISH and PDD income support.

Up to \$500 in energy, gas, and fuel tax rebates, starting October 1, 2022, for all residents in Alberta who file their taxes.

Suspension of provincial fuel tax and larger tax rebates in spring 2023.



British Columbia



Poverty (MBM / LIM)	9.8%	17.9%
Food Insecurity	14.9%	
Core Housing Need	13.4%	

Advocates Highlight

Affordable housing is a major issue in Vancouver and Victoria which have the highest rents in Canada, but many smaller cities in B.C are unaffordable as well. Individuals with a disability receiving income assistance are choosing between food and medication, and many cannot afford rent or are at risk of homelessness.

Minimum wage	\$15.65/hr	
Social assistance rate 2021	Unattached single: \$12,073 Single with disability: \$17,880	Single Parent one child: \$26,878 Couple, two children: \$36,614
Living Wage ²⁵	About \$18.98 - 25.87/hr	
Average rent 2021 (CMHC)	\$1,437 for 1 bedroom in Vancouver	
Average rent November 2022	\$2,500 for 1 bedroom in Vancouver	
Consumer Price Index (Oct 2022)	All items: 7.8% Food: 9.1%	Shelter: 7.5% Energy: 21.2%

Inflation Benefits:

In October, the **Enhanced Climate Action Tax Credit** will be increased for low- and moderate-income British Columbians by up to an additional \$164 per adult and \$41 per child.

The **Bigger BC Family Benefit** provides a tax-free \$175 payment to families earning under \$115,000.

Rent increases will be capped at 2% for 2023.

BC Housing's Rental Assistance Program and Shelter Aid for Elderly Renters Program will provide rent supplements for low-income families and seniors that will cover part of the difference between a household's rent and 30% of that household's income.

The one-time \$100 cost-of-living credit. Individuals earning below \$79,376, and families earning below \$150,051 are eligible.



Yukon



Poverty (MBM / LIM)	8.8%	8.9%
Food Insecurity	21.2%	
Core Housing Need	13.1%	

Advocates Highlight

The opioid crisis has hit the territory of Yukon hard, with the highest per-capita opioid death rate in the country in 2021, and surges in deaths in 2022. Low-income and communities in poverty are disproportionately impacted by the opioid crisis.²⁷

\$15.70/hr		
Unattached single: \$19,237 Single with disability: \$22,913	Single Parent one child: \$37,387 Couple, two children: \$52,839	
About \$19.07/hr		
Data not available		
\$1,950 for 1 bedroom in Whitehorse		
All items: 7.5% Food: 7.8%	Shelter: 8.7% Energy: 22.4%	
	Unattached single: \$19,237 Single with disability: \$22,913 About \$19.07/hr Data not available \$1,950 for 1 bedroom in Whitehorse All items: 7.5%	

Inflation Benefits:

\$150 Inflation Relief Rebate. The rebate will be applied automatically to all residential and commercial ATCO Electric Yukon and Yukon Energy electricity bills, regardless of usage.

Northwest Territories







Poverty (MBM / LIM)	10.2%	11.9%
Food Insecurity	20.4%	
Core Housing Need	13.2%	

Advocates Highlight

In addition to high food insecurity, NWT ranks third worst in the country for homes in disrepair. Over half of all dwellings are more than 30 years old, and a quarter of dwellings need major repairs. Housing insecurity is a major concern throughout the Territories.²⁹

Minimum wage	\$15.20/hr	
Social assistance rate 2021	Unattached single: \$26,891 Single with disability: \$32,353	Single Parent one child: \$38,573 Couple, two children: \$50,105
Living Wage ²⁸	About \$17.81 - 23.38/hr	
Average rent 2021 (CMHC)	\$1,564 for 1 bedroom in Yellowknife	
Average rent November 2022	\$1,500 for 1 bedroom in Yellowknife	
Consumer Price Index (Oct 2022)	All items: 7.1% Food: 9.3%	Shelter: 7.4% Energy: 18.7%
Inflation Benefits: n/a		







Advocates Highlight

Poverty (MBM / LIM)	N/A	23%
Food Insecurity	49.5	
Core Housing Need	32.9%	

The food insecurity rate in Nunavut is alarming and unacceptable. Higher gas prices have prevented many Inuit and local communities from traditional hunting practices, forcing more reliance on grocery stores, and causing greater food insecurity due to the high costs of food in the north.

