



# **WORKING FULL TIME FULL YEAR .....IN POVERTY?**

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Single people working for Minimum Wage across Canada

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As of March 2022

# PART ONE



The verdict!

Working full-time full-year in poverty

# A CANADIAN EXPECTATION?

**A single person working full time full year at minimum wages should not be living in poverty.**

- In most Canadian cities, this cohort **is** living in poverty.
- In cities where single persons are not living in poverty, they have very little cushion.
- Canada's anti-poverty legislation calls for a 50% reduction in poverty by 2030.
- Single people making full time full year minimum wages must be part of that reduction.

# SINGLE PEOPLE WORKING FULL TIME FULL YEAR FOR MINIMUM WAGES IN CANADA MOSTLY LIVE IN POVERTY

- Only Montreal (Quebec) and Toronto (Ontario) are the exceptions.
- But a person losing **a few days of work per year in Toronto** would also slip into poverty. Only Montreal has a cushion of a few percent.
- In all other provinces, single people working full time full year in a major city are living in poverty.
- There is no metric, no committee, no watchdog or oversight in the determination of minimum wages, refundable tax credits, payroll taxes, and income taxes that calls for these components to work together to keep a single worker from falling into poverty.

# WHAT IS THE MAKEUP OF THE COMPARISON BETWEEN THE OFFICIAL POVERTY LINE (MBM) AND MINIMUM WAGES FULL-TIME FULL-YEAR (FT/FY)?

- This is a '**disposable income**' comparison.
- This means that gross income is measured against measures that reduce income.

## Reductions from income include:

- Payroll taxes: EI and CPP/QPP;
- Drug or health premiums; and
- income taxes (Federal and provincial).

## Additions to income include:

- Minimum wages (37.5 hours a week for 52 weeks); and
- Refundable tax credits –RTC - (Canada Workers Benefits, GST credits and other RTC).



