

A Thirty Year Retrospective on the Income Adequacy of Canadian Provincial Social Assistance Payments to Non-Institutionalized Disabled Adults

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Csiernik, R., Csiernik, B., and Brideau, M. (2017) A thirty year retrospective on the income adequacy of Canadian provincial social assistance payments to non-institutionalized disabled adults. *Canadian Review of Social Policy/Revue Canadienne de Politique Sociale*, Issue 77, Summer/Fall 2017, pp 96-120.

Abstract

An analysis of social assistance programs for non-institutionalized disabled adults between 1984 and 2014 found inconsistent income levels being provided between provinces. In less than half of the four family constructions created, a single disabled person, a married couple both disabled, a single parent with two children and a married couple, one disabled, one care taking and two children, did income exceed the after tax Statistics Canada Low-Income Cut-Off (LICO). There were more scenarios in 2014 than in 1984 where income exceeded LICO but these arose because of the additional federal child support payments provided to families with children, a new initiative aimed at attempting to eliminate childhood poverty in Canada. The analysis also found that the larger the community the greater the likelihood of the disabled individual living in poverty. While improvements have occurred over the past 30 years in some jurisdictions overall being disabled and unable to work equates to living in poverty in Canada.

Résumé

Une analyse des programmes d'assistance sociale pour les adultes handicapés vivant hors établissement entre 1984 et 2014 a indiqué des niveaux de revenus inconsistants entre les provinces. Dans les quatre catégories de familles établies — soit une personne handicapée célibataire, un couple de deux personnes handicapées mariées, un parent célibataire avec deux enfants et un couple marié dont un handicapé et un aidant avec deux enfants — moins de la moitié avait un revenu dépassant le seuil de faible revenue après impôt (SFR) fixé par Statistique Canada. Il y avait plus de cas où le revenu dépassait le SFR en 2014 qu'en 1984, mais cela était dû aux allocations fédérales additionnelles sur les pensions alimentaires pour enfants attribuées aux familles avec enfants, une nouvelle initiative dans le but d'éliminer la pauvreté infantile au Canada. L'analyse a aussi révélé que plus la population est grande, plus les chances d'une personne handicapée à vivre dans la pauvreté augmentent. Bien que la situation se soit améliorée dans certaines juridictions ces 30 dernières années, avoir un handicap et être incapable de travailler sont synonyme de pauvreté au Canada.

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Income security is an important contemporary policy issue especially given the rapidly shifting economy and the aging of the North American workforce (Berg, 2016; Lamarche, Hanley, Noel, & Christensen, 2016; Quinn, & Cahill, 2016). However, what of the income security of those who have been unable to work through their adult years? Have the policies of the past three decades done anything to provide adequate incomes for non-institutionalized disabled Canadians who have not been part of the active workforce?

In 1981 during the International Year of the Disabled world attention was focused, perhaps for the first time, upon individuals with ability issues. Since then, much has changed in Canada, and globally, including ratification of the *Convention on the Rights of Persons with Disabilities* by the United Nations in 2006. Article 24 of the Convention focused specifically on education, and in Canada, we have witnessed greater integration of children with ability issues into the school system (British Columbia, 2016; Manitoba, 2015; Nova Scotia Education, 2008) with increased grants and accommodation for post-secondary students (Government of Canada, 2013). Technological changes for disabled individuals since 1981 have included the cochlear implant that stimulates the auditory nerve providing sensory input for hearing impaired individuals, GPS based personal navigation systems for visually impaired individuals, and running blades that allow wearers to not just walk but move at up to world class sprinter speed. As important, have been social changes such as:

- sporting events highlighting abilities, such as the Paralympics and the Invictus Games;
- characters on television shows (Breaking Bad, Family Guy, Glee) and movies (Children of a Lesser God, Rain Man, Silver Linings Playbook, The Sessions) portraying individuals with issues of ability; though those playing these roles are typically not themselves living with a disability;
- the appointment of David Onley as Lieutenant Governor of Ontario; and,
- ceremonies such as the Centre for Addiction and Mental Health's Courage to Come Award.

However, there is one domain that remains a prominent issue for individuals living with disabilities who are unable to work full-time and that is a cornerstone for successful participation in society: income adequacy.

