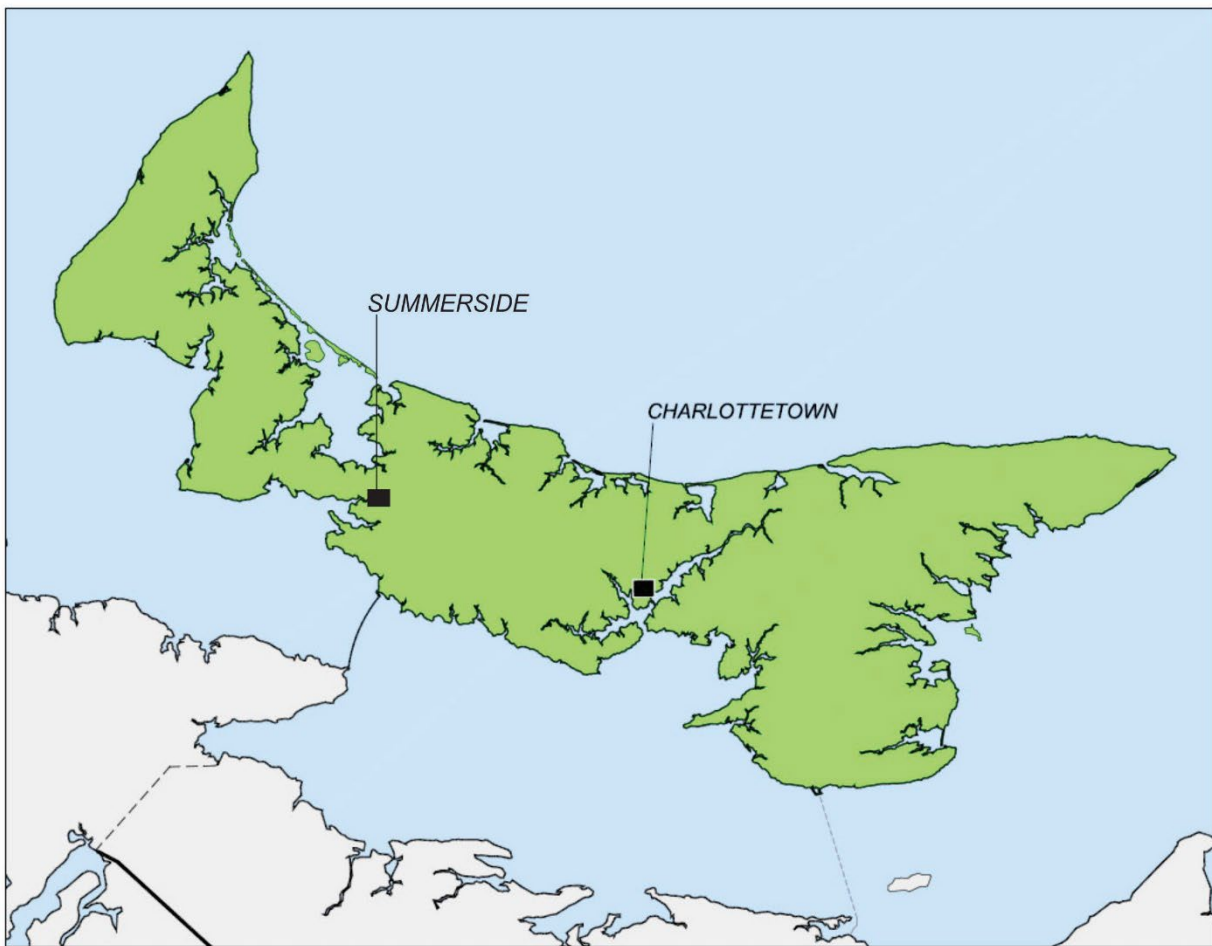


Only a Temporary Patch

Child and Family Poverty on Prince Edward Island



Tenth Annual Report Card on Child and Family Poverty on Prince Edward Island – 2023

MacKillop Centre for Social Justice and PEI Coalition for a Poverty Eradication Strategy

February 13, 2024

Introduction

In 1989, Ed Broadbent led a unanimous all party resolution in the House of Commons to end child poverty in Canada by the year 2000. The latest data on poverty in Canada reveals that despite some efforts since then to eradicate poverty, child poverty rates for Canada in 2021 continued to be comparable more than 30 years later - 15.8 percent in 1989 vs 15.6 percent in 2021. This represents 1,066,150 children living below the poverty line in 2021. While consistent progress in poverty reduction took place from 2015 – 2020 due to implementation of the Federal Government’s Poverty Reduction Strategy, 2021 marks a reversal of this trend as poverty rates increased markedly for children from coast to coast to coast. Of particular note is the sharp decline in child poverty from 2019 – 2020, attributed to a great extent to CERB payments to address the hardship brought on by the COVID emergency. Sadly, such benefits turned out to be only a temporary patch on our vital Social Safety Net.

Executive Summary

This report card focuses on the current situation of poverty on Prince Edward Island and in Canada in 2023 using the latest available data based on Statistics Canada T. Family File (TIFF), 2021 to report on poverty as well as other sources as noted. As we search for improvement in child and family poverty, it is disappointing to find that very little progress has been made since 1989 when Ed Broadbent was instrumental in having an all-party unanimous resolution passed in the House of Commons to end child poverty by the year 2000.

The child and family report card reminds our governments and the general public that little progress has been made to eradicate poverty and that we are slipping backwards. The financial help given during the COVID-19 crisis was temporary and even with it, poverty still remained at high levels. The report card is a necessary reminder of just how serious poverty still is in this wealthy country and that poverty can be eradicated. There are solutions but we can’t do it with temporary patches. We need to tackle the root causes.

Following the temporary decline in child poverty in on PEI in 2020, from 18.4 percent in 2019 to 14.1 percent in 2020, the poverty rate for children increased in 2021 to 15 percent, an increase of 0.9 percentage points or 6.4 percent. The increase amounted to an addition of 330 children for an overall child poverty total of 4,420 children. Sadly, child poverty is expected to continue to increase in the future.

The poverty rate for working age people on PEI, ages 18 to 64 also increased by 0.9 percentage points, from 11,970 workers in 2020 to 13,200 in 2021, up 6.8 percent. The toll this takes on workers was explained by a woman worker with one dependent child who considers herself better paid than many other workers:

“My situation in February 2024, is that working poor like myself are carrying a major toll financially, applying more credit cards or increasing the current balance beyond the due date to pay for groceries. I’m working two jobs and barely getting by, not able to afford rent, can’t qualify for government programs due to making too much money but can’t save for a mortgage because of paying high rent.”

The poverty rate for people age 65 and over, increased 1.6 percentage points from 5,130 in 2020 to 5,910 in 2021. An additional 780 seniors fell below the poverty line, an increase of 9.8 percent.

Overall, poverty in PEI increased from 21,190 people in 2020 to 23,530 in 2021, an increase of 2,340 persons. PEI also had the highest provincial rate of children living in food insecure households at 35.1 percent, representing 11,000 children. Year over year, this is an increase of 3,000 children or 40 percent. The rate in 2020 was 25.4 percent. Year over year, PEI also had the **highest provincial food inflation rate at 7.1 percent comparing December 2023 to December 2022.**

The depth of poverty on PEI is shocking not just for single people but also for single parents and couples with children. They lack basic essentials and need more income. As they try to survive on their low income, prices for food, rent, heat, and energy continue to climb. Year after year single parents are more than \$9,000 below the poverty line and couples with children can be close to \$11,000 below that line. The indifference to this situation is beyond shocking. In addition, **children ages 0 – 2** years have the highest child poverty rate at 16.9 percent. Both mothers and children are deprived of the nutritious food they need for good health.

In this current situation, government transfers are key given the low wage rates, part time work, and inadequate Employment Insurance rates. Without current government transfers, children under six years would have a whopping 41.2 percent poverty rate and the rate for children ages 0 – 17 would be 37.6 percent. The province of PEI also has a big responsibility to eradicate poverty, including establishing a provincial child benefit. At this point it is one of only two provinces in Canada that doesn't have such a benefit and the Department of Social Development and Seniors is clawing back the federal CERB payments from people on Social Assistance who thought they were getting a small break to help them during the COVID crisis.

We agree with the CCPA-Nova Scotia child poverty report that the minimum wage needs to be raised to \$20.00 per hour and that Social Assistance has to be radically transformed. Furthermore, as we welcome immigrants and refugees to our province, we have to assure them that they haven't just left their situation of poverty to come and live in another one. The poverty for visible minority youth in PEI is 35.8 percent while the rate for non-racialized youth is 13.4 percent. Many racialized minorities are under the MBM-DIP or 75 percent below the poverty line.

The introduction of free heat pumps to replace oil furnaces is a positive move forward. In general, when it comes to housing, loopholes that favour the landlord have to be closed and subsidies to tenants need to be adequate; otherwise they will benefit only the landlord. Older stock housing needs to be improved, many new housing units need to be constructed, especially public units and co-operative housing.

The new \$10.00 per day early learning child care will help families with children but more licensed spaces need to be opened.

We believe that a **Job Guarantee** that offers decent work at decent pay and benefits, accompanied by effective training and administered at the community level, is one of the most promising ways to help eradicate poverty. Good jobs with good pay eradicate poverty and give new life to communities. It is a catalyst for creative imagination as it transforms the economic and political structures that create poverty. With this program, communities come alive, people discover their dignity, develop their talents and are able to give back to others.

Poverty is increasing once again on PEI and elsewhere in Canada

PEI, like elsewhere in Canada, experienced a clear downward trend in child poverty beginning in 2015 and culminating in the sharpest decline from 2019 – 2020 due to the availability of pandemic-related emergency benefits. However, according to data from Statistics Canada based on the annual tax file CFLIM-AT Low Income Measure, rates rebounded significantly for all age deciles. This was exacerbated by recent economic trends such as high inflation and increases in the cost of food and other basic needs, including housing and energy. The situation underscores an urgent need to rethink and revamp our poverty reduction actions.

Table 1 illustrates the overall decline in poverty rates since 2015. Note an increase in 2021.

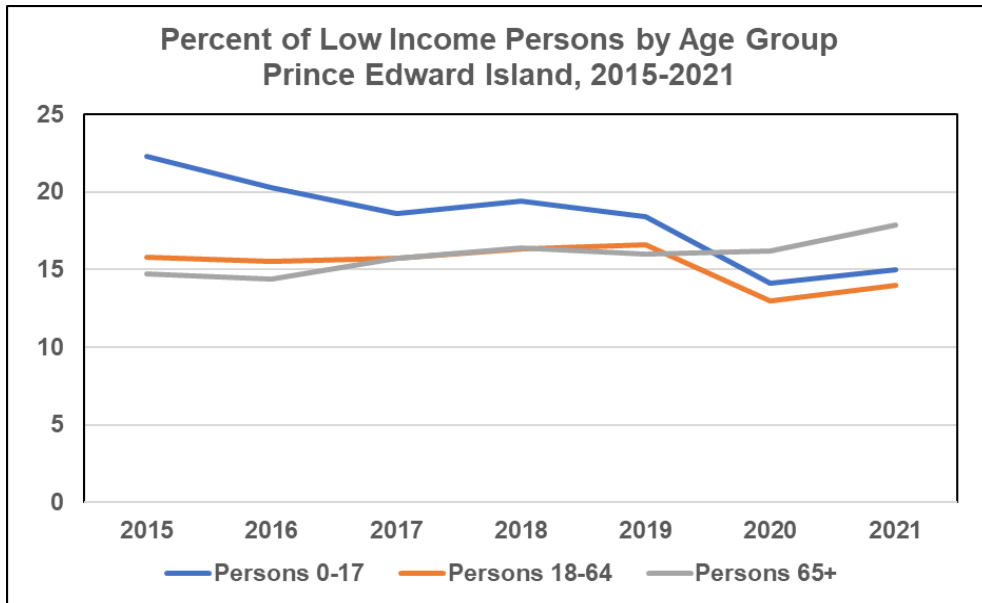
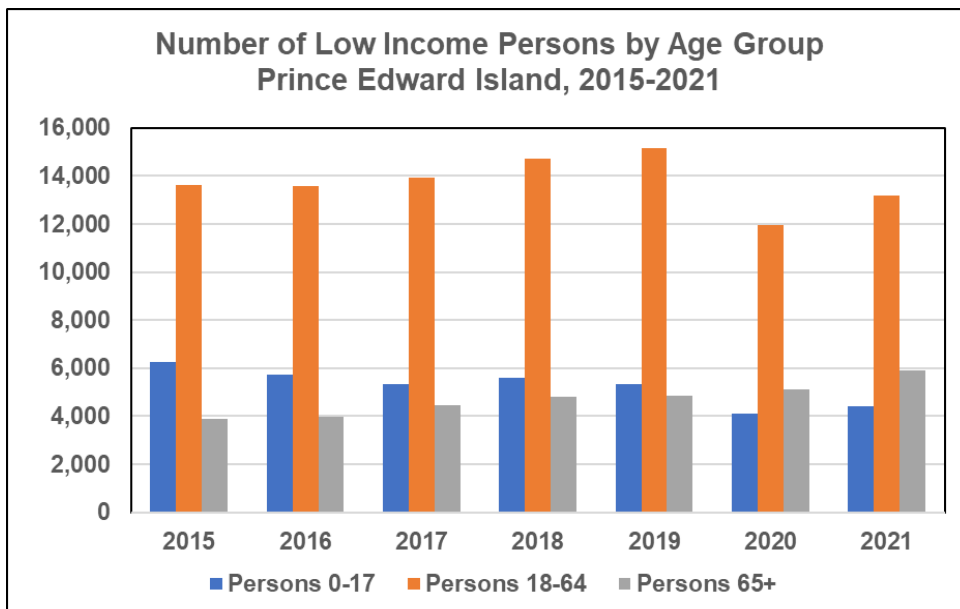


Table 2. The numbers of low income persons by age group on PEI in 2021 is below the 2015 number, indicating that poverty attempts in the last seven years have hardly progressed.