# TABLES

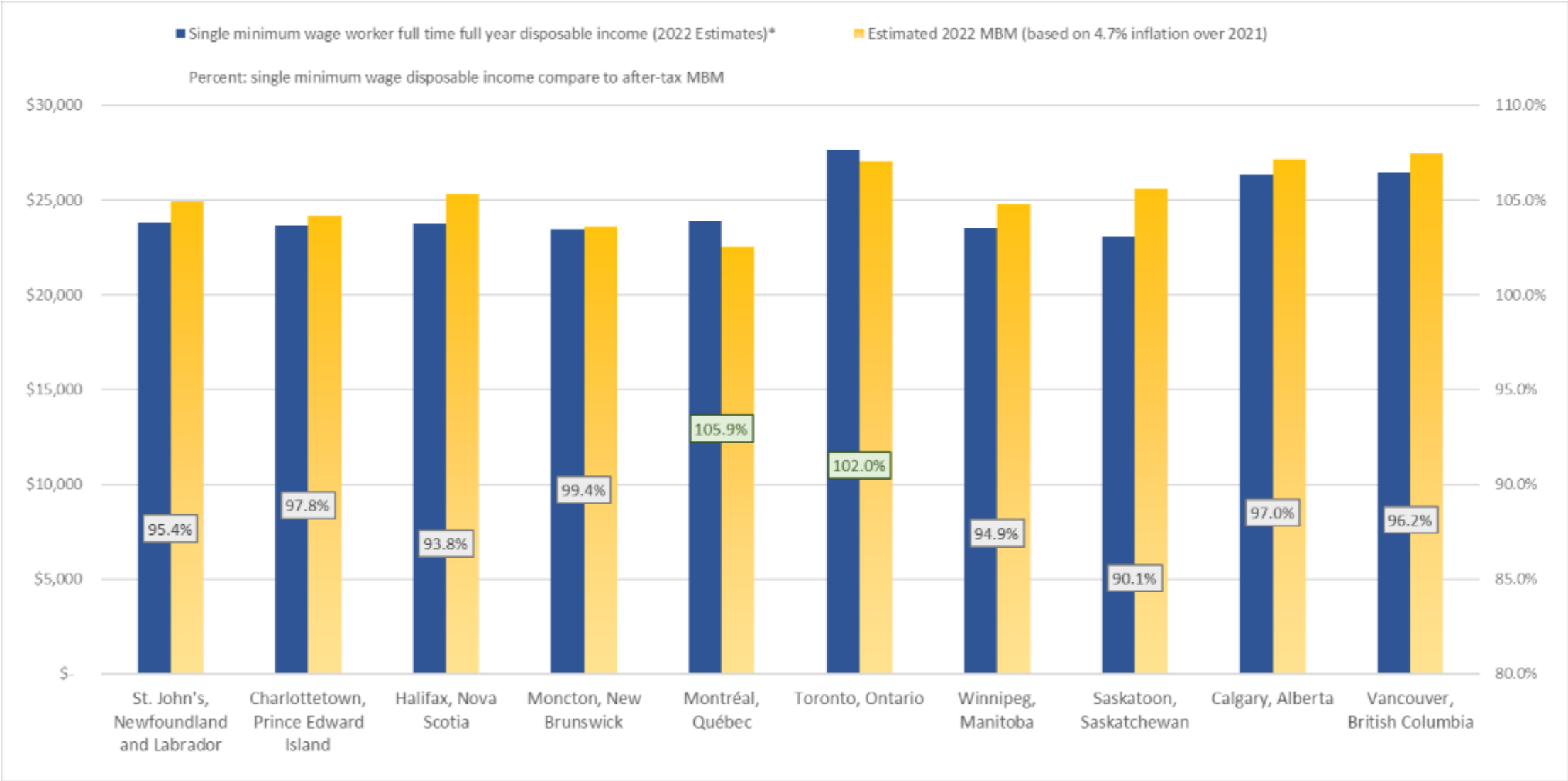


Working full-time full-year in poverty

## SINGLE MINIMUM WAGE WORKER FULL TIME FULL YEAR DISPOSABLE INCOME VS. MBM, CANADA'S OFFICIAL POVERTY LINE

	Single minimum wage worker full time full year disposable income (2022 Estimates)*	Estimated 2022 MBM (based on 4.7% inflation over 2021)	Percent: single minimum wage disposable income compare to after-tax MBM
St. John's, Newfoundland and Labrador	\$ 23,795	\$ 24,955	95.4%
Charlottetown, Prince Edward Island	\$ 23,643	\$ 24,182	97.8%
Halifax, Nova Scotia	\$ 23,770	\$ 25,347	93.8%
Moncton, New Brunswick	\$ 23,480	\$ 23,619	99.4%
Montréal, Québec	\$ 23,902	\$ 22,569	105.9%
Toronto, Ontario	\$ 27,629	\$ 27,081	102.0%
Winnipeg, Manitoba	\$ 23,534	\$ 24,807	94.9%
Saskatoon, Saskatchewan	\$ 23,095	\$ 25,625	90.1%
Calgary, Alberta	\$ 26,352	\$ 27,167	97.0%
Vancouver, British Columbia	\$ 26,461	\$ 27,493	96.2%
<i>*Note: Total income after tax, deductions, benefits and credits</i>			

**2022 ESTIMATE: DISPOSABLE INCOME FOR A SINGLE MINIMUM WAGE WORKER (FT/FY) IN CANADIAN CITIES EXPRESSED AS A PERCENTAGE OF THE MBM, THE OFFICIAL POVERTY LINE (INDEXED BY 4.7%).**