Csiernik (1988) created four family scenarios involving non-institutionalized disabled adults who relied on social assistance in each Canadian province to examine the actual level of income adequacy provided across the country in 1984. The four scenarios were: a single person, a married couple who were both disabled, a single parent disabled with two children (aged 8 and 13), and a married couple with two children (aged 8 and 13) with one adult totally disabled and the other taking on care taking responsibilities. This created forty distinct family categories. The Statistics Canada census metropolitan area (CMA) low-income cut-off (LICO) for communities with a population of more than 500,000 was used in the 1984 analysis to provide a relative comparison between the provinces. The LICOs are after tax income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family. The approach uses an income threshold at which families are

expected to spend twenty percentage points more than the average family on food, shelter and clothing (Statistics Canada, 2015).

In 1984 the province of Alberta offered the greatest financial assistance to its disabled residents unable to work, whereas Nova Scotia provided the lowest amounts. However, in only three of the forty (7.5%) scenarios did income levels exceed LICO thresholds. The results clearly indicated that the vast majority of non-institutionalized disabled adults receiving social assistance in Canada lived in poverty and, thus, so did any children they had that lived with them. As there has been renewed interest in the concept of income security in Canada (Emery, Fleisch, & McIntyre, 2013; Falvo, 2016; Forget, 2011; Heisz, 2007; Legislative Assembly of Ontario, 2016; Muruvi, 2011; Nelson, 2004; Palme, 2006) it is timely to revisit these scenarios, thirty years later, to ascertain if anything has changed in regards to the economic security of this population of Canadians.

Methods

Table 1 summarizes the current programs through which benefits are paid to non-institutionalized disabled persons, the provincial ministry responsible for the program, and the legislation that mandates the program. Each of the provincial websites (Appendix D) relating to these programs was visited and data collected regarding monthly social assistance payments (Appendix B column a), shelter subsidy levels (column b) and any supplemental benefits (column c) they were entitled to based upon the size of the family. Added to this were national and provincial benefits, including the Goods and Services or Harmonized Sales Tax repayments and child tax credits (column c) as determined using the Government of Canada's (2016) child and family benefits calculator. The same four family composition scenarios were used as in 1984 to determine total income of:

- i) a single disabled person
- ii) a married couple, both disabled
- iii) a single parent, disabled, with two children, aged 8 and 13
- iv) a married couple, one disabled, one caretaker, with two children, aged 8 and 13.

The initial study (Csiernik, 1988) examined only the LICO level for census metropolitan areas of greater than 500,000. In the current study, to provide a more comprehensive comparative analysis over time, three additional reference points were included: census metropolitan area population less than 30,000; 30,000 – 99,999; and 100,000 – 499,999 (Statistics Canada, 2016), which were then used in comparing changes between 1984 and 2014 (Appendix C) to social assistance levels (Appendix A and B). This led to thirty-four distinct LICO levels being calculated for each of the four scenarios, 136 in total, compared to the original forty scenarios. This change provided a more comprehensive examination of economic security issues for non-institutionalized disabled adults and their families receiving social

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assistance. In addition, case-load levels from 1984 and 2014 were compared to provide a context, showing not only what economic changes had occurred, but for how many.

Table 1: Summary of Provincial Social Assistance Programs

Province/Territory	Program	Department/Ministry	Legislation
Alberta	Assured Income for the Severely Handicapped (AISH)*	Community and Social Services	Assured Income for the Severely Handicapped Act (1979)
British Columbia	Employment and Assistance for Persons with Disabilities*	Social Development and Poverty Reduction	Employment and Assistance for Persons with Disabilities Act (2002)
Manitoba	Employment and Income Assistance (EIA)	Families	The Manitoba Assistance Act (2015)
New Brunswick	Social Assistance Program: Extended Benefits*	Social Development	Family Income Security Act (2011)
Newfoundland and Labrador	Employment and Income Assistance (EIA)	Advanced Education and Skills	The Income and Support Act and Regulations (2002)
Nova Scotia	Employment Support and Income Assistance (ESIA)	Community Services	Employment Support and Income Assistance Act and Regulations (2001)
Ontario	Ontario Disability Support Program (ODSP)*	Community and Social Services	Ontario Disability Support Program Act (1997)
Prince Edward Island	Disability Support Program (DSP)*	Families and Human Services	Social Assistance Act (2015)

Quebec	Solidarité sociale*	Travail, de l'Emploi et de la Solidarité sociale	<u>Loi sur l'aide aux personnes et aux familles (2007)</u>
Saskatchewan	Saskatchewan Assured Income for Disability (SAID) *	Income Assistance Service Delivery	The Saskatchewan Assistance Act and Regulations