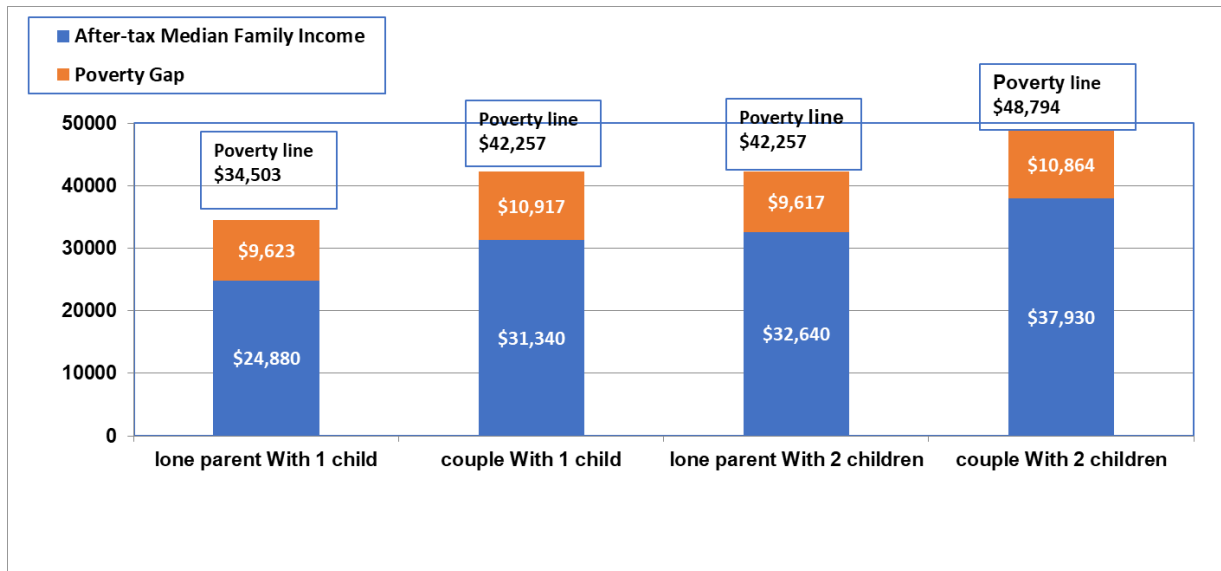


Depth of Low Income for Poor Families in Prince Edward Island 2021

The 2021 Depth of Poverty figures illustrate how much low income people fell behind from 2020 to 2021. On Prince Edward Island, lone parents with one child struggled with an enormous gap in the income necessary to bring them above the poverty line. Each year we look for progress made in helping families overcome such an enormous income shortfall to obtain the amount of income necessary for their basic needs. Instead of a reduction, the gap from 2020 to 2021 increased substantially.

Single parents with one child experienced an increase in their depth of poverty from \$8,617 in 2020 to \$9,623 in 2021, an increase of \$1,006 - a huge burden added to the already enormous one they already carried.

Table 3



Single parents with two children suffered the most serious decline in support from 2020 to 2021 as the gap of \$7,608 increased to \$9,617 in 2021, a difference of \$2,009.

Couples with children suffered a similar fate. In 2020 the gap for a couple with one child was \$9,878. It increased to \$10,917 in 2021, an increase of \$1,039, while a couple with two children saw their gap increase by \$672 from \$10,192 in 2020 to \$10,864.

What is behind the inability to decrease these horrendous gaps? Why did people slip so far behind from 2020 to 2021, the latest available figures? Tragically, there are few if any signs that governments have strengthened the social safety net to help people in need. They are either not listening or they don't want to hear. In the provincial election campaign of 2023, poverty was the number one issue, and federal politicians going door to door heard the message that Pharmacare is the number one issue. Many families are spending too much income on medications. Both poverty and pharmacy issues illustrate the need for a strong social safety net. All Canadian provinces need to pay attention to Quebec's job creation and training program that

helped many families to rise above the poverty line. We can rejoice that we now have \$10.00 per day early learning childcare as more women are able to work. Quebec is also more generous with its income and job training supports.

Younger children show high rates of poverty

Table 4

One of the most disturbing aspects of child poverty is its unequal effects on different ages within the 0-17 age group. The most concerning statistic is age group, 0 to 2 years. On PEI, 16.1 percent of children in these early, formative years suffer from poverty and therefore insufficient nutrition. This is a very substantial percentage of children who are denied an early start on a healthy life because of poverty. Dr. Leslie Frank of Acadia University, author of *Infant Food Insecurity in a Rich Nation*, states that: “Both mothers and infants in this age group need more nutritious food. All modes of feeding are compromised by food insecurity – breastfeeding, formula and solid foods.”¹ The first 1,000 days of life (from conception to two years) is now considered the most critical time for optimizing growth and development through the life course.² Also, on Prince Edward Island, 15.2 percent of the 9 to 11 age group is in poverty, 0.4 percentage points above the Canadian average. This is a large percentage for this important group that is already struggling with lots of social and physical challenges. They should not have to deal with poverty.

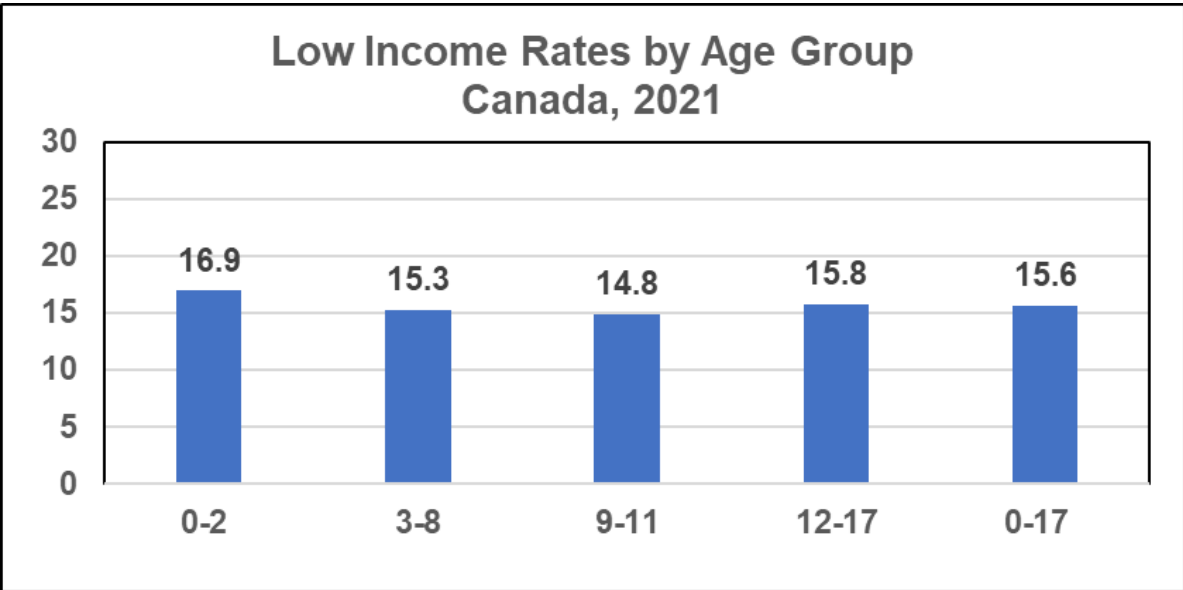


Table 5. In the age breakdown for children in Canada, ages 0-17, ages 0-2 had the highest percentage of poverty at 16.9 percent, a full 1.1 percentage points higher than the next group Ages 12-17 had 15.8 percent, followed by children ages 3-8 at 15.3 percent. Children ages 9-11 had the lowest percentage of poverty at 14.8 percent. The overall total for children ages 0-17 was 15.6 percent.

The number of children with adjusted income below the poverty line by age group illustrates that people ages 12 to 17 comprise the most numerous group of children in poverty on PEI.

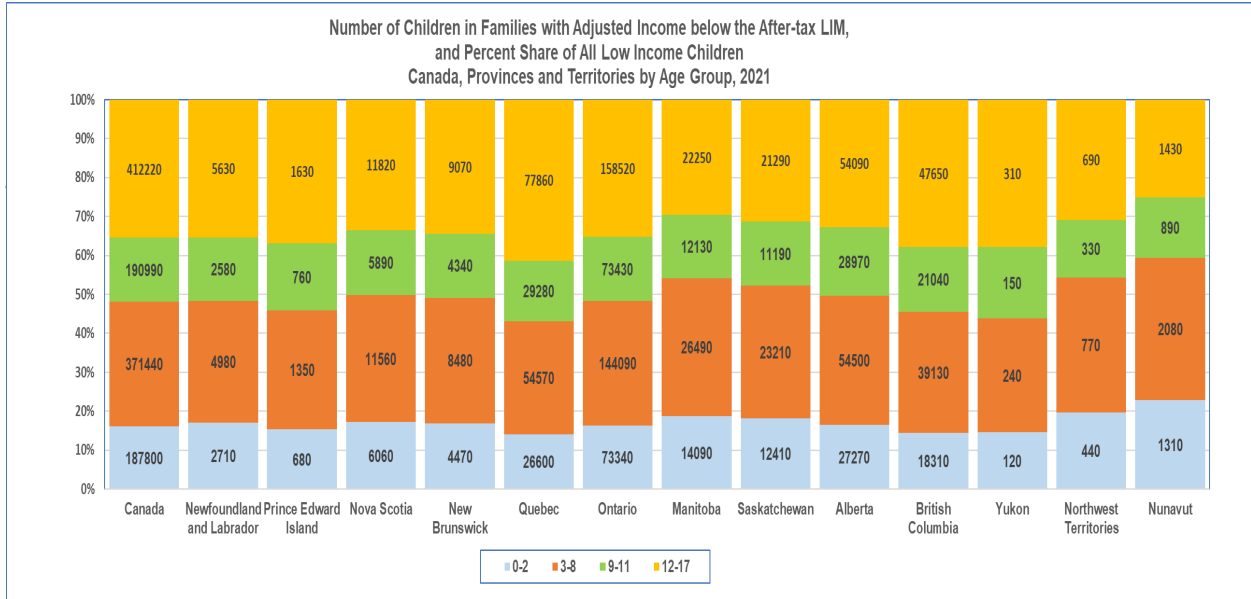
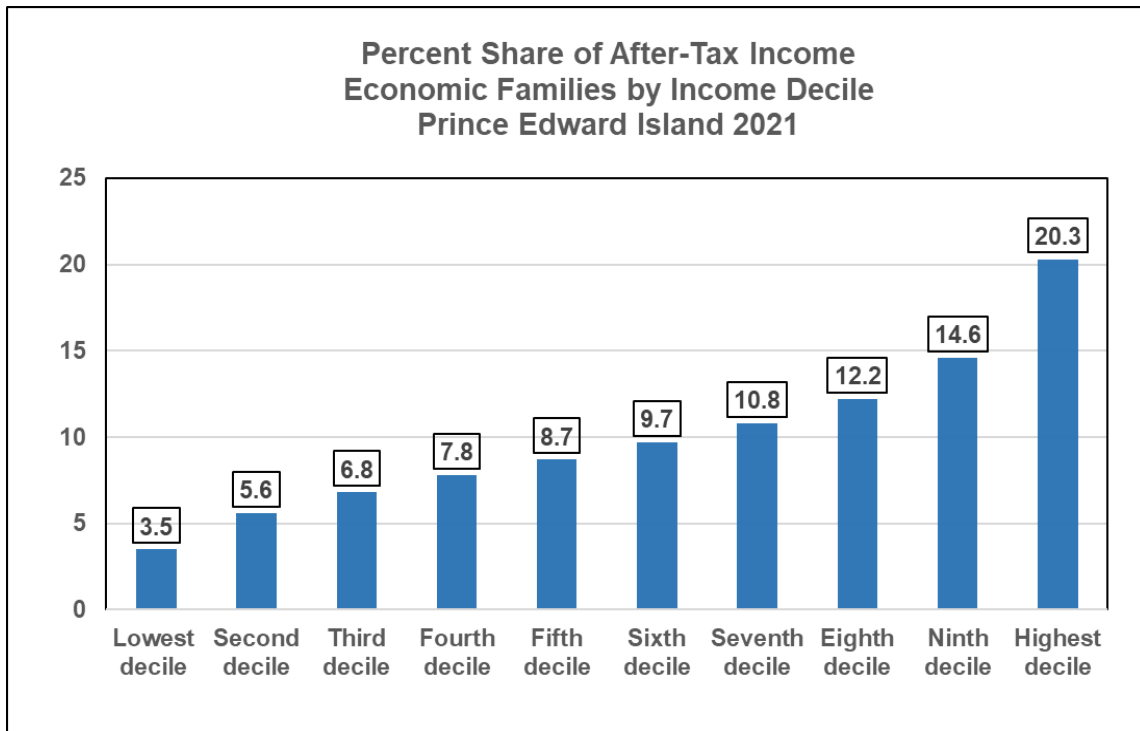
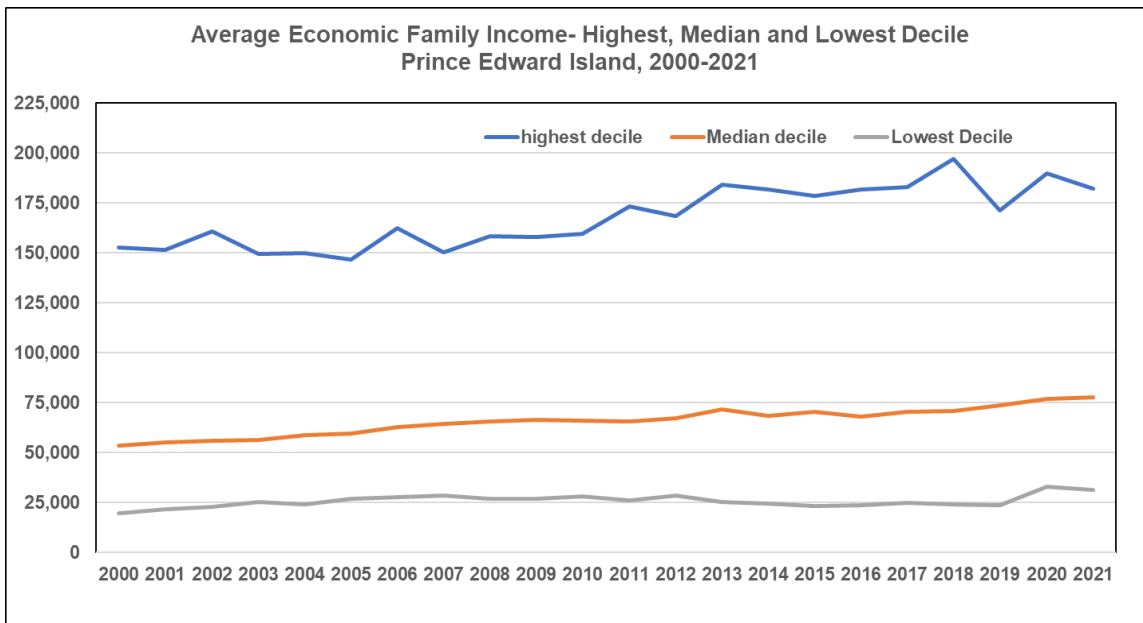