Working full-time full-year in poverty

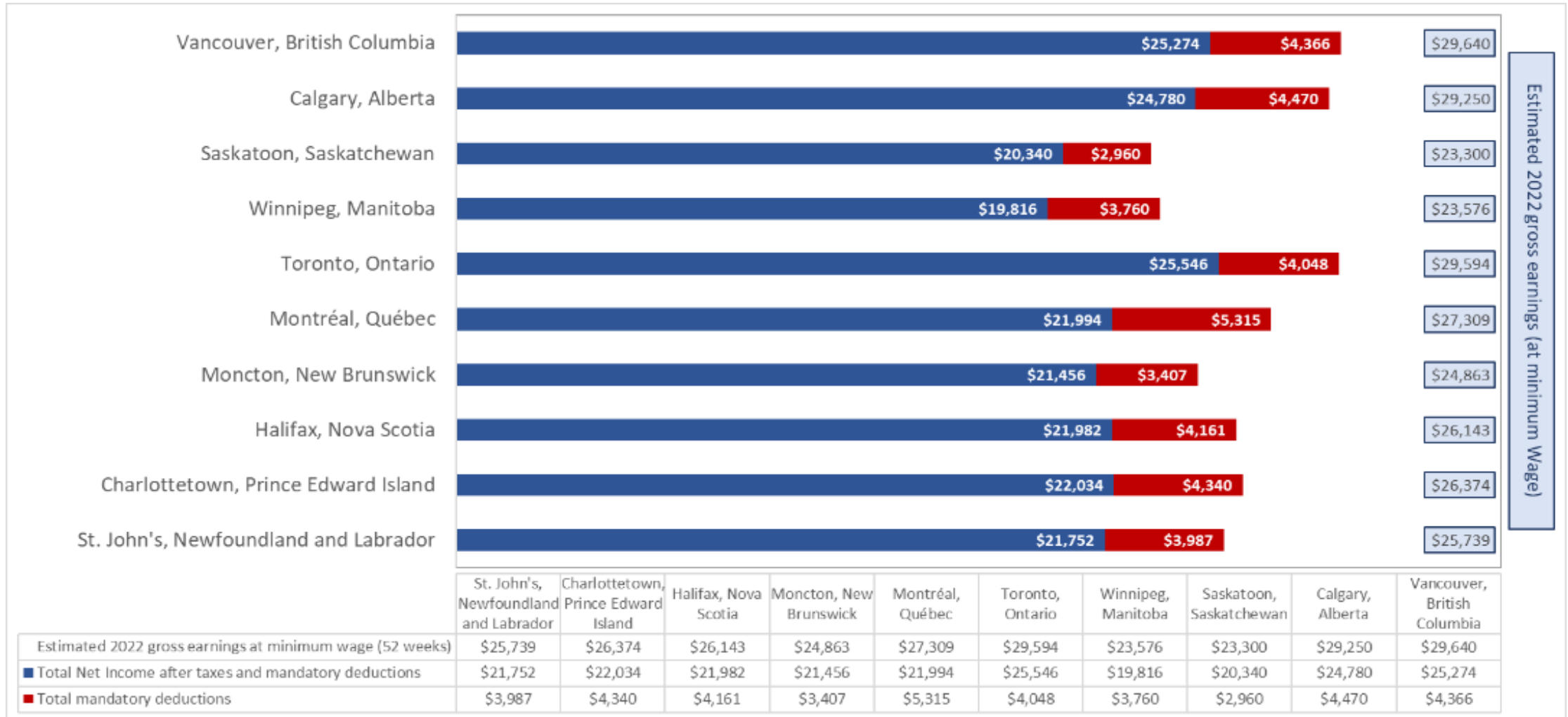


# 2022 EXPECTED DEDUCTIONS FROM INCOME BY TYPE

			TAX TIPS DETAILED PROVINCIAL CALCULATORS FOR 2022				
City	Estimated 2022 gross earnings at minimum wage (52 weeks)	Total mandatory deductions	CPP/QPP contributions	EI contributions	Federal taxes based	Provincial taxes	Other (Drug or Health Premiums)
St. John's, Newfoundland and Labrador	\$ 25,739	\$ 3,987	\$ 1,268	\$ 407	\$ 1,257	\$ 1,055	
Charlottetown, Prince Edward Island	\$ 26,374	\$ 4,340	\$ 1,304	\$ 417	\$ 1,345	\$ 1,274	
Halifax, Nova Scotia	\$ 26,143	\$ 4,161	\$ 1,291	\$ 413	\$ 1,313	\$ 1,144	
Moncton, New Brunswick	\$ 24,863	\$ 3,407	\$ 1,218	\$ 393	\$ 1,135	\$ 661	