* Specific program developed for those with ability issues

Results

By 2014, seven provinces had established specific income security programs within their ministries designed to provide income and non-income support to those with disabilities who are unable to work; this is one indicator that this population has distinct economic needs. Only Manitoba, Newfoundland and Labrador, and Nova Scotia continued to include their income maintenance programs for this population within their general social assistance frameworks. Since 1984 two different models of income support for non-institutionalized disabled adults have emerged. The first provides a larger basic monthly benefit with shelter subsidies being added when rent exceeds a threshold level of household total income. This is the model followed by Alberta, Manitoba, Quebec, New Brunswick and Prince Edward Island. The second approach is a basic monthly benefit plus a set shelter subsidy. This system is used by British Columbia, Saskatchewan, Ontario, Nova Scotia and Newfoundland and Labrador. This led to developing two distinct groupings in each category in creating Appendix B and in calculating the percentage of LICO received:

- i) set shelter subsidy provinces and
- ii) shelter subsidy top-up provinces.

As a result, in some scenarios those provinces using the second approach (shelter subsidy top-up), could provide a greater income than presented in Appendix B, particularly in census metropolitan areas exceeding 500,000 persons, as housing costs tend to be greater the larger the size of the community. However, of the five provinces using this approach, New Brunswick has no community over 500,000 in population, while Prince Edward Island has no community with a population greater than 100,000.

Not surprisingly, the smaller the CMA, the more likely it is that the income provided by the province meets the prescribed LICO levels. In 2014, the province of Saskatchewan exceeded LICO levels in all four family composition scenarios, as did Alberta, with only one exception, a single disabled individual living in a community of CMA greater than 500,000. Ontario and Prince Edward Island, along with Saskatchewan and Alberta, met LICO levels for a couple who were both disabled whereas Newfoundland, Nova Scotia and New Brunswick did not meet the

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LICO level regardless of CMA size. Only British Columbia, Quebec and Manitoba met the standard in communities of less than 30,000 people (Appendix B).

The greatest income levels were achieved in the 2014 scenarios when there was a single disabled parent with two children, aged 8 and 13. Here, only New Brunswick and Quebec consistently failed to provide an income above the LICO cut-off level, along with British Columbia and Manitoba at the CMA greater than 500,000 level. However, when there were two adults, one who was disabled and the other doing care taking, with two children, aged 8 and 13, only Saskatchewan met LICO levels across all applicable CMAs, though Alberta families may reach the threshold depending upon how much their rent exceeds 30% of the total household income.

Of the 34 possible scenarios pertaining to single disabled adults in 2014, only six (17.6%) provided an income above the stated Statistics Canada Low Income Cut-Off level, with a mean annual income of \$13,224.56 in provinces with an included shelter subsidy and a mean of \$13,184.00 for those that provided shelter subsidy top-ups if needed. Married couples who were both disabled fared better, with these individuals meeting the LICO minimum under 15 scenarios (44.1%). However, it is in situations with children where the LICO was most likely to be exceeded due to the federal government's financial commitment to attempt to eliminate childhood poverty. Yet, even this income still only met the LICO standard in slightly over half of the scenarios (38, 55.9%). If a person was disabled and lived in a community of less than 30,000 people, the LICO level was exceeded 60.0% of the time. However, if a disabled person lived in the largest communities in Canada, they were the most likely to be living in poverty, with only four of the 20 family compositions receiving an income above the LICO.

Table 2 provides a comparison of the changes that have occurred over the past thirty years in social assistance provision to disabled Canadians unable to work. While the majority of this population who rely on social assistance continue to live below the Low Income Cut-Off point, the situation has improved. However, this is the case only if the disabled individual has children and this is a direct result of new federal funding to move children out of poverty rather than any new provincial income security initiatives. In fact, there has been no change in the income status for single disabled person between 1984 and 2014. In 1984, only six (17.6%) of the thirty-four scenarios involving a single disabled person led to an income level above LICO, the exact same number as in 2014. Likewise, in 2014, fifteen of the thirty-four (44.1%) scenarios for a couple who were both disabled found the couple living above the LICO - the exact same number as in 1984. As well, there were no substantive differences between 1984 and 2014 social assistance levels in the percentage of LICO the incomes provided.