Table 6&7 shows the very sizeable gap is between the highest income decile on PEI and the lowest one. It also shows the sizeable gap between the highest and the median deciles.



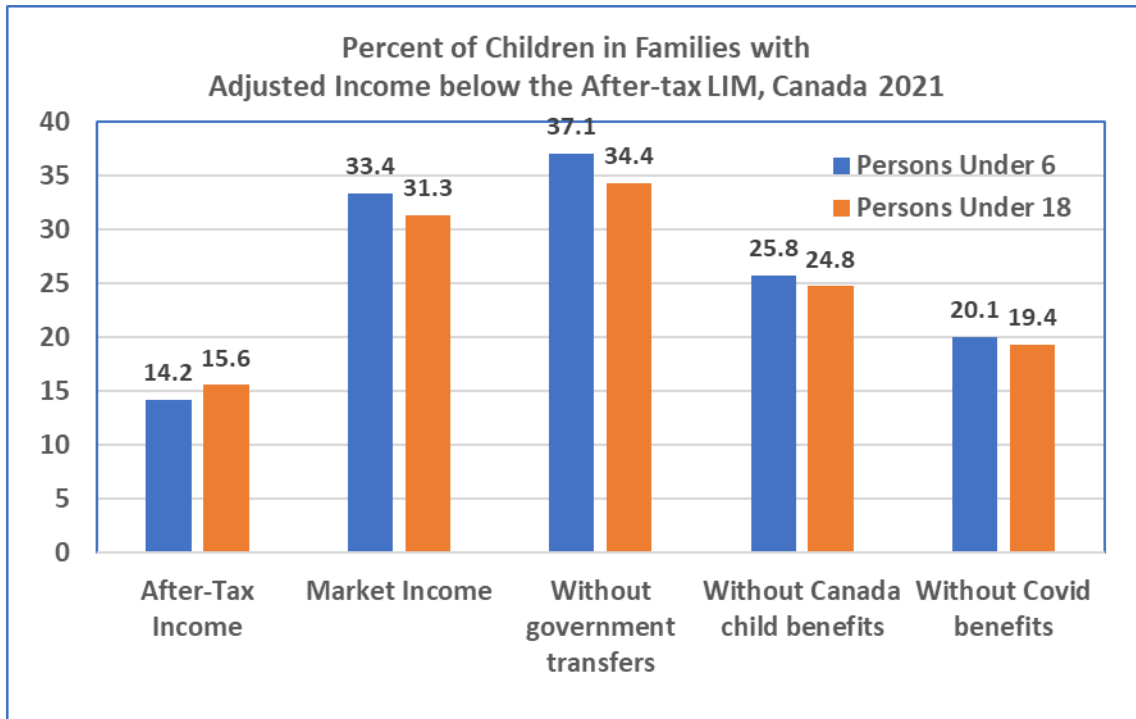


Impact of Government Transfers on Poverty Rates

Government transfers, market income and child benefits emerge as the most important sources of income for people in poverty. The Canadian Income Survey states that 80 percent of market income comes from employment, underlining the importance of a living wage. In addition, without government transfers, the poverty rate for children in Canada under six years of age would be at its highest rate, a whopping 37.1 percent. The rate for persons under 18 years would be 34.4 percent. These figures underline just how important government transfers are in the whole effort to eradicate poverty. The same is true for market income.

A good job with decent pay is one of the effective ways to help eradicate poverty. However, too many workers are kept in poverty because of low wages. Without transfers children under six years would suffer most from lack of Market income to the tune of 33.4 percent while persons under 17 would have a poverty rate of 31.3 percent. Without the Canada Child Benefit, children in Canada under six years would have a poverty rate of 28.8 percent and the rate for persons 0-17 would be 24.8 percent. Without COVID benefits children under six years would have had a poverty rate of 20.1 percent in 2021 and people under 18 would have had a poverty rate of 19.4 percent. With transfer adjustments, the after tax poverty rate for PEI was 14.2 percent for children under age 6 and 15.6 percent for people ages 0-17.

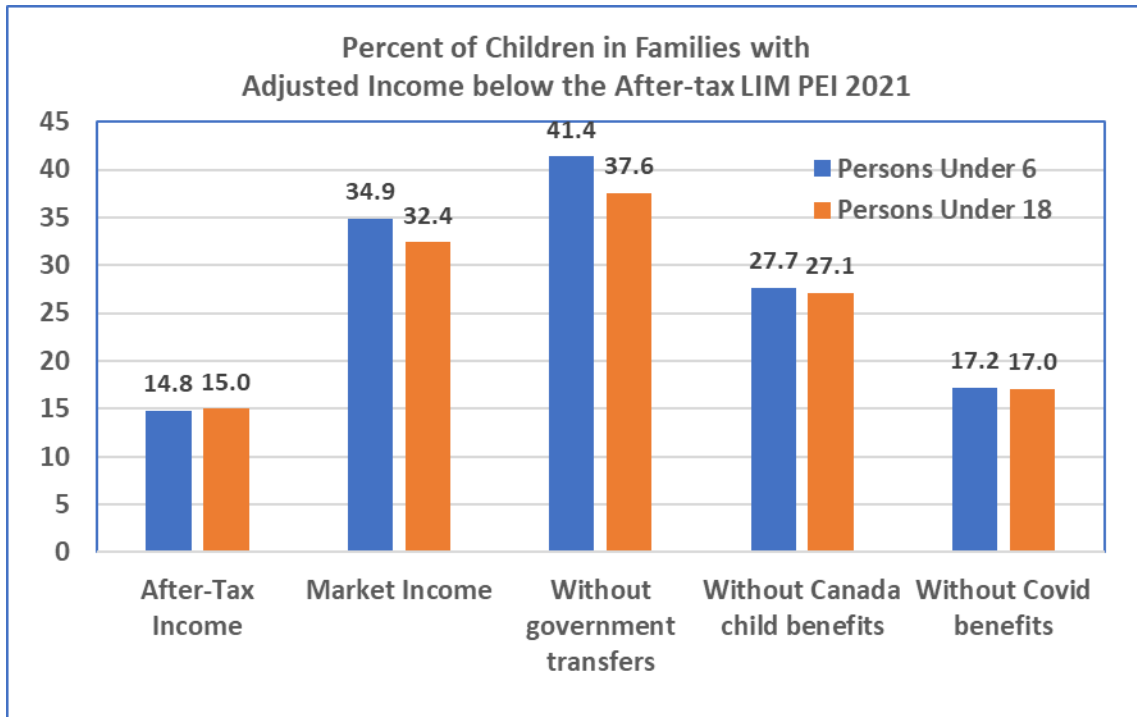
Table 8



For Prince Edward Island, Government transfers make an even larger contribution. Without these transfers there would be 41.1 percent of children ages 0 – 6 in low income families, 4.3 percentage points above the national average. People ages 0 – 17 would have a poverty rate of 37.6 percent, 3.2 percentage points above the national average. Figures for market income place child poverty above the national average with 34.9 percent of children under 6 below the poverty line, 1.5 percentage points above the national level, and 32.4 percent of children ages 0-17 would be in families below the poverty line, 1.1 percentage points above the national level.

Without the Canada Child Benefit, 27.7 percent of children under six years would be in poverty, 1.4 percentage points above the national average. People ages 0 – 17 would have a poverty rate of 27.1 percent or 2.3 percentage points above the national level. Without COVID benefits, which declined and ended in 2021, the poverty rate for children under 6 years would be 17.2 percent, 2.9 percentage points below the national average and people ages 0 – 17 would have a poverty rate of 17 percent, 2.4 percentage points below the national level. Children under six years saw the poverty rate go down 2.4 percentage points and children ages 0 – 17 saw their poverty rate decline 2.4 percent.

Table 9



Tables 10 and 11

These tables illustrate once again the very important impact federal government transfers make for children in all provinces and therefore on the well-being of Canadians in general. Table 10 compares the poverty rate of children below 6 years with and without government transfers. Market income mostly covers the earned income of families and its effect on child poverty.

| CHILDREN IN FAMILIES BELOW AFTER-TAX LIMs BY VARIOUS INCOME SCENARIOS 2021 | | | | | |
|--|--|--|--|---|--|
| UNDER 6 | After-Tax Income | Market Income | Without government transfers | Without Canada child benefits | Without Covid benefits |
| GEOGRAPHY | PROPORTION OF KIDS Below 6 IN FAMILIES WITH ADJUSTED AFTER TAX INCOME BELOW LIM AFTER TAX THRESHOLD | PROPORTION OF KIDS Below 6 IN FAMILIES WITH ADJUSTED MARKETINCOME BELOW LIM AFTER TAX THRESHOLD | PROPORTION_KIDS below 6 IN FAMILIES WITH the Adjusted After Tax income of the family Minus the Government Transfers BELOW AFTER TAX LIM THRESHOLD | PROPORTION_KIDS Below 6 IN FAMILIES WITH the Adjusted After Tax income of the family Minus Canada Child Benefits (CCB) BELOW AFTER TAX LIM THRESHOLD | PROPORTION_KIDS Below 6 IN FAMILIES WITH the Adjusted After Tax income of the family Minus COVID Benefits BELOW AFTER TAX LIM THRESHOLD |
| CAN | 14.2 | 33.4 | 37.1 | 25.8 | 20.1 |
| NFLD | 19.6 | 39.6 | 43.7 | 31.4 | 23.8 |
| PEI | 14.8 | 34.9 | 41.4 | 27.7 | 17.2 |
| NS | 21.3 | 40.7 | 45.5 | 35.1 | 26.2 |
| NB | 18.3 | 40.8 | 45.9 | 33.8 | 23.8 |
| QUE | 9.9 | 30.0 | 35.2 | 18.4 | 12.6 |
| ON | 14.4 | 34.5 | 37.7 | 26.9 | 22.2 |
| MAN | 24.0 | 45.5 | 50.0 | 41.7 | 31.2 |
| SASK | 22.2 | 42.0 | 44.5 | 37.5 | 30.3 |
| ALBERTA | 13.8 | 31.8 | 34.9 | 26.4 | 20.5 |
| BC | 13.0 | 27.0 | 30.1 | 21.2 | 16.9 |
| YUKON | 9.0 | 23.7 | 25.7 | 17.7 | 12.1 |
| NWT | 18.4 | 37.4 | 39.0 | 32.6 | 28.1 |
| NUN | 35.4 | 66.2 | 68.5 | 59.9 | 49.8 |
| | | | | | |
| | | | | | |
| UNDER 18 | After-Tax Income | Market Income | Without government transfers | Without Canada child benefits | Without Covid benefits |
| GEOGRAPHY | PROPORTION OF KIDS Below 18 IN FAMILIES WITH ADJUSTED AFTER TAX INCOME BELOW LIM AFTER TAX THRESHOLD | PROPORTION OF KIDS Below 18 IN FAMILIES WITH ADJUSTED MARKETINCOME BELOW LIM AFTER TAX THRESHOLD | PROPORTION_KIDS Below 18 IN FAMILIES WITH the Adjusted After Tax income of the family Minus the Government Transfers BELOW AFTER TAX LIM THRESHOLD | PROPORTION_KIDS Below 18 IN FAMILIES WITH the Adjusted After Tax income of the family Minus Canada Child Benefits (CCB) BELOW AFTER TAX LIM THRESHOLD | PROPORTION_KIDS Below 18 IN FAMILIES WITH the Adjusted After Tax income of the family Minus COVID Benefits BELOW AFTER TAX LIM THRESHOLD |
| CAN | 15.6 | 31.3 | 34.4 | 24.8 | 19.4 |
| NFLD | 18.3 | 35.3 | 39.2 | 27.7 | 20.7 |
| PEI | 15.0 | 32.4 | 37.6 | 27.1 | 17.0 |
| NS | 20.5 | 37.3 | 41.4 | 32.7 | 23.7 |
| NB | 18.7 | 36.6 | 40.6 | 30.6 | 21.4 |
| QUE | 11.3 | 27.7 | 31.6 | 18.6 | 13.4 |
| ON | 16.0 | 32.9 | 35.5 | 25.8 | 21.2 |
| MAN | 24.0 | 40.8 | 44.4 | 37.6 | 27.7 |
| SASK | 24.2 | 38.4 | 40.5 | 34.4 | 27.5 |
| ALBERTA | 16.1 | 29.5 | 32.1 | 25.0 | 19.4 |
| BC | 14.3 | 27.0 | 29.6 | 21.7 | 17.4 |
| YUKON | 10.3 | 23.1 | 24.8 | 17.0 | 12.6 |
| NWT | 20.2 | 33.5 | 35.0 | 27.8 | 24.1 |
| NUN | 35.8 | 58.5 | 60.7 | 51.5 | 43.2 |