Montréal, Québec	\$ 27,309	\$ <b>5,315</b>	\$ 1,464	\$ 463	\$ 1,215	\$ <b>1,463</b>	\$ 710
Toronto, Ontario	\$ 29,594	\$ 4,048	\$ 1,487	\$ <b>468</b>	\$ 1,793	\$ -	\$ 300
Winnipeg, Manitoba	\$ 23,576	\$ 3,760	\$ 1,144	\$ 373	\$ 956	\$ 1,287	
Saskatoon, Saskatchewan	\$ 23,300	\$ <b>2,960</b>	\$ <b>1,129</b>	\$ <b>368</b>	\$ <b>918</b>	\$ 545	
Calgary, Alberta	\$ 29,250	\$ 4,470	\$ 1,468	\$ 462	\$ 1,745	\$ 795	
Vancouver, British Columbia	\$ 29,640	\$ 4,366	\$ <b>1,490</b>	\$ <b>468</b>	\$ <b>1,800</b>	\$ 608	
<b>Highest-Red</b>			<b>Lowest-Green</b>				

# 2022 EXPECTED DEDUCTIONS FROM GROSS INCOME

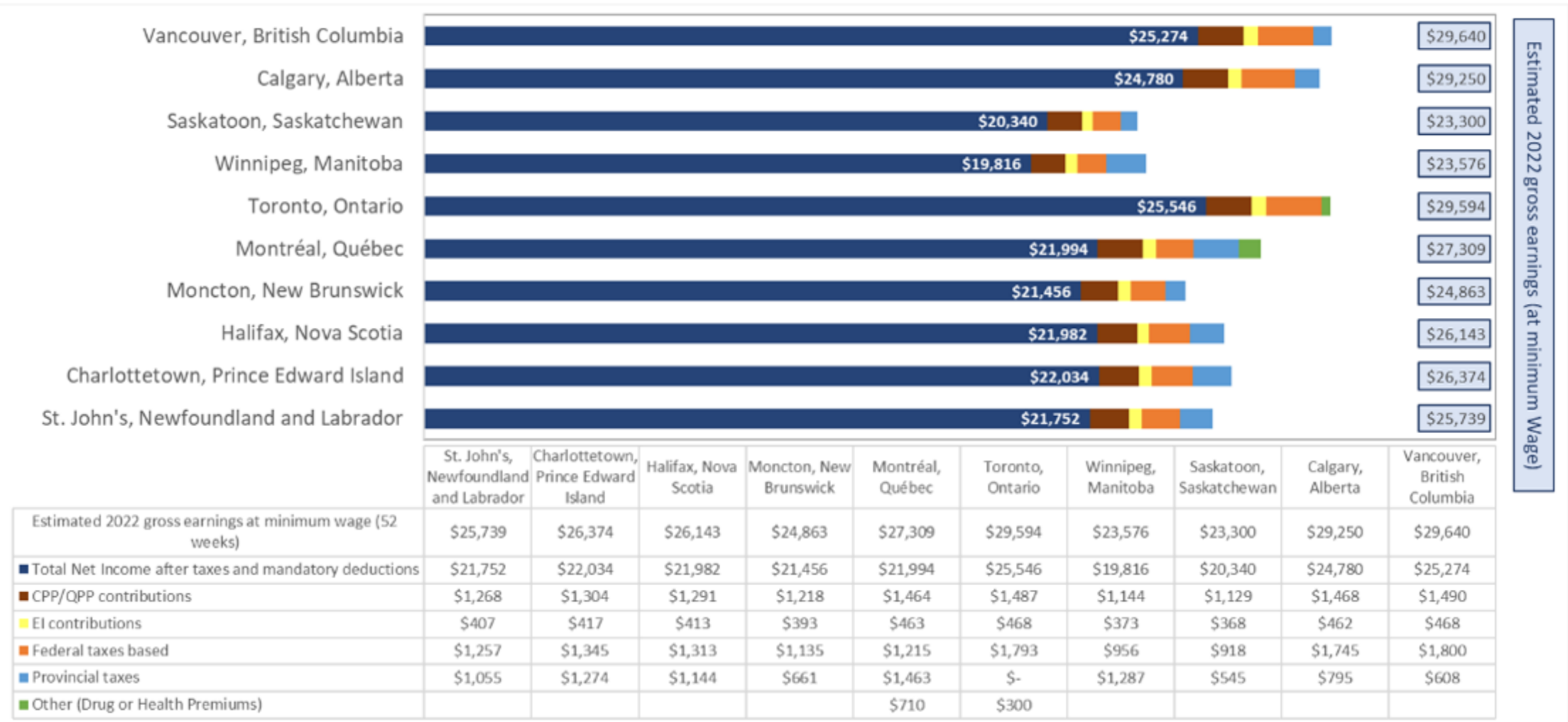
*\*Note: 2022 amounts here are drawn from TaxTips' 2022 calculators.*