Where differences did occur was in the scenarios with children. In 1984 of the sixty-eight scenarios with no children the LICO was exceeded twenty-one (30.9%) times. In 2014 of the sixty-eight scenarios with no children the LICO was exceeded twenty-one (30.9%) times - the exact same number. However, in 1984 only eighteen (26.5%) of the sixty-eight scenarios where there was a child in the household exceeded the LICO, whereas in 2014, thirty-eight (55.9%) did so. While this is a substantive gain and illustrates that income supports can be

modified to provide greater income security, it still needs to be reinforced that in nearly half the scenarios where there is a child living with a disabled parent, the family is living in poverty. Even though the total number of scenarios where the individual or family is living in poverty has increased from thirty-nine to fifty-nine that is still less than half of the total number (136).

Table 2: LICO Comparison

Scenario	1984		2014	
	Number Above LICO	% Above LICO	Number Above LICO	% Above LICO
Single Disabled Person	6/34	17.6	6/34	17.6
Married Couple, Both Disabled	15/34	44.1	15/34	44.1
Single Parent, Two Children 8 & 13	14/34	41.1	26/34	76.4
Married Couple, One Disabled				
One Caretaker, Two Children 8 & 13	4/34	11.8	12/34	35.2
No Children	21/68	30.9	21/68	30.9
Children	18/68	26.5	38/68	55.9

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CMA < 30,000	17/40	42.5	24/40	60
CMA 30,000 - 99,999	10/40	25.0	17/40	42.5
CMA 100,000-499,999	10/36	27.8	15/36	41.7
CMA 500,000 +	2/20	10	4/20	20
Total	39/136	28.7	59/136	43.3

However, it is also important to note not only the adequacy of income levels, but the number of individuals impacted. While data on the size of communities disabled social assistance recipients live in is not available, data is available on the overall caseload totals for most provinces. Table 3 highlights the change in caseload, by province, between 1984 and 2014. In those thirty years, Canada's population grew from 25.7 million to 35.5 million (38.1%). Over the same period, caseload levels (which include individuals and their dependents for the eight provinces that report the number of disabled social assistance recipients) rose from 248,012 to 622,677 - an increase of 151%. Thus, the absolute number of individuals relying upon social assistance payments because of having an ability issue which prevents them from doing paid work, has grown significantly.

Table 3: Changes in Caseload

	1984	2014	change
Alberta	10,504	49,060	38,556
British Columbia	16,264	87,402	71,138
Manitoba	9,970	25,159	15,189
New Brunswick	2,575	6,164	3,589
Newfoundland			
and Labrador	2,475*	not reported	
Nova Scotia	12,214*	not reported	

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Ontario	129,745	314,033	184,288
Prince Edward Island	1,000	1,264	264
Quebec	74,044	128,209	54,165
Saskatchewan	3,910	11,386	7,476
Total	248,012*	622,677	374,665

*excluded from
total

Discussion

The current examination is more detailed than the original study, but the one prominent finding that both studies produced is that thousands of Canadians who are disabled and rely on social assistance, live below Low Income Cut-Off levels. Given the increased number of recipients in 2014 compared to 1984 this also means that there are significantly greater numbers of these individuals living in poverty, especially if they have no dependents. One positive finding was that while just over one-quarter of the family scenarios provided an income above the LICO in 1984, for the current analysis, that number is 43.3%. However, this was primarily as a result of the federal government's attempts to decrease childhood poverty rather than a case of provincial governments acknowledging a problem with the fact that many of their disabled citizens who are unable to work, are living in poverty. While Alberta maintained its leadership role in this area of income maintenance, and Saskatchewan, Ontario and Prince Edward Island made substantial improvements, the majority of provinces continue to fall short in ensuring minimum Canadian income standards. The outcome is a lifetime of economic insecurity, if one is deemed eligible to receive this type of income maintenance. What makes this an even more problematic situation is that many individuals who are permanently unable to work have difficulty being medically recognized as disabled by provincially appointed physicians, and as a result, receive even lower amounts of social assistance.

Another area that has not changed since 1984 is the inconsistency in income support from province to province. The fact is that the extent to which you will be impoverished depends upon which province you live in, the size of community within which you live, as well as the number of children under eighteen living with you. Smaller communities are certainly more affordable but the larger the community becomes, the greater the likelihood that there are services to meet the additional needs of those living with ability issues. However, what the

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LICO does not factor in when calculating cost of living are the additional needs of persons with ability issues, including assistive devices, special diets, and ongoing accommodation for daily living. A further barrier to knowledge is that there is no information on the size of communities in which those receiving this assistance live. This prevented a more detailed examination of poverty risk, as we do not know if there is a greater proportion of those on the increased caseloads live in smaller or in larger communities.