Table 12. This table breaks down the poverty rate on PEI according to its four federal ridings. The largest overall number of people in poverty is in the Charlottetown riding at 7,640, or 19.8 percent for all ages. The child poverty rate for ages 0-17 for Charlottetown is 1,220 or 19.6 percent. Working age people, 18-64 have the largest number of people in poverty at 4,990 or 20.6 percent and senior poverty stands at 1400 or 17.1 percent. These are very high numbers. Charlottetown illustrates the extent of urban poverty on PEI. There are 1,780 more people in poverty in the Charlottetown riding than in the more rural riding of Cardigan, which places second. Charlottetown's overall poverty rate is 4.1 percentage points above the national average and its youth poverty is 4 percentage points above the national average. Working age poverty in Charlottetown is 5.8 percentage points above the national average while poverty for people 65 and over is 0.3 percentage points below the national average.

| FEDERAL ELECTION DISTRICT | All Ages | | Persons 0-17 | | Persons 18-64 | | Persons 65+ | |
|---------------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|
| | Number of low income | Percent of low income | Number of low income | Percent of low income | Number of low income | Percent of low income | Number of low income | Percent of low income |
| CARDIGAN | 5860 | 14.6 | 1150 | 14.1 | 3310 | 13.9 | 1400 | 17.1 |
| CHARLOTTETOWN | 7640 | 19.8 | 1220 | 19.6 | 4990 | 20.6 | 1430 | 17.5 |
| EGMONT | 5740 | 14.7 | 1140 | 15.6 | 2730 | 11.9 | 1870 | 21 |
| MALPEQUE | 4300 | 11 | 910 | 11.7 | 2180 | 9.3 | 1210 | 15.7 |

The overall number of people below the poverty line in Cardigan riding is 5,680, or 14.6 percent. There are: 1,150 children in poverty in the riding, or 14.1 percent; 3,310 working age people; 18-64, or 13.9 percent; and senior poverty stands out as the highest percentage at 1,400 or 17.1 percent. The Cardigan figures are slightly below the national average in all age groups.

Egmont riding results are similar to Cardigan with 5,740 or 14.7 percent of people in poverty for a difference of just 120 people. Both ridings have small urban centres and many people commute to work in the urban areas. There are 10 fewer youth in poverty at 1,140. However, the percentage of youth in poverty in Egmont is 15.6 percent. There are 2,730 or 11.9 percent of people of working age, 18-64, in poverty. Poverty remains high for ages 65 and over with 1,870 people or 21 percent of age group 65 and over in poverty. This is the highest number and percentage of seniors in poverty of any riding. Overall poverty and worker poverty are slightly below the national average, youth poverty is equal to the national average and senior poverty is 3.2 percentage points above the national level.

Malpeque riding is true to form this year with the lowest poverty rate of the four ridings. The overall poverty rate is 4,300 or 11 percent. This is 4.5 percentage points below the national level. There are 910 youth in poverty, or 11.7 percent which is 3.9 percentage points below the national average. Working age poverty, at 2,180 people, is 9.3 percent and is 5.5 percentage points below the national average. There are 1,210 persons 65 plus years of age in poverty or 15.7 percent. This is 2.1 percentage points below the national average.

How important is Geography?

It is an important factor in the distribution of jobs and opportunities that help people overcome poverty. The Census division illustrates that the larger urban centres have the highest numbers of people in poverty. For example, there are 7,640 people in low income in Charlottetown or 19.8 percent. The percent of youth in poverty is 1,220 or 19.6 percent. Working age poverty is even higher with 4,990 people below the poverty line, or 20.6 percent. Senior poverty is also above the national average at 17.5 percent.

Murray Harbour, on the Eastern end of the province has 240 people in poverty or 27 percent of the population. The number of working age people below the poverty line is 190 or 33.9 percent of the population. Three Rivers is another example, with: 1,950 people below the poverty line for 20.1 percent; 400 people ages 0-17 in poverty or 22.5 percent; 1,090 people 18-64 in poverty for 18.9 percent and 460 seniors in poverty or 21.4 percent.

On the other end of the province, Alberton has 320 people below the poverty line and percentages are pretty much in line with the national average except for seniors who have a 33.3 percent poverty rate. In O'Leary, the 90 seniors below the poverty line represent 31 percent of that population. In Summerside, the second largest city in the province, there are 2,760 people below the poverty line including 540 youth. Smaller communities closer to the larger cities have the least poverty. On Lennox Island Mi'kmaq reserve, 29 percent of seniors are in poverty. (See Appendix 1 for more detail.)

POSTAL CITY

Charlottetown leads here as well with 5,290 or 19.9 percent of people below the poverty line. There are 1,220 or 19.8 percent of people ages 0-17 below the poverty line. For working age people, 4,970 are below the poverty line or 20.8 percent and senior poverty is at 17.6 percent. Summerside has 2,780 at 16.4 percent of people below the poverty line. For ages 0-17, there are 550 people below the poverty line - 17.2 percent. People 65 and over have 770 people or 18 percent.

Urban FSA

Charlottetown C1A. Postal numbers based on the first three numbers, has the largest number of people below the poverty line with 5,290 people or 21.6 percent. Youth poverty, ages 0-17 is also high at 780 or 21.5 percent and worker poverty, ages 18 -64 stands at 3,500 or 22.6 percent, while senior poverty stands at 1,010 or 18.9 percent. Summerside has 2,470 people below the poverty line or 16.4 percent including 470 youth ages 0-17. Senior poverty at 680 is 19 percent.

Rural Communities

Again this year, St. Louis has 200 people in poverty or 18.7 percent. However, stats for ages 65 and over are startling. Of the 110 seniors in poverty, 40.7 percent are below the poverty line. Vernon Bridge has 350 people in poverty or 19.7 percent and working age poverty stands at 270 or 23.9 percent. Although Tignish has 430 people below the poverty line, its percentages are low except for senior poverty which stands at 23.3 percent. Alberton has a 23.9 percent poverty rate and Albany's poverty rate is 24 percent.

Senior poverty in Bedeque is 25 percent and 26.9 percent in Belfast. (For further information about poverty in geographical areas see Appendix 1.)

Postal Division

Data for the postal region of Charlottetown places the poverty rate for all ages at: 13,340 or 17.1 percent; child poverty, people ages 0-17, at 2,800 or 18.4 percent; people ages 18-64 at 8,590 or 17.8 percent; and people ages 65 plus at 1,950 or 13.4 percent.

The NON-CMA-CA breakdown for poverty on PEI places the poverty rate for all ages at 8,750 or 16.2 percent; ages 0-17, at 1,820 or 17.8 percent; ages 18-64 at 4,730 or 14.7 percent; and ages 65 plus at 2,210 or 19.1 percent.

Data for Summerside places poverty for all ages at 3,260 or 17.3 percent; ages 0-17 at 710 or 20.1 percent; ages 18-64 at 1,830 or 16.4 percent; and ages 65 plus at 720 or 17.1 percent.

(A CMA must have a total population of at least 100,000 of which 50,000 or more live in the urban core. Urban non-census NON-CMAs – are smaller urban areas with a population of less than 100,000.)

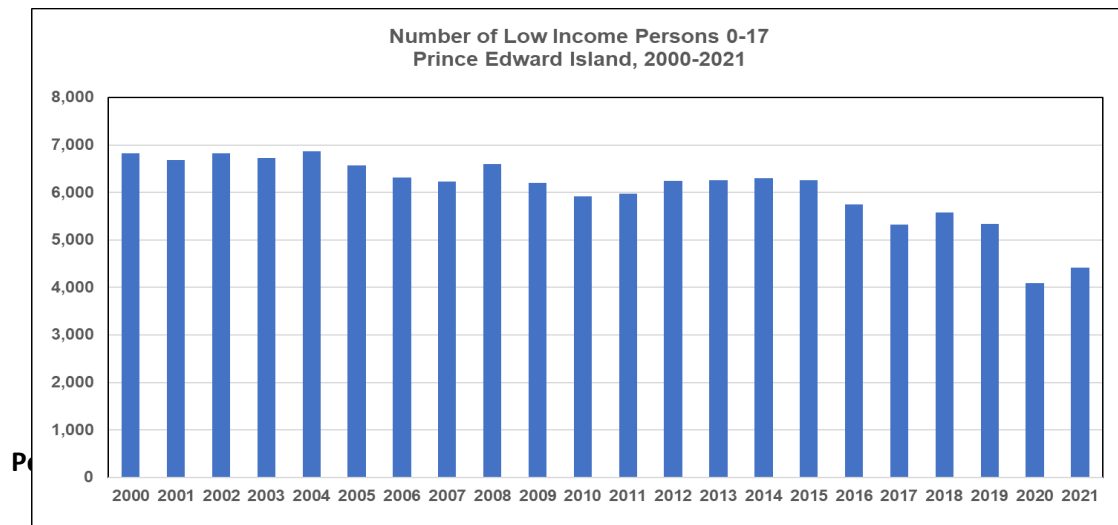
Poverty Elimination in Prince Edward Island

The latest data shows that **Poverty is increasing once again on PEI and elsewhere in Canada.**

In 2021, 15 percent of people ages 0 – 17 in PEI were in poverty and 15.6 percent in Canada. The poverty rate for seniors, age 65 and over, rose from 5,130 in 2020 to 5,910 in 2021, for an increase of 1.6 percentage points, up 9.8 percent and 780 people. This is the largest percentage of any age group, and in some small Island communities, senior poverty reached a high of over thirty percent with one community experiencing a rate of 40 .7 percent. The poverty rate rose overall, for all ages, from 21,190 in 2020 to 23,530 in 2021, an increase of 2,340. In 2021, PEI had the highest provincial rate of children living in food-insecure households at 35.1%, representing 11,000 children. Year over year, this is an increase of 3000 children or 40 percent. The rate in 2020 was 25.4 percent.ⁱ Year over year, PEI also had the highest provincial food inflation rate at 7.1%, comparing December 2023 to December 2022.

(Statistics Canada)³

Table 13



The Prince Edward Island Poverty Elimination Strategy Act enacted in May 2021 set a goal of: decreasing the PEI poverty rate by 25 percent among all persons by 2025; decreasing it by 50 percent by 2030; eliminating all poverty by 2035; and decreasing child food insecurity and chronic homelessness by 2025.⁴ Given the latest data on poverty and predictions that the rate of poverty will increase in the coming years, it is difficult to see how the targets will be met.

Most people agree that there should be no poverty. The major question is, *how can we eradicate it so that all people in the world are able to live their lives in fullness and dignity?* We recognize that people are in poverty if they lack the basic necessities of food and nutrition, shelter and clothing, health care, employment, education opportunities, transportation, adequate wages and adequate benefits.

In the global South, the problem of poverty is even more extensive. People lack all the concerns mentioned above but suffer them more acutely. In addition, they lack clean drinking water – as do many of our indigenous sisters and brothers in Canada – and they often lack adequate sanitation and can die from hunger or lack of necessary medications. People in poverty throughout the world suffer from sexual and other forms of violence, fear and insecurity, and are often voiceless and without the right to participate in the decisions that affect their lives.

In Canada, indigenous peoples, refugees, immigrants and other people of colour have higher rates of poverty than Caucasians. Many immigrants to Canada have struggled over the years to rise above poverty but by 2021 or 2024, we should have overcome the problem. It all adds up to injustice.

Many times we excuse ourselves by saying that poverty is complex. However, this can be a convenient way to avoid tackling it head on and taking aim at the political and economic systems that create poverty. The structures of our society enable a minority to own 50 percent of the world's wealth. They also increase their wealth at the expense of those in poverty. Politicians have succeeded in making higher taxes a bad word, something to be avoided at all costs. This is in spite of the fact that we need revenue to strengthen our social safety net and create more equality for all. Politicians stand by while people in communities reach deep into their pockets to stock food banks and other means of helping people find sufficient food.

In PEI, we haven't got a child benefit. We are now the second last province to establish this benefit. If the benefit was paid before Christmas, families could choose to make their own Christmas and outfit their children for winter as they see fit. PEI was the last province to stop the claw back of the Canada Child Tax Benefit from people on social assistance. It took the province until 2011 to stop that practice which was a negative judgement against people who needed assistance.