Working full-time full-year in poverty

# 2022 EXPECTED DEDUCTIONS FROM GROSS INCOME BY TYPE

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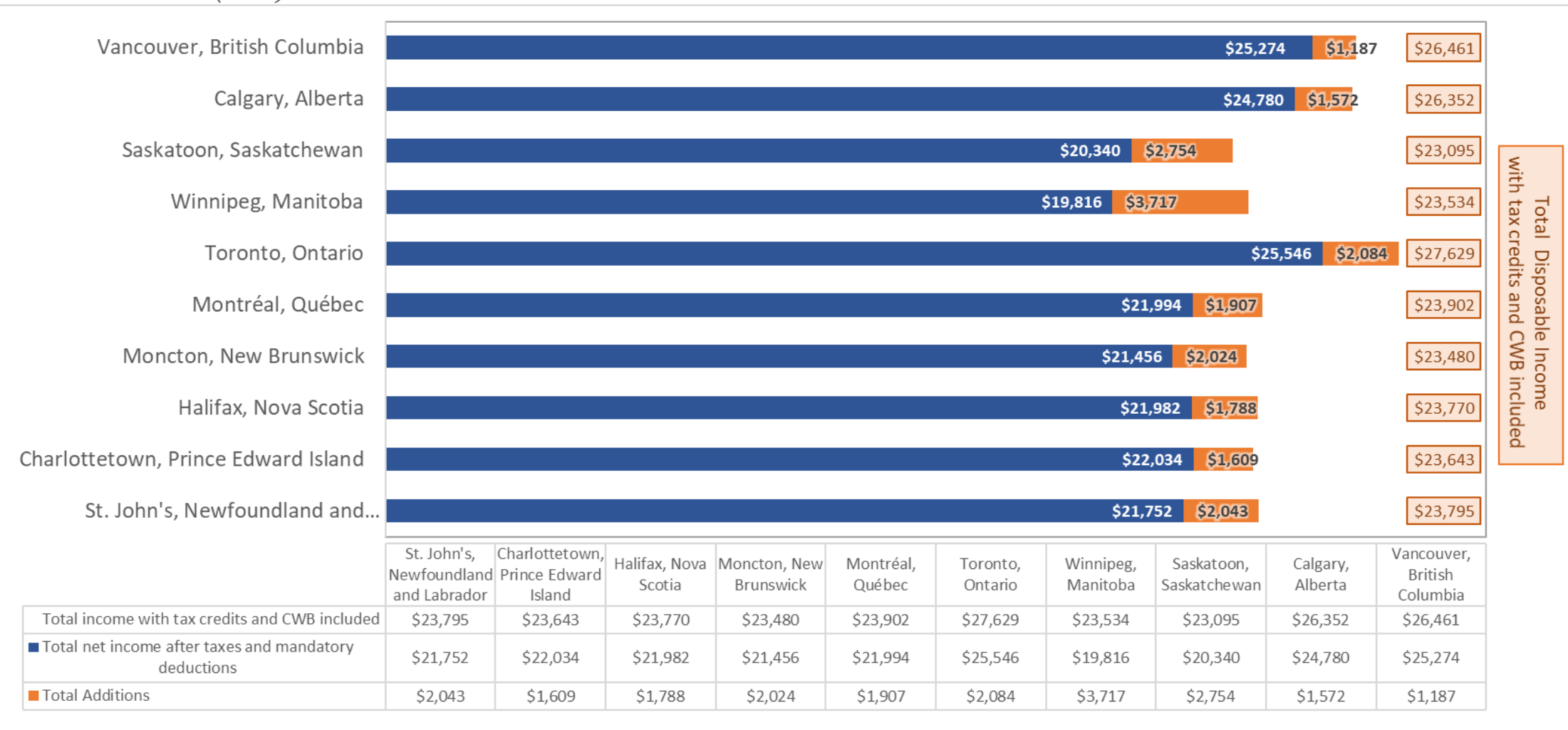
# 2022 EXPECTED ADDITIONS TO NET INCOME BY TYPE