Some provinces have been proactive in providing adequate incomes to this population and recognizing their distinct needs. But this response has not been a uniform. The scenarios most likely to offer income security are those where the federal government coordinates finances with provincial programs to raise children out of poverty. However, once a child turns eighteen this income is lost, and as the person ages, their income security actually decreases. This need not be the case, however. The new integrated policy approach introduced under the Justin Trudeau government that provides for children of low to moderate income parents could serve as a framework for a broader initiative. It should not have to take another “International Year of . . .” to move us to provide the real income security that this group of economically vulnerable Canadians desperately needs.

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Appendix A: Social Assistance Income Compared to Low Income Cut-Off Points (1984)

Rank Province/Territory	Basic	Shelter	Other	Monthly	Yearly	% of	% of	% of	% of
	Monthly	Subsidy	Supplementary	Total	Income	LICO	LICO	LICO	LICO
	Benefit		Benefits	(a+b+c)	(a+b+c) *12	CMA	CMA	CMA	CMA
	(a)	(b)	(c) ¹			<30,000	30,000-	100,000-	500,000
							99,999	499,999	+
A) Single Disabled Person									
1. Alberta	695.00	0.00	52.00	747.00	8,964.00	122.7	110.0	108.6	91.9
2. Newfoundland & Labrador	304.00	243.00	175.00	722.00	8,664.00	118.6	106.3	105.0	n.a.
3. British Columbia	318.14	230.00	1.67(2)	549.81	6,597.68	90.3	81.0	80.0	67.6
4. Ontario	419.00	99.75	0.00	518.75	6,225.00	85.2	76.4	75.4	63.8
5. Saskatchewan	208.00	243.00	60.00	511.00	6,132.00	83.9	75.2	74.3	n.a.
6. New Brunswick	405.00	101.00	0.00	506.00	6,072.00	83.1	74.5	73.6	n.a.
7. Prince Edward Island	129.00	243.00	90.00	462.00	5,544.00	75.9	68.0	n.a.	n.a.
8. Quebec	363.00	85.00	0.00	448.00	5,376.00	73.6	66.0	65.1	55.1
9. Manitoba	187.40	243.00	12.50	442.90	5,314.80	72.8	65.2	64.4	54.5
10. Nova Scotia	154.00	243.00	0.00	397.00	4,764.00	65.2	58.5	57.7	n.a.
Average	318.25	173.08	38.95	530.45	6,365.35	87.1	78.1	78.2	66.6

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B) Married Couple, Both Disabled									
1. Alberta	1,390.00	0.00	104.00	1,494.00	17,928.00	201.6	180.7	178.5	150.9
2. Newfoundland and Labrador	418.00	306.00	350.00	1,074.00	12,888.00	144.9	129.9	128.3	n.a.
3. British Columbia	616.32	306.00	4.17(2)	926.49	11,117.84	125.0	112.1	110.7	93.6
4. Ontario	838.00	87.00	0.00	925.00	11,100.00	124.8	111.9	110.5	93.5
5. New Brunswick	609.00	152.00	0.00	761.00	9,132.00	102.7	92.1	90.9	n.a.
6. Saskatchewan	356.00	306.00	96.00	758.00	9,046.00	101.7	91.2	90.0	n.a.
7. Quebec	627.00	85.00	0.00	712.00	8,544.00	96.0	86.1	85.1	71.9
8. Prince Edward Island	222.00	306.00	180.00	708.00	8,496.00	95.5	85.6	n.a.	n.a.
9. Manitoba	330.00	306.00	12.50	648.50	7,782.00	87.5	78.5	77.5	65.5
10. Nova Scotia	293.00	306.00	0.00	599.00	7,188.00	80.8	72.5	71.6	n.a.
Average	569.93	216.00	74.25	860.60	10,322.18	116.1	104.1	104.8	95.1
C) Single Parent – Disabled with Two Children									
1. Alberta	1,272.00	0.00	180.47	1,452.46	17,429.52	157.4	141.1	139.4	117.8
2. Newfoundland and Labrador	408.00	371.00	298.70	1,077.70	12,932.40	116.8	104.7	103.4	n.a.
3. British Columbia	545.00	371.00	133.12	1,049.12	12,589.40	113.7	101.9	100.7	85.1
4. Saskatchewan	472.00	371.00	171.70	1,014.70	12,176.40	110.0	98.6	97.4	n.a.
5. Ontario	717.00	125.00	134.37	976.37	11,716.44	105.8	94.9	93.7	79.2
6. Prince Edward	352.00	371.00	213.70	936.70	11,240.40	101.5	91.0	n.a.	n.a.