Let's implement the Child Benefit immediately. It is necessary because year over year, PEI had the highest provincial food inflation rate of any province at 7.1 percent comparing December 2023 to December 2022 and also the highest food insecurity in Canada, at 35.1 percent in 2021, representing 11,000 children. This rate was very much higher than in other provinces of Canada and amounts year over year to an increase of 3,000 children or 40 percent. (Statistics Canada)

In 2023, the Nova Scotia Office of the Canadian Centre for Policy Alternatives (CCPA) found that a living wage for Halifax amounted to \$26.50 per hour and that two incomes were needed at that rate, for a couple with two children. Although similar research hasn't taken place in PEI since 2020, the difference between Charlottetown and Halifax would be approximately one to two dollars. The minimum wage for

Halifax was \$11.50 per hour below the amount a family needs to cover its basic needs and have a cushion to take care of emergencies.⁵ The minimum wage for PEI is \$15.00 per hour and probably close to \$10.00 short of what is needed. **We agree with the CCPA recommendation that the minimum wage needs to be increased to \$20.00 per hour.**

Visible Minority Poverty

Table 14

The poverty rate for visible minorities on PEI continues to be shockingly high compared to the non-visible average. For youth, ages 0 – 17 the overall poverty rate in 2021 for non-visible minorities stood at 13.4 percent while the rate for visible minority youth was 35.8 percent. Southeast Asians had the highest rate at 62.5 percent, followed by the Chinese at 54.1 percent and the Arab population at 50.6 percent. Poverty in the Black population stood at 18.2 percent, 0.4 percentage points lower than in 2020. The Filipino poverty rate increased in 2021 to 10.6 from 4.8 percent in 2020, the lowest poverty rate for visible minorities. The number for Korean poverty stands at 0.0 percent from 23.5 percent in 2020. We can only presume that there were no up-to-date statistics for 2021.

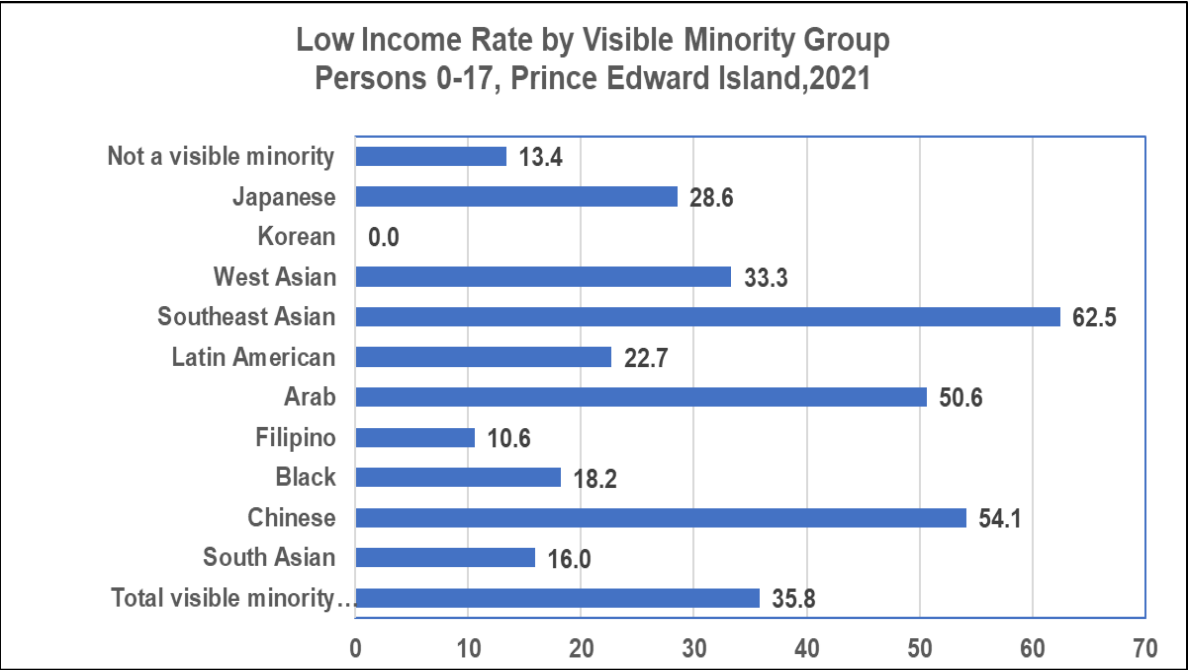


Table 15 gives the numbers of people in visible minorities in Canada in 2021; the percentages of people not in low income; the percentages of people in low income; and the numbers and percentages for PEI. While Canada has 11.8 percent in low income, and 88.2 percent not in low income, using the LIM-AT, PEI has 16 percent of people in low income and 84 percent not in low income, a difference of 4.2 percentage points. PEI also has the lowest retention rates of any province in Canada. This can be due to a number of reasons including unemployment, part-time work, low wages, high rents and housing shortage as well as an over-stressed healthcare system.

There were no 2021 statistics for indigenous poverty.

| CANADA | Total Population | Total visible minority population | South Asian | Chinese | Black | Filipino | Arab | Latin American | Southeast Asian | West Asian | Korean | Japanese | Not a visible minority |
|---|------------------|-----------------------------------|---------------|---------------|---------------|---------------|---------------|----------------|-----------------|---------------|---------------|---------------|------------------------|
| | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years |
| Total - Individual low-income status (LIM-AT) | 7201545 | 2290340 | 579400 | 314090 | 475490 | 216390 | 215175 | 104380 | 81410 | 73730 | 43530 | 22440 | 4911205 |
| Low-income status - applicable | 7201545 | 2290340 | 579400 | 314090 | 475490 | 216390 | 215175 | 104380 | 81410 | 73730 | 43530 | 22440 | 4911205 |
| In low income (LIM-AT) | 849375 | 339595 | 60535 | 49920 | 85475 | 9755 | 54715 | 20210 | 10820 | 16110 | 10535 | 1960 | 509775 |
| Not in low income (LIM-AT) | 6352170 | 1950745 | 518865 | 264170 | 390015 | 206635 | 160460 | 84170 | 70590 | 57620 | 32995 | 20480 | 4401430 |
| Total - Individual low-income status (LIM-AT) % | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Low-income status - applicable | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| In low income (LIM-AT) | 11.8 | 14.8 | 10.4 | 15.9 | 18.0 | 4.5 | 25.4 | 19.4 | 13.3 | 21.8 | 24.2 | 8.7 | 10.4 |
| Not in low income (LIM-AT) | 88.2 | 85.2 | 89.6 | 84.1 | 82.0 | 95.5 | 74.6 | 80.6 | 86.7 | 78.2 | 75.8 | 91.3 | 89.6 |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| PEI | Total Population | Total visible minority population | South Asian | Chinese | Black | Filipino | Arab | Latin American | Southeast Asian | West Asian | Korean | Japanese | Not a visible minority |
| | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years | 0 to 17 years |
| Total - Individual low-income status (LIM-AT) | 28605 | 3380 | 470 | 905 | 495 | 425 | 415 | 110 | 400 | 30 | 15 | 70 | 25220 |
| Low-income status - applicable | 28605 | 3380 | 470 | 905 | 495 | 425 | 415 | 110 | 400 | 30 | 15 | 70 | 25220 |
| In low income (LIM-AT) | 4590 | 1210 | 75 | 490 | 90 | 45 | 210 | 25 | 250 | 10 | 0 | 20 | 3380 |
| Not in low income (LIM-AT) | 24015 | 2170 | 395 | 415 | 405 | 380 | 205 | 85 | 150 | 20 | 15 | 50 | 21840 |
| Total - Individual low-income status (LIM-AT) % | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Low-income status - applicable | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| In low income (LIM-AT) | 16.0 | 35.8 | 16.0 | 54.1 | 18.2 | 10.6 | 50.6 | 22.7 | 62.5 | 33.3 | 0.0 | 28.6 | 13.4 |
| Not in low income (LIM-AT) | 84.0 | 64.2 | 84.0 | 45.9 | 81.8 | 89.4 | 49.4 | 77.3 | 37.5 | 66.7 | 100.0 | 71.4 | 86.6 |

Geography is an important factor in the distribution of jobs and opportunities that help people overcome poverty

Governments in the Atlantic region are now receiving federal government support to assist them in the important step of providing cheaper heating options and at the same time weaning people off fossil fuels. PEI is probably the most dependent of all the provinces on Oil as a means of heating our households. Approximately forty percent of residents heat with oil. A resident of PEI stated that “\$1,000 doesn’t even fill an oil tank.” This means that in the winter some people must choose between food and heat. It takes 2.5 to 3 tanks of oil to heat a home in PEI or over \$3,000 to heat a medium-sized home each winter. Saskatchewan residents, by comparison, heat their homes in winter for \$1,400. Under this program, anyone in Canada who heats their home with oil can get a free heat pump if their income is under \$70,000 per year. The timeline for completing the switchover is 3 years. PEI recently increased the ceiling on eligibility for heat pumps to \$100,000 income.

We applaud the move by the federal and provincial governments to assist people in Atlantic Canada and elsewhere to discontinue their dependence on oil as a means of home heating. In Canada there are one million people heating their homes with fossil fuels and 286,000 of them are in Atlantic Canada. Heat pumps are becoming a popular alternative and solar energy is also on the increase.

Housing

Housing shortages and rental arrangements continue to haunt people in the province. PEI experienced a large population growth between 2020 and 2024 but unlike similar situations in the past, there was no corresponding or matching housing construction. Now the province finds itself in crisis. Relations between landlords and tenants are tense, rents are unaffordable for many, and the vacancy rate is less than one percent, the lowest in Canada, due to internal migration from other parts of Canada, refugees and immigrants and a large number of international students. Some estimate the international student population to be 40 percent of all newcomers to the province. According to a Statistics Canada release on October 31, 2023, PEI experienced a growth rate of 4.0 percent or 6,707 people over the previous year, second only to Alberta and although many people also left the province, the number of arrivals was greater. In addition, there were more deaths than births in the province.

The province has been overtaken by the housing shortage and so far, has no effective plan to rectify the situation. Housing starts are low, 760 new units in 2023 according to the PEI Construction Association ⁶, which claims that thousands of new people are needed in the industry. The past year saw the slowest construction since 2018 in spite of well over 2000 needed new houses and apartments in 2023. Some estimate the need at over 3,000. The housing crisis also raises questions about the disappearance of good agricultural land for housing. CBC Journalist Kevin Yarr reported that according to the PEI Federation of Agriculture, from 2016 to 2021, the province lost 16 hectares of farmland per day. This is a greater loss proportionally than any other province in Canada, leaving the province on track to lose 50 percent of farmland by 2050.

A bill seeking to extend a moratorium on tenant evictions for renovations, introduced by Green MLA Karla Bernard, was voted down in the PEI Legislature, split along party lines. The Bill sought to amend the province's Residential Tenancy Act, due to the low vacancy rate, and add a clause that would have extended a moratorium on eviction for the purposes of renovation of an apartment or unit, until Nov 1 2024.⁷ Stu Neatby, the Guardian, November 25, 2023

Housing Minister Rob Lantz stated that the new Residential Tenancy Act, proclaimed April 2023, includes more protections for tenants who may be subject to renovation related evictions. Under this law, landlords must receive permission from the province's rental office before issuing a tenant with an eviction notice. Tenants also have a right to first refusal, meaning the landlord is required to give a tenant the option of moving back into the unit once renovations are completed and must be provided with one month's rent as compensation if they choose to vacate. Tenants point out that they need a place to go while the renovations are taking place

The original 2 - year moratorium, a Bill introduced by then Green MLA Hannah Bell was passed in the Legislature in 2021 because of delays in updating the province's tenancy legislation among other problems. At that time the province's low vacancy rate – about 0.8 - required even more protection for tenants.

There were 242 people homeless across PEI in November 2023, 53 of them in Prince County. (Source, Stu Neatby, Charlottetown Guardian, November 24/23)⁸

A Halifax company called VIDA which now owns 20 buildings and more than 300 units on PEI, keeps rates down by hiring tenants to do small repairs and maintenance work. It created a community contracting course in which tenants are trained for certification to be community contractors focused on

painting, caulking, and mudding, as these are among the biggest repair expenses. Hiring tenants already living in the properties brings down operating expenses/costs to maintain affordable rents and creates job opportunities for the tenants.

Critics believe that governments could buy those buildings for non-profit public housing and that maintaining them properly would help stabilize the market.

Bottom line, Lack of long-term planning has left PEI with a severe shortage of housing, especially for public housing with affordable rent, and sufficient space for families. Cooperative housing fulfills those requirements because the homeowners have a say in the design and important features that make for adequate housing. The PEI and Canadian governments could benefit from introducing long-term rental housing as a way to stop the deluge of private buildings constructed for the market. They often offer short term rent periods and do not offer tenants the security and affordability they need.

Canada’s Indigenous communities are seriously affected by the lack of adequate housing, often having to live in houses that are too small for large families, lacking adequate heating and especially fresh water.