*\*Note: The GST credit is based on the Child and Family Benefit Calculator and indexed by 4.7%. Other amounts are based on the most recent online data (2020).*

City	Total net income after taxes and mandatory deductions	Total Additions	Tax Credits and Benefits			
			Federal GST Credit (based on Child and Family Benefit calculator)	Provincial Tax Credits (multiple sources)	Estimated CWB based on proposed 2021 changes to threshold	Climate Action Incentive Refundable Tax Credit (ON, MB, SK and AB only)
St. John's, Newfoundland and Labrador	\$ 21,752	\$ 2,043	\$ 477	\$ 450	\$ 1,116	
Charlottetown, Prince Edward Island	\$ 22,034	\$ 1,609	\$ 477	\$ 110	\$ 1,022	
Halifax, Nova Scotia	\$ 21,982	\$ 1,788	\$ 477	\$ 255	\$ 1,056	
Moncton, New Brunswick	\$ 21,456	\$ 2,024	\$ 477	\$ 300	\$ 1,247	
Montréal, Québec	\$ 21,994	\$ 1,907	\$ 477	\$ 1,028	\$ 402	
Toronto, Ontario	\$ 25,546	\$ 2,084	\$ 477	\$ 763	\$ 543	\$ 300
Winnipeg, Manitoba	\$ 19,816	\$ 3,717	\$ 477	\$ 1,452	\$ 1,428	\$ 360
Saskatoon, Saskatchewan	\$ 20,340	\$ 2,754	\$ 477	\$ 349	\$ 1,428	\$ 500
Calgary, Alberta	\$ 24,780	\$ 1,572	\$ 477		\$ 605	\$ 490
Vancouver, British Columbia	\$ 25,274	\$ 1,187	\$ 477	\$ 174	\$ 536	
Highest-Red Lowest-Green						