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Island									
7. Manitoba	427.90	371.00	136.20	935.10	11,221.20	101.3	90.9	89.7	75.9
8. New Brunswick	640.00	152.00	123.70	915.70	10,998.40	99.3	89.0	87.9	n.a.
9. Quebec	684.00	85.00	104.25	873.25	10,479.08	94.6	84.8	83.8	70.9
10. Nova Scotia	297.00	371.00	123.70	791.70	9,500.00	85.8	76.9	76.0	n.a.
Average	581.49	258.80	161.99	1,002.28	12,028.32	108.6	97.4	96.9	85.8
D) Married Couple, with Two Children (8 and 13) – One Adult Disabled									
1. Alberta	1,300.00	0.00	180.47	1,480.47	17,765.64	128.6	115.3	113.9	96.3
2. Saskatchewan	620.00	371.00	170.70	1,162.70	13,952.40	101.0	90.5	89.4	n.a.
3. Newfoundland & Labrador	478.00	371.00	298.70	1,147.70	13,772.40	99.7	89.3	88.3	n.a.
4. British Columbia	605.00	371.00	133.12	1,098.12	13,309.40	96.4	86.3	85.3	72.1
5. Ontario	825.00	120.75	134.37	1,080.12	12,961.44	93.8	84.1	83.1	70.3
6. Manitoba	556.00	371.00	136.20	1,063.20	12,758.40	92.4	82.8	80.6	69.2
7. Prince Edward Island	419.00	371.00	213.70	1,564.00	12,044.40	87.2	78.2	n.a.	n.a.
8. New Brunswick	671.00	152.00	123.70	1,003.70	11,360.40	82.2	73.7	72.8	n.a.
9. Quebec	730.00	85.00	104.25	919.25	11,031.08	79.9	71.6	70.7	59.8
10. Nova Scotia	395.00	371.00	123.70	898.70	10,676.40	77.3	69.2	68.4	n.a.
Average	659.90	258.38	161.89	1,035.48	12,963.20	93.9	84.1	83.6	73.5

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1. Includes individual provincial monetary supplemental benefits plus the Federal Child Tax Credit and Family Allowance.
2. Christmas allowance averaged over 12 months.

Appendix B: Social Assistance Income Compared to Low Income Cut-Off Points (2014)

Rank Province/Territory	Basic Monthly Benefit (a) \$	Shelter Subsidy (b) \$	Other Supplementary Benefits (c) ³ \$	Monthly Total (a+b+c) \$	Yearly Income (a+b+c) (12) \$	% of LICO CMA <30,000	% of LICO CMA 30,000- 99,999	% of LICO CMA 100,000- 499,999	% of LICO CMA 500,000 +
A) Single Disabled Person									
set shelter subsidy									
1. Saskatchewan ⁴	993.00	221.50	312.08	1526.58	18318.96	121.3	108.8	107.4	n.a.
2. Ontario	619.00	479.00	91.50	1189.50	14274.00	94.6	84.7	83.7	70.8
3. Newfoundland and Labrador	534.00	372.00	94.25	1000.25	12003.00	79.5	71.3	70.4	n.a.
4. British Columbia	531.42	375.00	37.17	937.59	11251.08	74.5	66.8	66.0	55.8
5. Nova Scotia	255.00	535.00	66.35	856.35	10276.20	68.1	61.0	60.2	n.a.
Average	586.48	396.50	120.27	1102.05	13224.65	87.6	78.5	77.5	63.3
shelter subsidy top up									
1. Alberta	1588.00	¹	35.08	1623.80	19,476.96	129.0	115.7	114.2	96.6
2. Prince Edward Island	1200.00	¹	41.25	1241.25	14,895.00	98.7	88.5	n.a.	n.a.
3. Quebec	947.00	¹	27.09	974.09	11,689.00	77.4	69.4	68.6	58.0