Early Learning Child care (ELCC)

The \$10.00 per child per day program is now fully implemented although there is a sizeable wait list for spaces in the public system. This is especially true for infants and toddlers, where the ratio is 1 to 3. The Department of Education and Early Learning is working to make more public spaces available and has had positive feedback from some parents that the \$10.00 daily fee allows them more money for groceries. The department also reported that the Childcare Subsidy Program enables opportunities that would help some privately-owned family centres. The Department also stated that there is a sliding scale from 0 to \$10.00 for very low income families. Like other provinces, spaces for licensed facilities are in demand and need to be supplied.⁹

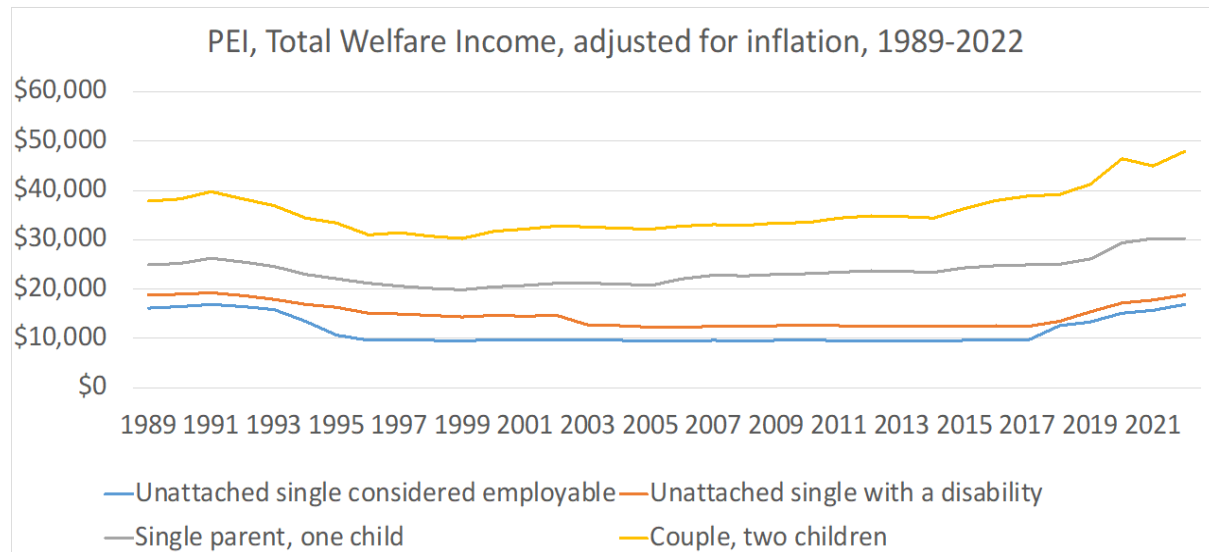
Social Assistance.

Most of the information contained below is taken from the Annual Maytree report, *Welfare in Canada, 2022*, written by Jennifer Laidley and Mahy Tabbora.

Table 16 gives total income amounts for the four sample households on social assistance including – unattached single employable, unattached single individual with a disability, single parent with one child and couples with two children. These are basic social assistance payments minus short term benefits according to 2023 data. Their income includes benefits from all government sources. Line one gives the basic amount given to each sample category, followed by additional grants.

| Total 2022 Welfare income, PEI by Family Type | | | | | |
|---|-------------------------------|-------------------------------------|--------------------------|----------------------|--|
| | Unattached single, employable | Unattached single with a disability | Single parent, one child | Couple, two children | |
| Total 2022 Welfare income | \$16,861 | \$18,715 | \$30,162 | \$47,897 | |
| Additional social assistance | \$190 | \$190 | \$360 | \$1,110 | |
| Basic social assistance | \$15,320 | \$17,120 | \$20,581 | \$32,274 | |
| Federal child benefits | \$0 | \$0 | \$6,915 | \$11,668 | |
| Federal tax credits / benefits | \$551 | \$605 | \$1,151 | \$1,390 | |
| Provincial child benefits | \$0 | \$0 | \$0 | \$0 | |
| Provincial tax credits / benefits | \$800 | \$800 | \$1,155 | \$1,455 | |

Table 17. Social Assistance payments when adjusted for inflation. Note that unattached single people. have the highest rate of poverty, followed by unattached singles with a disability. The table shows that since 1989, income from social assistance has grown by about \$10,000. This is not enough to keep up with the cost of living.



Graphs sent by N.S. CCPA

Grants include: A PEI one-time inflationary top up of \$150.00 for unattached single households, \$300 for households with children, a Hurricane Fiona relief grant of \$150 in September 2022 and a \$250 one-time payment. In July, people were given a one-time carbon tax payment of \$140 per household. These are one-time grants and some won't be there next year, leaving uncertainty about the future. The federal government increased the GST/HST and the Canada Child Benefit slightly in November, to \$13.66 monthly for children under six years and \$11.50 monthly for children 6 to 17 due to higher inflation.

A Canadian sample of 41 households found that 40, or 98 percent, were living in poverty and 34 of 41 households, or 83 percent were living in deep poverty. Two of the 41 sample households were between 95 and 100 percent of the Market Basket Measure - Deep Income Poverty (MBM-DIP). **The Market Basket Measure-Deep MBM-DIP is 75 percent of the poverty line.** There were 33 households between 44 and 94 percent of the MBM-DIP. On PEI, unattached singles with a disability came close to the MBM-DIP level. Quebec and PEI were the only provinces where single parents with one child were above the MBM-DIP measure of 75 Percent of the MBM, Canada's official poverty measure. This would not be the case with the LIM. Couples with two children were above the MBM-DIP at 94 percent of the MBM thanks to temporary grants. Quebec stands out in its achievements in combatting poverty. Its program of employment and training is given credit for this improvement.

It is important to note that this report card measures poverty using the Low Income Measure after tax Measure (LIM-AT) which calculates the poverty rate to be considerably higher than the MBM. The LIM

would come to a different conclusion than the MBM-DIP about the numbers of Canadians in deep poverty as the number would increase using LIM calculations.

The several one-time grants in 2022 were all temporary cost-of-living Payments. They included: an additional one-time GST/HST refundable tax credit paid November 22, 2022, the equivalent of two regular GST/HST credit payments. Unattached single employable and unattached single households with a disability received \$153. A single parent with one child household received \$386.50 which included the \$80.50 additional amount and a couple with two children received \$467. The large majority of households received the additional \$80.50 amount.

Table 18 Short term or one-time cost-of-living payments, 2022

| 2022 Cost of living-related payments | | | | |
|--|--|--|---------------------------------|-----------------------------|
| This table displays the breakdown of payments intended to address high inflation. These amounts are included in, and are not in addition to, the figures in the table above. | | | | |
| | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
| Provincial payments | \$300 | \$300 | \$600 | \$900 |
| Federal payments | \$188 | \$206 | \$387 | \$467 |
| TOTAL 2022 Cost of living-related payments | \$488 | \$506 | \$987 | \$1,367 |

Go to www.maytree.com/welfare-in-canada for more information

Source: Welfare in Canada 2022, Maytree.

PEI was one of 8 provinces that provided the additional cost-of-living payments. Quebec and Newfoundland and Labrador gave the most generous amounts to the three households - \$1,000 and \$2,200 to the couples with children followed by Saskatchewan and then PEI which gave \$300 to unattached singles and singles unattached with a disability, \$600 to single parents with one child households and \$900 to couples with one child. The two inflationary support payments amounted to: \$488 for single unattached employable; \$506 for single unattached persons with a disability; \$987 for a single parent with one child and \$1,367 for a couple with two children.

The Cost of Living increased about 6.8 percent in 2022 based on the national inflation rate. PEI had the highest inflation rate of any province or territory in 2022 with a high of 11.1 in May, 10.9 in June, 9.7 in November and a drop to 7.7 percent in December. Therefore, households whose total welfare incomes increased by less than 6.8 percent would have been worse off in 2022 than the previous year. This is true of PEI due to average wage levels and the demand on Food Banks and other short term hand-out organizations which saw the demand increase by 27 percent and even double in some cases, especially in 2023.

PEI gave the second highest payments for unattached single employable people, the highest amounts for people with a disability and to parents with a single child. It placed second for a couple with 2 children. All four households saw their household income increase more than the cost of living. This primarily resulted from higher basic social assistance benefit amounts and one-time cost of living payments. On PEI basic social assistance amounts increased twice: on Jan 22, the basic unit rate went up \$50.00 per month for unattached singles households, \$121 per month for single parents with one child households and \$375 for couples with two children households. On December 22, the Basic Unit Rate

went up by \$36 monthly for both unattached and single households, \$58 per month for single parents with one child and \$123 for couples with two children. The shelter amount increased by \$56 per month for both unattached and single households, \$39 for single parents with one child and \$50 for a couple with two children.

All households became eligible for a monthly communications rate benefit in December 2022 which provided \$40 to the unattached single households and \$60 to the households with children. Note that the couple with 2 children no longer received the one-time top-up of \$225 to families with school age children as it was only available in 2021. On PEI all households received a one-time inflation top-up payment in March 2022 of \$150 per individual in each household. In addition, all households received a one-time inflationary support payment in July 2022 in the amount of \$150 for the unattached single households and \$300 for households with children.

A one-time payment of \$250 was given through the Red Cross but not all Islanders received the latter because of the complicated way it was distributed. PEI received a one-time carbon rebate in July 2022 of \$140 per household. The federal GST/HST credits and CCB were slightly higher in 2022 due to automatic annual inflationary increases in July and in November and the one-time GST/HST credit payment related to the cost of living.

In 2022, single parents with one child households no longer received the federal government's pandemic related CCB Young Child Supplement, which amounted to \$1,200 in 2021. PEI single parents with one child, had the highest incomes at \$30,162 (Charlottetown), 111 percent of the MBM-DIP and 84 percent of the MBM. Ninety eight percent of Canadian households receiving social assistance in 2022 were in poverty. The one provincial exception is Quebec for a couple with two children. **Overall, in Canada, eighty three percent of people on Social Assistance were living in deep poverty from 44 to 94 percent of the MBM-DIP.**¹⁰

In spite of the increases, unattached employable single households in all 10 provinces had incomes below the MBM and as such were living in poverty. Note: If we used the LIM measurement, we would see that the poverty rate would be even greater. In Quebec, single employable people were 21 percent above the MBM-DIP and 91 percent of the MBM. PEI came close to the MBM-DIP level but still fell below. All the unattached single with disability households were living in poverty and in nine provinces all unattached persons with disabilities were living in deep poverty including PEI. There are alternatives but seemingly no political will.

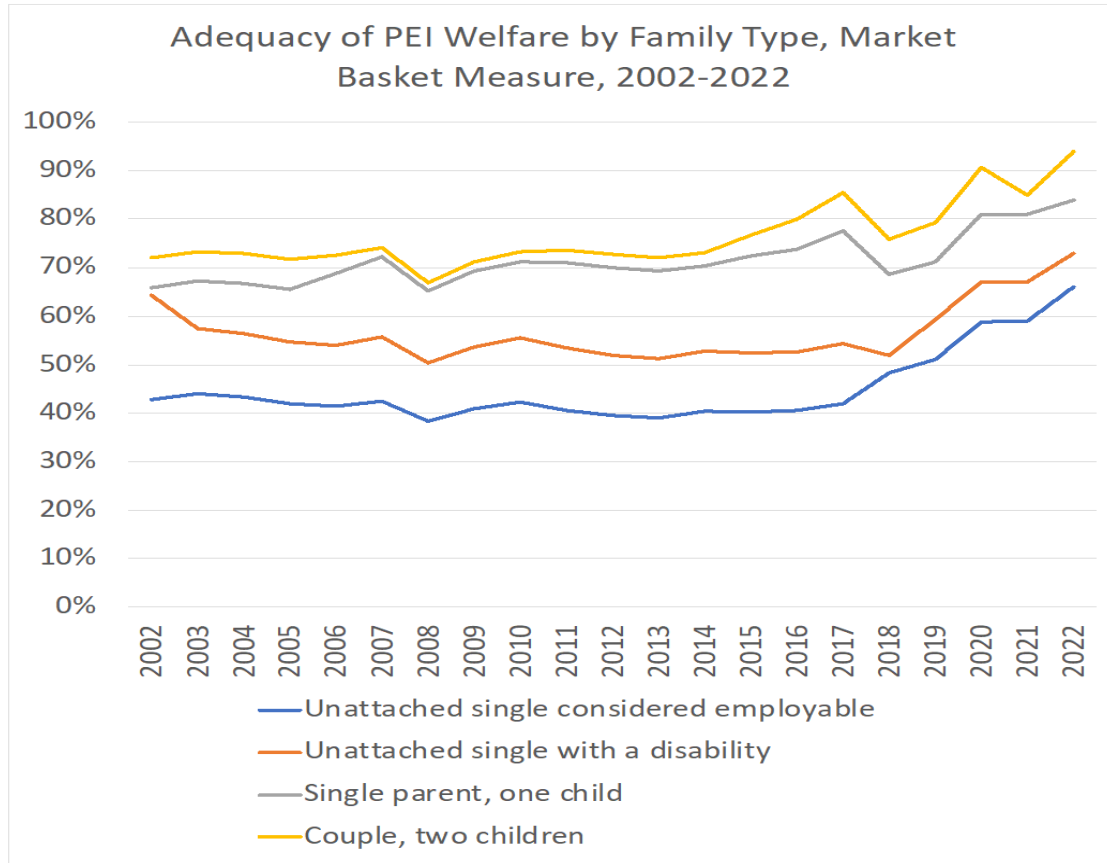
Single parents with one child households on PEI were 84 percent of the MBM poverty line. A couple with 2 children in PEI was 94 percent of the MBM poverty line. There is still a long way to go as a huge gap exists. Furthermore, with the temporary support, social assistance is surrounded by uncertainty. The PEI supports look good on paper but not in reality. The gap shows that the results are not an improvement.

Table 19 shows that all people on social assistance on PEI were below the MBM-DIP and how very far they were below the LIM threshold. Note that single people were far below but all categories of people on Social Assistance were really up against it.

| Adequacy of Welfare Income by Household Types for PEI, 2022 | | | | |
|--|--|--|---------------------------------|-----------------------------|
| Adequacy indicator | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
| Total welfare income | \$16,861 | \$18,715 | \$30,162 | \$47,897 |
| MBM threshold (Charlottetown) | \$25,517 | \$25,517 | \$36,081 | \$51,033 |
| Welfare income minus MBM threshold | -\$8,656 | -\$6,802 | -\$5,920 | -\$3,136 |
| Welfare income as % of MBM | 66% | 73% | 84% | 94% |
| MBM-DIP threshold (Charlottetown) | \$19,138 | \$19,138 | \$27,061 | \$38,275 |
| Welfare income minus MBM-DIP threshold | -\$2,277 | -\$423 | \$3,101 | \$9,622 |
| Welfare income as % of MBM-DIP | 88% | 98% | 111% | 125% |
| LIM threshold (Canada-wide) | \$29,206 | \$29,206 | \$41,305 | \$58,413 |
| Welfare income minus LIM threshold | -\$12,345 | -\$10,491 | -\$11,144 | -\$10,516 |
| Welfare income as % of LIM | 58% | 64% | 73% | 82% |

Source: Welfare in Canada 2022, Maytree.