The gaps in data in Nunavut means the mounting health and poverty crisis the population faces go unseen and unreported.

Minimum wage	\$16/hr		
Social assistance rate 2021	Unattached single: \$9,526 Single with disability: \$12,577	Single Parent one child: \$20,516 Couple, two children: \$30,560	
Living Wage ³⁰	About \$26/hr		
Average rent 2021 (CMHC)	Data not available		
Average rent November 2022	\$2,258 for 1 bedroom in Iqaluit		
Consumer Price Index (Oct 2022) Inflation Benefits: n/a	All items: 4.3% Food: n/a	Shelter: n/a Energy: n/a	
illiation benefits. Il/a			

Methods and Definitons



Market Basket Measure (MBM)

The Market Basket Measure (MBM) is Canada's official measure of poverty and is based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the costs of food, clothing, shelter, transportation and other items for a reference family.³¹

MBM is based on the Canadian Income Survey which uses a smaller sample size that does not include Territories or First Nation Reserve populations. These are populations suffering disproportionately from the impacts of living in poverty and their exclusion from the official measure of poverty greatly skews measures of poverty downwards.

Low Income Measure (LIM)

LIM is a relative measure of low income (after tax), set at 50% of adjusted median household income. These measures are categorized according to the number of persons present in the household, reflecting the economies of scale inherent in household size.³²

Some academics, advocates, and researchers opt for the LIM when reporting on poverty in Canada as it is a more inclusive measure.³³

Social Assistance Rates

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Living Wage

Living wage rate reflects the hourly, full-time, rate an individual must make to support themselves and/or a family in that province, town, or city. The living wages reflected in this report come from a variety of living wage studies and advocacy groups. Please note there were few resources on Nunavut's living wage, and the most current source that identifies a living wage figure is from 2019.

Core Housing Need

Residents living in a dwelling that is inadequate, such as overcrowded or in need of repair, or is unaffordable, costing over 30% of an individual or families' income. This measure DOES NOT reflect populations in Canada experiencing houselessness.³⁴

There has not been a national report on the state of homelessness in Canada since 2016.³⁵ Various localized studies, reports from shelters and housing crisis centers, and accounts from lived experience experts highlight that houselessness has significantly increased across the country in both rural and urban areas since 2016.

For more recent resources on rates of houselessness in Canada, please refer to the Homelessness Hub Community Profiles.³⁶

Methods and Definitions



Rent

The "average rent" is based on the Canada Mortgage and Housing Corporation "average rents for areas with a population of 10,000 and over" data released in February 2022.³⁷

Current market rent is based on Zumper data³⁸ which we compared to our cross-country scan of Facebook Marketplace and other rental listing sites to establish a rough average of current rental listing prices. It is important to note average rents reported by CMHC include renters paying rent-controlled prices, and do not accurately reflect the rent realities for people who recently moved or might have to relocate in the near future.

Consumer Price Index (CPI)

Represents changes in prices as experienced by Canadian consumers. It measures price change by comparing, through time, the cost of a fixed basket of goods and services, such as essential needs like shelter, food, energy.³⁹

We included the CPI to contrast the increase in cost of living in 2022 with the benefits and measures governments are announcing to alleviate inflation pressures. When prices rise higher than wages or social assistance program rates, it reduces the purchasing power of basic needs.

Inflation Benefits

The most current announcements made by federal, provincial, and territorial governments on inflation-specific benefits. Some of these benefits have already been dispersed to people, and some benefits will not be received until 2023.

Advocates Highlight

Issues highlighted from our board of directors, lived experience networks, or from advocates in the news, that are particularly impacting their region. When possible, we have supported statements and quotes with citations.

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