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4. Manitoba	871.00	¹	47.92	918.92	11,027.04	73.1	65.5	64.7	54.7
5. New Brunswick	663.00	¹	73.00	736.00	8,832.00	58.5	52.5	51.8	n.a.
Average	1053.80		44.87	1098.81	13184.00	87.3	78.3	74.8	69.8
B) Married Couple, Both Disabled									
set shelter subsidy									
1. Saskatchewan	1,497.00	270.50	365.00	2,132.50	25,590.00	167.6	124.9	123.3	n.a.
2. Ontario	1,211.00	753.00	131.83	2,095.83	25,150.00	166.6	122.7	121.2	102.5
3. British Columbia	949.06	570.00	65.25	1,584.31	19,011.72	125.9	92.8	91.6	77.5
4. Newfoundland and Labrador	756.00	372.00	116.00	1,244.00	14,928.00	98.9	72.8	71.9	n.a.
5. Nova Scotia	510.00	570.00	109.00	1,188.95	14,267.40	94.5	69.6	68.8	n.a.
Average	984.61	507.10	157.42	1649.12	19789.42	130.7	96.6	95.4	90.0
shelter subsidy top up									
1. Alberta	3,176.00	¹	36.83	3,212.83	38,553.96	255.4	188.1	185.8	157.1
2. Prince Edward Island ⁵	2,400.00	¹	59.75	2,459.75	29,517.00	195.6	144.0	n.a.	n.a.
3. Quebec	1,416.00	¹	271.00	1,687.00	20,244.00	134.1	98.8	97.6	82.5
4. Manitoba	1,176.00	¹	90.00	1,266.00	15,192.00	100.7	74.1	73.2	61.9
5. New Brunswick	994.00	¹	146.00	1,140.00	13,680.00	90.6	66.8	65.9	n.a.

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Average - shelter top up	1832.40		120.72	1953.12	23437.39	155.3	114.4	105.6	100.5
C) Single Parent – Disabled with Two Children									
set shelter subsidy									
1. Saskatchewan	1316.00	327.50	1,376.67	3,020.17	36,242.00	158.4	142.0	140.2	n.a.
2. Ontario	762.00	816.00	1,306.17	2,884.17	34,610.04	151.3	135.6	133.9	113.3
3. Nova Scotia	521.00	620.00	1,122.17	2,263.17	27,158.00	118.7	106.4	105.1	n.a.
4. British Columbia	672.08	570.00	992.25	2,234.33	26,811.96	117.2	105.0	103.8	87.8
5. Newfoundland and Labrador	694.00	372.00	1,105.25	2,171.25	26,055.00	113.0	102.1	100.8	n.a.
Average	793.02	541.10	1180.50	2514.62	30175.40	131.7	118.2	116.8	100.6
shelter subsidy top up									
1. Alberta	1,588.00	1	1,107.67	2,695.67	32,348.00	141.4	126.8	125.2	105.9
2. Manitoba	1,324.00	¹	917.17	2,294.17	27,530.00	120.4	107.8	106.5	90.1
3. Prince Edward Island ⁵	1200.00	¹	983.92	2,183.92	26,207.04	114.6	102.7	n.a.	n.a.
4. New Brunswick	1030.00	¹	1,070.16	2,100.16	25,201.92	110.2	98.8	97.5	n.a.
5. Quebec	947.00	¹	970.17	1,847.00	22,164.00	96.9	86.9	85.8	72.5
Average	1217.80		1009.82	2224.18	26690.19	116.7	104.6	103.8	89.5

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D) Married Couple, with Two Children (8 and 13) – One Adult Disabled									
set shelter subsidy									
1. Saskatchewan	1621.00	327.50	1,365.17	3,313.67	39,764.00	139.3	124.9	123.4	n.a.
2. Ontario	905.00	886.00	1,325.83	3,116.83	37,401.96	131.1	117.5	116.0	98.1
3. British Columbia	794.45	660.00	995.17	2,249.62	29,395.40	103.0	94.0	92.9	77.1
4. Nova Scotia	776.00	620.00	1,001.42	2,397.42	28,769.00	100.8	90.4	89.2	n.a.
5. Newfoundland and Labrador	742.00	372.00	1,046.00	2,160.00	25,920.00	90.8	81.4	80.4	n.a.
Average	967.69	573.10	1146.72	2647.51	32250.07	113.0	101.6	100.4	87.6
shelter subsidy top up									
1. Alberta	1,588.00	¹	1,107.67	2,695.67	32,348.00	113.4	101.6	100.3	84.9
2. Manitoba	1,574.00	¹	970.17	2,544.17	30,530.04	107.0	95.9	94.7	80.1
3. Prince Edward Island ⁵	1,200.00	¹	983.92	2,183.92	26,207.00	91.8	82.3	n.a.	n.a.
4. New Brunswick	1092.00	¹	1,062.17	2,154.17	25,850.00	90.6	81.2	80.2	n.a.
5. Quebec	947.00	¹	970.17	1,917.17	23,006.00	80.6	72.3	71.4	60.4
Average	\$1,280.20		\$1,018.82	\$2,299.02	\$27,588.21	96.7	86.7	86.7	75.1
Rank Province/Territory	Basic Monthly	Shelter Subsidy (b)	Other Supplementary Benefits (c) ³	Monthly Total (a+b+c)	Yearly Income (a+b+c)	% of LICO CMA	% of LICO CMA	% of LICO CMA	% of LICO CMA