Table 20. This table demonstrates just how much people suffer from poverty and the depth of poverty for all, but especially single people. A system that operates with such inefficiency has basic weaknesses that need to be transformed. **We agree with the Nova Scotia Canadian Centre for Policy Alternatives (CCPA-NS) that Social Assistance needs to go through a complete transformation.**



Source, Welfare Canada

On Prince Edward Island, food prices were up 6.9 percent over the past year and are predicted to rise in 2024. One concerned woman stated on the local CBC that: “Kids are hungry, hopefully not too hungry.” Others talk of changing their diet, eating more pasta. Some state that they now eat only two meals per day. Costs are expected to increase by between 2.5 percent to 4.5 percent. In 2023, Atlantic Canada had some of the highest food prices according to Canada’s Food Price Report, 2023.¹¹ These costs are due to climate change, inputs, and cost of transportation. When Galen Weston of Loblaw’s was asked about the rising food costs, he responded that business is operating the way a business should. Atlantic Canadians get most of their winter fresh fruit and vegetables from the Southern USA. In addition, floods, fires and Hurricane Fiona contributed to some of Atlantic Canada’s rising costs. PEI has the second highest food inflation rate in Canada, surpassed only by Nova Scotia.

Job Guarantee: an alternative approach

The above poverty numbers and percentages challenge governments to act immediately with long term policies that advance poverty elimination in effective ways, including strengthening the social safety net, and creating good quality jobs with living wages and benefits such as suggested by the Job Guarantee (JG).¹² It strengthens and brings new life to communities, assists immigrants and refugees to become incorporated quickly into communities with meaningful work, and takes care of the needs of seniors and people with disabilities in their communities as well as assisting women in all walks of life who want to spend more time with their children while keeping their hand in their chosen professions. The JG program is accompanied by a strong social safety net that benefits the whole community. It can be implemented fairly quickly and would cost less than many other proposals. Most important of all, people who participate have a high level of satisfaction and a feeling that they are worthwhile. They are growing as people, they are contributing to the overall good of their society and they are transforming both the economy and the society.

As things stand now, during the past year, many Islanders have experienced their most difficult time ever. Programs and policies can be created to enable citizens to buy their own food at the grocery stores enabling them to purchase more nutritious, enjoyable food along with having the dignity of making their own food choices. It is disturbing that year after year, the small increases in the minimum wage and low social assistance payments are depriving people of fulfilling their basic needs and leaving them vulnerable to the whims of the society that rewards the wealthy to the detriment of those in poverty.

Conclusion

As this Report Card contents indicate, these are not the best of times for people caught in poverty and those trying to eradicate it. The manager of the Montague, PEI Food Bank, Norma Dingwall stated that in January 2023, they served 173 people at the Food Bank and in January 2024 they served 337 people. This is an increase of 94.8 percent of which many are children, some are diabetics and there are 8 – 10 homeless people who need more nutritious food.¹³

This scenario of real people and their needs draws a stark picture of the hardship that the Child and Family Report Card has been pointing out over the past 10 years. This is real and it indicates that: poverty is increasing; that the temporary supports given to people below the poverty line have not worked and it is time to do some long-term planning. Like the needs in housing, it's time for governments to make a serious long-term plan to eradicate poverty. The Canada Child Benefit has helped all eligible families but is not proving to be enough in these times of food inflation, high rents, and high home heating costs.

We call on both the federal and provincial governments to recognize the urgency of the poverty crisis. We have made several recommendations on how to eliminate poverty: increased federal government transfers; strengthen the social safety net; increased provincial grants; increased EI payments; raise the minimum wage to \$20.00; completely transform social assistance; increase rent subsidies for tenants and close loopholes that favour landlords; increase public housing and co-op housing; make more \$10,00 spaces available in licensed early learning child care centres; institute a Job Guarantee providing good jobs with good pay and benefits, and training, administered at the community level.

The federal and provincial governments have a duty to ask, what kind of a society do we want? We believe that unemployment insurance, housing, Medicare, old age pensions, child benefit programs and Social Assistance are rights belonging to Islanders and Canadians. As the late John Dillion wrote in 1993, "We say that Justice requires these universal social programs and that, moreover, we can afford them as a nation if we enact macro-economic policies which assign top priority to the needs of people instead of to the imperatives of the market place."¹⁴ He also stated that zero tolerance for poverty is not an unrealistic goal. Twenty years later there is little progress being made. People need to have more of a say in policy decisions on poverty eradication and need more participation in the decision-making.

Recommendations

We recommend the following to the Prince Edward Island government

- That PEI must immediately catch up to other provinces by instituting a Provincial Child Benefit. This is very much needed benefit would recognize the important right to adequate food, help overcome food insecurity and help with shelter costs.
- That the PEI government continue to make investments in programs that effectively reduce and eliminate food insecurity on PEI and that the programs are aimed at the root causes of the problem, rather than one-time, short-term grants, or school feeding programs that are available only on weekdays and during the school year.
- That the government of PEI and other provincial and territorial governments along with the federal government begin the process of completely overhauling social assistance.
- That the government of PEI accelerate the completion of the \$10.00 per child in licensed early learning centres by providing more spaces and capacity for the care facilities and especially providing more spaces in the public system with sliding scale fees in order to provide affordable care for all Island children.
- That the PEI government take immediate steps to end homelessness and unaffordable rent and establish a serious program of social housing construction as well as taking more serious steps to stop renovictions, close loopholes, and remove any grandfather clauses, to enable the new act to work for all citizens and international students.
- That the right to housing as a human right will form the long-term basis of all housing plans in PEI and nationally and that all homeless people are provided adequate shelter with permanent housing.
- That the provincial government will accelerate the construction of non-profit and cooperative houses and de-emphasize dependence on the private market.
- That government establish a formal support system provincially to support tenants who have legitimate complaints, and need backup support, to help them present their grievances, and receive a fair hearing.

- That the new Residential Tenancy Act be amended to include a Rent Register to provide information on rent paid by the former tenant.
- That the minimum wage be increased to \$20.00 per hour, with the objective of bringing employment incomes up to the CFLIM-AT level.
- That all workers receive equal pay and legislated benefits regardless of employment status, gender, racialization, and immigration status.
- That government amend the provincial Labour Code to permanently ensure workers have access to ten permanent paid sick days with an additional ten days available during public health emergencies.
- That PEI, in cooperation with the federal governments, establish a Universal National Pharmacare Program based on the same principles as the Canada Health Act, and based on the recommendations of the Hoskins Report and that the plan is set in motion by March 2024.
- That PEI commit to achieving a sustained reduction in poverty rates by 50% between 2015 and 2026.
- That PEI pass legislation together with the federal government for the Canadian Disability Benefit, substantially increase the amount of the children's disability benefit, and create a caregiver's benefit, such that these benefits enable people with disabilities to meet their needs. Ensure that benefits reach those with low incomes with expanded criteria, are refundable, allow workers to keep earned income and work towards ending disability poverty.

Federal

- Create an Anti-Racism Act for Canada that provides a legislative foundation for the Anti-Racism Secretariat. Create a National Action Plan against Racism that is well-funded, results-oriented, and produces long-term, sustainable change that addresses all forms of racism.
- Convene a Canada-wide process to develop Early Learning and Child Care (ELCC) workforce strategies that address wages and working conditions, credentials and training, career advancement and professional opportunities.
- Require provinces/territories to develop public expansion strategies to ensure sufficient public and non-profit service expansion including equitable coverage in low income, high need and less densely populated communities. This will require enhanced public funding through the ELCC Infrastructure Fund. Attach community benefit agreements to infrastructure investments.
- Expand funding for community-based mental health and wellness programs accessible to youth, with funding reserved to provide culturally responsible supports for First Nations, Inuit and Métis Peoples, Black, racialized, 2SLGBTQ and marginalized youth.

- Enhance the Canadian Medicare program to include Pharmacare, universal dentistry, vision and physical rehabilitation services.
- Enforce the Canada Health Act and strengthen universal health care by investing more in the public system rather than contracting out to for-profit clinics and specialists. In line with this, stop the expansion of public-private partnerships in healthcare.
- Create plans to eliminate poverty for marginalized children and adults who experience higher rates of poverty, including First Nations, Inuit and Métis Peoples, urban and rural Indigenous Peoples, Black and racialized people, people with disabilities, immigrants, newcomers, people with precarious immigration status and female-led lone-parent families along the same timelines, by 50% by 2026 and eliminate poverty by 2030.
- Entrench the right to an adequate standard of living within the Poverty Reduction Act and include mechanisms to realize these rights, such as an all-party appointed advisory council and a fully resourced poverty reduction advocate who can investigate major systemic issues.
- Reverse CCB reductions due to receiving the Canada Emergency Response Benefit (CERB) for moderate income mothers and protect the CCB from future clawbacks with legislative amendments. Implement CERB Repayment Amnesty for everyone living below or near the CFLIM-AT.
- Invest \$2 billion into the Canada Social Transfer (CST) to support social assistance adequacy and remove arbitrary growth restrictions as first steps towards ensuring that social and disability assistance programs bring incomes up to the CFLIM-AT. Require the development of minimum standards for income benefits and social services funded through the CST. These minimum standards must include binding conditions stipulating that income supplements – including the CCB, Child Disability Benefit, child support payments and child-related Employment Insurance benefits – are not deducted from social assistance.

First Nations, Inuit and Métis Children

- Entrench Nation to Nation, government to government and Inuit-Crown relationships by ensuring respect for inherent rights, treaties, title, and jurisdiction; full participation in economic growth; sufficient, predictable, long-term funding to achieve well-being; and evidence-based closure of socio-economic outcome gaps by collecting data in ways that honour the First Nations Principles of Ownership, Control, Access, and Possession (OCAP) to support measurement and reconciliation.
- Implement post-care financial and social services to First Nations, Inuit and Métis youth who were in child welfare and extend Jordan’s Principle past the age of 18. Reduce inflows into homelessness by implementing a targeted housing strategy and establishing a national framework for extended care and support for youth in child welfare, in collaboration with First Voice Advocates, territories and provinces.

- Pay full compensation to the First Nations children, parents and grandparents who were harmed by inequitable funding for child welfare services on reserve and lack of adherence to Jordan's Principle. Fully implement The Spirit Bear Plan to end inequities across public services.
- Accelerate implementation of the recommendations from the 2017 United Nations Report of the Working Group of Experts on People of African Descent on its Mission to Canada in order that Black communities and families can fully and equally participate in all aspects of society.
- Address growing income inequality and generate revenue for poverty reduction programming by eliminating or reducing highly regressive and expensive tax loopholes, closing tax havens, taxing extreme wealth, and implementing an excess profit tax focused on corporate pandemic windfalls.
- Introduce a pan-Canadian workforce development strategy for the Care Economy. These jobs need to be rebuilt from the bottom up with a focus on the most vulnerable workers. In long-term care, this strategy would include enhancing new minimum standards and public ownership, include enforceable standards for pay, working conditions, full-time staffing levels and skills development support.
- Provide permanent resident status on arrival for migrant workers to ensure access to labour protections, income support and health benefits.
- Strengthen the federal Employment Equity Act and attach community benefit agreements to all federal infrastructure investments. Implement disaggregated data collection strategy to inform, monitor and evaluate these expenditures and ensure racialized and underrepresented groups have equitable access and benefits.
- Honour, fund and fully implement the Indigenous Early Learning and Child Care Framework.
- Take immediate action on the commitment to ending homelessness as part of Canada's international human rights obligations. Reassess the definition of 'chronic homelessness' to capture the experiences of women and gender diverse people fleeing violence, immigrants, refugees, First Nations, Inuit and Métis Peoples, families and youth.
- Adapt the National Housing Strategy to ensure it meets Canada's obligations to realizing children's rights to housing outlined in the UN Convention on the Rights of the Child and the National Housing Strategy Act.
- Accelerate the co-development of the three distinctions-based Indigenous housing strategies and commit to a fourth complementary Urban and Rural Indigenous Housing Strategy to effectively address the needs of off-reserve Indigenous Peoples.
- Enhance the Canadian Medicare program to include Pharmacare, dentistry, vision and physical rehabilitation services and evaluate the dentistry program each year to improve and expand it.

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Appendix 1

| POSTAL CITY | All Ages | | Persons 0-17 | | Persons 18-64 | | Persons 65+ | |
|-------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|
| | number of low income | Percent of low income | number of low income | Percent of low income | number of low income | Percent of low income | number of low income | Percent of low income |
| ALEXANDRA | 30 | 12.5 | X | X | X | X | X | X |
| BRACKLEY | 40 | 10.5 | X | X | 30 | 13 | X | X |
| BRACKLEY BEACH | 50 | 9.6 | X | X | 30 | 9.7 | X | X |
| BREADALBANE | 140 | 14.4 | 30 | 18.8 | 80 | 13.1 | 30 | 15 |
| CHARLOTTETOWN | 7600 | 19.9 | 1220 | 19.8 | 4970 | 20.8 | 1420 | 17.6 |
| CORNWALL | 750 | 10.5 | 170 | 11.8 | 430 | 9.8 | 150 | 11.5 |
| DONAGH | 20 | 9.1 | X | X | X | X | X | X |
| DUNSTAFFNAGE | 20 | 8.7 | X | X | X | X | X | X |
| EBENEZER | 30 | 16.7 | X | X | 20 | 20 | X | X |
| FORT AUGUSTUS | 30 | 13.6 | X | X | 20 | 15.4 | X | X |
| FRENCHFORT | X | X | X | X | X | X | X | X |
| GLENFINNAN | X | X | X | X | X | X | X | X |
| HARRINGTON | 40 | 10.3 | X | X | 30 | 11.5 | X | X |
| HAZELBROOK | X | X | X | X | X | X | X | X |
| JOHNSTONS RIVER | 40 | 11.1 | X | X | 20 | 8.7 | X | X |
| LAKE VERDE | 20 | 13.3 | X | X | X | X | X | X |
| MARSHFIELD | 20 | 5.6 | X | X | X | X | X | X |
| MERMAID | 70 | 8 | 20 | 8.3 | 40 | 7.4 | 20 | 20 |
| MILTON STATION | 70 | 13 | X | X | 40 | 12.1 | 30 | 27.3 |
| MOUNT ALBION | 20 | 12.5 | X | X | X | X | X | X |
| MOUNT HERBERT | 20 | 5.9 | X | X | 20 | 9.5 | X | X |
| NORTH MILTON | 20 | 10.5 | X | X | X | X | X | X |
| NORTH WINSLOE | 30 | 10.7 | X | X | 20 | 12.5 | X | X |
| OYSTER BED BRIDGE | 80 | 12.9 | 20 | 16.7 | 40 | 10.3 | 20 | 18.2 |
| POWNAL | 30 | 13.6 | X | X | 20 | 15.4 | X | X |
| SOUTH WINSLOE | 50 | 7.1 | X | X | 30 | 6.5 | 20 | 14.3 |
| STRATFORD | 1200 | 11 | 260 | 10.8 | 770 | 11.9 | 180 | 8.8 |
| SUFFOLK | 20 | 8.3 | X | X | X | X | X | X |
| SUMMERSIDE | 2780 | 15.5 | 550 | 17.2 | 1460 | 14 | 770 | 18 |
| TARANTUM | X | X | X | X | X | X | X | X |
| UNION ROAD | 20 | 9.5 | X | X | X | X | X | X |

| URBAN FSA | | All Ages | | Persons 0-17 | | Persons 18-64 | | Persons 65+ | |
|-----------|-------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|
| | | number of low income | Percent of low income | number of low income | Percent of low income | number of low income | Percent of low income | number of low income | Percent of low income |
| C1B | ALEXANDRA | 30 | 12.5 | X | X | X | X | X | X |
| C1E | BRACKLEY | 40 | 10.5 | X | X | 30 | 13 | X | X |
| C1E | BRACKLEY BEACH | 50 | 9.6 | X | X | 30 | 9.7 | X | X |
| C1A | CHARLOTTETOWN | 5290 | 21.6 | 780 | 21.5 | 3500 | 22.6 | 1010 | 18.9 |
| C1C | CHARLOTTETOWN | 610 | 14.3 | 120 | 15.4 | 350 | 13.3 | 140 | 16.1 |
| C1E | CHARLOTTETOWN | 1400 | 16.9 | 300 | 17.6 | 930 | 18.1 | 160 | 11.3 |
| C1B | DONAGH | 20 | 9.1 | X | X | X | X | X | X |
| C1C | DUNSTAFFNAGE | 20 | 8.7 | X | X | X | X | X | X |
| C1E | EBENEZER | 30 | 16.7 | X | X | 20 | 20 | X | X |
| C1B | FORT AUGUSTUS | 30 | 13.6 | X | X | 20 | 15.4 | X | X |
| C1C | FRENCHFORT | X | X | X | X | X | X | X | X |
| C1B | GLENFINNAN | X | X | X | X | X | X | X | X |
| C1E | HARRINGTON | 40 | 10.3 | X | X | 30 | 11.5 | X | X |
| C1B | HAZELBROOK | X | X | X | X | X | X | X | X |
| C1B | JOHNSTONS RIVER | 40 | 11.1 | X | X | 20 | 8.7 | X | X |
| C1B | LAKE VERDE | 20 | 13.3 | X | X | X | X | X | X |
| C1C | MARSHFIELD | 20 | 5.6 | X | X | X | X | X | X |
| C1B | MERMAID | 70 | 8 | 20 | 8.3 | 40 | 7.4 | 20 | 20 |
| C1E | MILTON STATION | 70 | 13 | X | X | 40 | 12.1 | 30 | 27.3 |
| C1B | MOUNT ALBION | 20 | 12.5 | X | X | X | X | X | X |
| C1B | MOUNT HERBERT | 20 | 5.9 | X | X | 20 | 9.5 | X | X |
| C1E | NORTH MILTON | 20 | 10.5 | X | X | X | X | X | X |
| C1E | NORTH WINSLOE | 30 | 10.7 | X | X | 20 | 12.5 | X | X |
| C1E | OYSTER BED BRIDGE | 80 | 12.9 | 20 | 16.7 | 40 | 10.3 | 20 | 18.2 |
| C1B | POWNAL | 30 | 13.6 | X | X | 20 | 15.4 | X | X |
| C1E | SOUTH WINSLOE | 20 | 9.5 | X | X | X | X | X | X |
| C1B | STRATFORD | 1180 | 10.9 | 250 | 10.5 | 760 | 11.9 | 180 | 9 |
| C1C | SUFFOLK | 20 | 8.3 | X | X | X | X | X | X |
| C1N | SUMMERSIDE | 2470 | 16.4 | 470 | 17.5 | 1310 | 14.9 | 680 | 19 |
| C1B | TARANTUM | X | X | X | X | X | X | X | X |
| C1E | UNION ROAD | 20 | 9.5 | X | X | X | X | X | X |

| CENSUS DIVISION | All Ages | | Persons 0-17 | | Persons 18-64 | | Persons 65+ | |
|-----------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|
| | number of low income | Percent of low income | number of low income | Percent of low income | number of low income | Percent of low income | number of low income | Percent of low income |
| KINGS | 3280 | 17.5 | 630 | 18.5 | 1760 | 15.9 | 890 | 20.6 |
| PRINCE | 6970 | 14.1 | 1380 | 15 | 3330 | 11.5 | 2260 | 20.2 |
| QUEENS | 13290 | 15 | 2420 | 14.4 | 8110 | 14.9 | 2760 | 15.8 |

| RURAL COMMUNITIES | All Ages | | Persons 0-17 | | Persons 18-64 | | Persons 65+ | |
|--------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|
| | number of low income | Percent of low income | number of low income | Percent of low income | number of low income | Percent of low income | number of low income | Percent of low income |
| ALBANY | 150 | 13.8 | 20 | 11.1 | 70 | 10.6 | 60 | 24 |
| ALBERTON | 390 | 14.6 | 60 | 14.3 | 170 | 10.6 | 160 | 23.9 |
| BEDEQUE | 50 | 11.4 | X | X | 20 | 8 | 20 | 25 |
| BELFAST | 180 | 15.4 | 30 | 13 | 80 | 11.6 | 70 | 26.9 |
| BELLE RIVER | 40 | 11.8 | X | X | 20 | 9.5 | X | X |
| BLOOMFIELD STATION | 90 | 14.5 | 30 | 23.1 | 40 | 10.8 | 30 | 25 |
| BONSHAW | 100 | 8.4 | 30 | 10.7 | 50 | 6.8 | 30 | 16.7 |
| BORDEN-CARLETON | 190 | 14.5 | 30 | 12 | 130 | 16.3 | 40 | 15.4 |
| CANOE COVE | 40 | 11.1 | X | X | 20 | 8.7 | X | X |
| CARDIGAN | 230 | 11.9 | 60 | 15 | 110 | 9.5 | 60 | 15.8 |
| CENTRAL BEDEQUE | 20 | 12.5 | X | X | 20 | 20 | X | X |
| COLEMAN | 160 | 19.3 | 40 | 21.1 | 70 | 14.6 | 50 | 29.4 |
| CRAPAUD | 160 | 14.5 | 30 | 14.3 | 70 | 11.5 | 60 | 21.4 |
| ELMSDALE | 120 | 12.9 | 30 | 16.7 | 50 | 8.6 | 40 | 22.2 |
| EMYVALE | 170 | 8.6 | 50 | 10.4 | 70 | 5.9 | 50 | 15.6 |
| GEORGETOWN | 160 | 16.8 | 40 | 22.2 | 80 | 14 | 50 | 26.3 |
| KENSINGTON | 720 | 11.4 | 150 | 13.3 | 320 | 8.6 | 250 | 17.1 |
| KINGSTON | 30 | 13.6 | X | X | X | X | X | X |
| KINKORA | 90 | 8.6 | 20 | 9.1 | 40 | 6.3 | 30 | 15 |
| LENNOX ISLAND | 280 | 17.4 | 60 | 15.4 | 130 | 14.1 | 90 | 29 |
| LOWER MONTAGUE | 1550 | 22.8 | 300 | 25 | 900 | 22.3 | 350 | 22.2 |
| MEADOWBANK | 90 | 11 | 20 | 11.8 | 50 | 11.1 | 20 | 10 |
| MILLCOVE | 380 | 11.9 | 110 | 15.1 | 190 | 10.2 | 80 | 13.6 |
| MISCOUCHE | 190 | 9.6 | 40 | 9.1 | 90 | 7.7 | 60 | 16.2 |
| MURRAY HARBOUR | 240 | 27 | X | X | 190 | 33.9 | 40 | 18.2 |
| MURRAY RIVER | 200 | 15.7 | 40 | 17.4 | 110 | 15.3 | 50 | 15.6 |
| NEW DOMINION | 70 | 9.6 | 20 | 11.8 | 40 | 9.1 | 20 | 16.7 |
| NEW HAVEN | 140 | 10.7 | 30 | 11.1 | 90 | 10.6 | 30 | 15 |
| NORTH RUSTICO | 120 | 17.4 | 20 | 28.6 | 40 | 11.1 | 60 | 22.2 |
| O'LEARY | 550 | 16.8 | 120 | 19 | 250 | 12.9 | 180 | 25 |
| RICHMOND | 90 | 10.1 | 20 | 11.1 | 40 | 7.4 | 20 | 12.5 |
| ROCKY POINT | 50 | 7.5 | X | X | 20 | 5 | 20 | 15.4 |
| RUSTICO | 470 | 12.5 | 110 | 14.9 | 210 | 9.5 | 150 | 18.8 |
| SLEMON PARK | 90 | 15.5 | 30 | 18.8 | 40 | 12.1 | 20 | 20 |
| SOURIS WEST | 580 | 13.2 | 120 | 14.6 | 240 | 9.5 | 230 | 21.9 |
| ST. PETERS | 160 | 14.5 | 30 | 16.7 | 70 | 10.6 | 60 | 23.1 |
| ST-LOUIS | 200 | 18.7 | 30 | 14.3 | 60 | 10.2 | 110 | 40.7 |
| TIGNISH | 430 | 12.3 | 80 | 12.3 | 180 | 8.5 | 170 | 23.3 |
| TYNE VALLEY | 120 | 12.2 | 20 | 9.5 | 60 | 11.1 | 40 | 17.4 |
| VERNON BRIDGE | 350 | 19.7 | 30 | 8.1 | 270 | 23.9 | 50 | 17.2 |
| VICTORIA | 20 | 13.3 | X | X | X | X | X | X |
| WELLINGTON STATION | 230 | 11 | 40 | 12.9 | 80 | 6.7 | 110 | 19 |
| WEST ST. PETERS | 150 | 10.5 | 40 | 15.4 | 60 | 7.2 | 50 | 15.2 |
| YORK | 260 | 8.9 | 70 | 10.6 | 120 | 6.9 | 60 | 11.3 |

| | All Ages | | Persons 0-17 | | Persons 18-64 | | Persons 65+ | |
|---------------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|
| | number of low income | Percent of low income | number of low income | Percent of low income | number of low income | Percent of low income | number of low income | Percent of low income |
| NEWFOUNDLAND AND LABRADOR | 83640 | 16.1 | 15900 | 18.3 | 41300 | 13.3 | 26450 | 21.7 |
| PRINCE EDWARD ISLAND | 23530 | 15 | 4420 | 15 | 13200 | 14 | 5910 | 17.9 |
| NOVA SCOTIA | 166320 | 17.4 | 35330 | 20.5 | 91800 | 16 | 39190 | 18.4 |
| NEW BRUNSWICK | 124720 | 16.2 | 26360 | 18.7 | 64290 | 14.1 | 34070 | 19.5 |
| QUEBEC | 1214330 | 14.3 | 188300 | 11.3 | 662060 | 13.1 | 363960 | 20.8 |
| ONTARIO | 2300050 | 16.1 | 449380 | 16 | 1400660 | 15.9 | 450010 | 17.2 |
| MANITOBA | 251600 | 18.8 | 74960 | 24 | 138960 | 17.4 | 37690 | 16.8 |
| SASKATCHEWAN | 211630 | 18.4 | 68100 | 24.2 | 112700 | 16.7 | 30830 | 15.8 |
| ALBERTA | 586540 | 13.6 | 164830 | 16.1 | 343670 | 13 | 78040 | 12.4 |
| BRITISH COLUMBIA | 754360 | 15.2 | 126120 | 14.3 | 457730 | 14.8 | 170510 | 17 |
| YUKON | 3910 | 10.1 | 820 | 10.3 | 2260 | 9.1 | 840 | 14.6 |
| NORTHWEST TERRITORIES | 6460 | 15.3 | 2240 | 20.2 | 3700 | 13.5 | 520 | 13.4 |
| NUNAVUT | 11160 | 29.1 | 5720 | 35.8 | 5210 | 25.1 | 240 | 15.4 |
| CANADA | 5738240 | 15.5 | 1162460 | 15.6 | 3337530 | 14.8 | 1238250 | 17.8 |