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					(12)				
	Benefit(a)					<30,000	30,000-	100,000 -	500,000 +
	\$	\$	\$	\$	\$		99,999	499,999	

1. Shelter subsidies are provided in Alberta and New Brunswick when the rent exceeds 30% of the household's total income and in Quebec and Prince Edward Island when it exceeds 25%. In Manitoba the rent supplement is the difference between the rent-geared-to-income and the approved market rent for the affordable housing unit.
2. Includes averaged Newfoundland and Labrador Gas fuel allowance.
3. Includes federal child tax benefit of \$900.0, GST/HST rebate and provincial child benefit
4. The Saskatchewan rate is tiered by community. The average of the four tiers was used.
5. Prince Edward Island determines payment based upon assessed percent functioning in activities of daily living. The mean of the 26% - 50% (\$1600/month) and 51% - 74% (\$800/month) was used for these examples.

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Appendix C

Low Income Cut-Offs (1984)

Family Size	CMA			
	<30,000	30,000-99,000	100,000-499,999	500,000 +
1	\$7,305	\$8,149	\$8,252	\$9,758
2	\$8,892	\$9,919	\$10,044	\$11,876
3	\$11,071	\$12,351	\$12,507	\$14,789
4	\$13,812	\$15,409	\$15,603	\$18,450

Low Income Cut-Offs (2014)

Family Size	CMA			
	<30,000	30,000-99,000	100,000-499,999	500,000 +
1	15,093	16,836	17,050	20,160
2	18,370	20,493	20,750	24,536
3	22,873	25,517	25,839	30,553
4	28,537	31,835	32,236	38,117

Appendix D: Provincial Websites

None of the provincial websites indicated that information was available in other accessible formats, although some websites did offer the option of increasing the font size.

Alberta

<http://www.humanservices.alberta.ca/AWonline/AISH/7238.html>

<http://www.humanservices.alberta.ca/documents/2015-16-human-services-annual-report.pdf>

British Columbia

<http://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/disability-assistance-rate-table>

<http://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/organizational-structure/ministries-organizations/social-development-social-innovation/2014-service-satisfaction-summary.pdf>

Manitoba

https://www.gov.mb.ca/fs/eia/pubs/eia_disability.pdf

http://www.gov.mb.ca/jec/reports/2007_2016_fiscal/2007-16_pdfs/15_16_jec_ar.pdf

New Brunswick

http://www2.gnb.ca/content/gnb/en/departments/social_development/social_assistance/social_assistancerateschedules.html

<http://www2.gnb.ca/content/dam/gnb/Departments/sdds/pdf/Statistics/CaseloadandRecipients/2015-2016-e.pdf>

Newfoundland and Labrador

<http://www.aes.gov.nl.ca/income-support/overview.html>

<http://www.health.gov.nl.ca/health/personsdisabilities/>

Nova Scotia

<http://novascotia.ca/coms/disabilities/SPDProgramPolicy.html>

http://www.novascotia.ca/coms/department/documents/dcs-statement_of_mandate-2015-2016.pdf

Ontario

<http://www.mcass.gov.on.ca/en/MCASS/programs/social/directives/index.aspx>

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http://www.mcass.gov.on.ca/documents/en/mcass/social/reports/ODSP_EN_2016-02.pdf

Prince Edward Island

<http://www.gov.pe.ca/sss/index.php3?number=1048986&lang=E>

Quebec

<http://www.emploi.quebec.gouv.qc.ca/en/citizens/obtaining-financial-assistance/social-assistance-and-social-solidarity-programs/how-benefits-are-calculated/>

Saskatchewan

<https://www.saskatchewan.ca/residents/family-and-social-support/people-with-disabilities/income-support-for-people-with-disabilities#further-information>

<http://publications.gov.sk.ca/documents/17/76951-Saskatchewan-Assurance-Income-for-Disability-Rates.pdf>