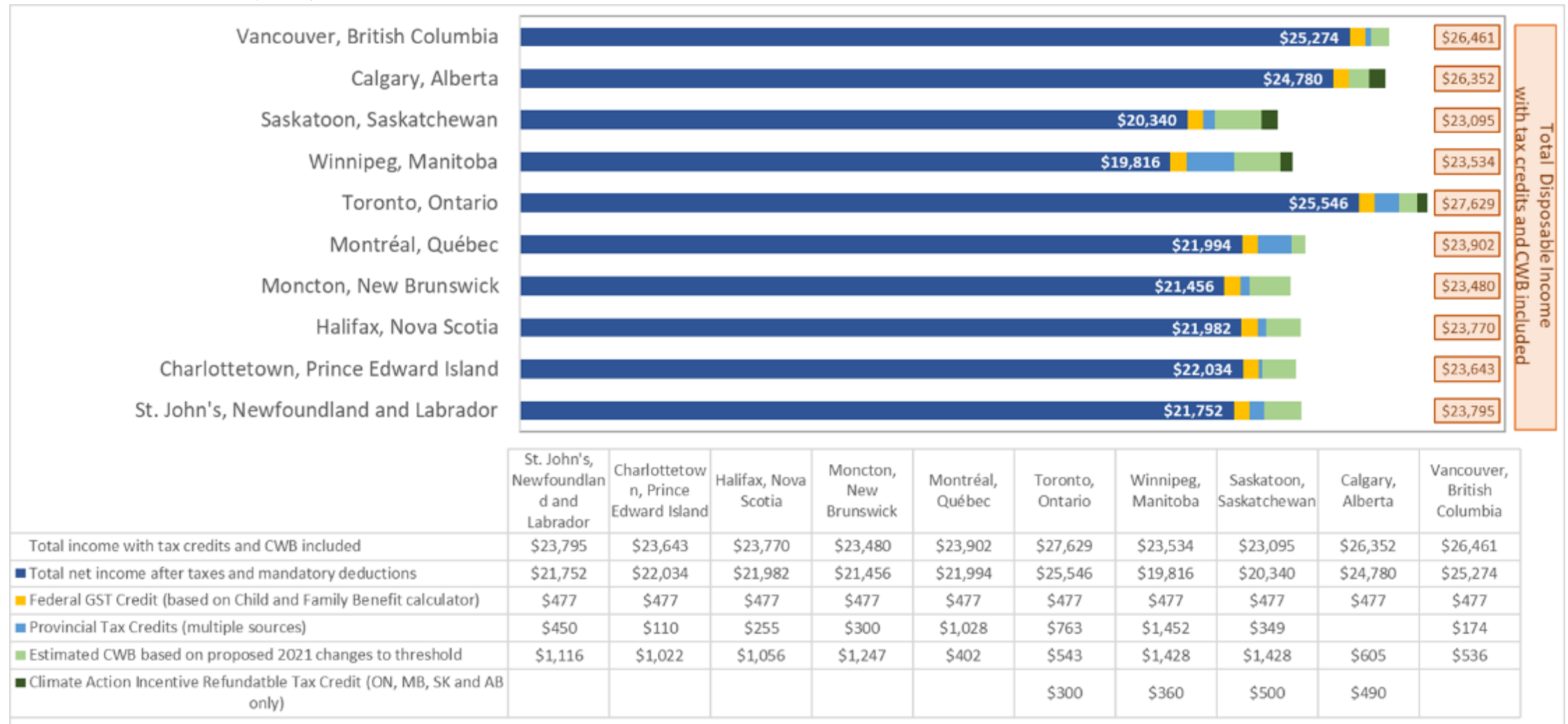
# 2022 EXPECTED ADDITIONS TO NET INCOME

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# 2022 EXPECTED ADDITIONS TO NET INCOME BY TYPE

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# ANALYSIS



Working full-time full-year in poverty

# HAVE THINGS BEEN GETTING WORSE OR BETTER?

In general, minimum wages have been going up in Canada in the new millennium at a rate that is higher than inflation.

This is the one area where marked improvements have been made.

- For example, in Ontario, if minimum wages had been indexed in 2004 when minimum wages were \$6.85 an hour, the minimum in 2021 would be \$9.37 an hour.
- The next slide shows the progress that has been made in Toronto and Ontario especially since the year 2000.
- But inflation is heating up.

# A TORONTO COMPARISON OVER TIME: SINGLE (FT/FY) MINIMUM WAGE WORKER



Working full-time full-year in poverty

# PART TWO

How could it happen?



# HOW COULD SINGLES WORKING FULL TIME FULL YEAR AT MINIMUM WAGES IN CANADA BE LIVING IN POVERTY?

- **Policy inattention to important variables?**
- Are minimum wages too low?
- Are federal and provincial income taxes too high?
- Are non-refundable credits insufficient?
- Are refundable tax credits too low?
- Are payroll taxes (EI and CPP/QPP) too high?
- Are poverty lines too high?
- Is inflation catching us off-guard?





# ARE MINIMUM WAGES TOO LOW?



- Most advocacy surrounding working poverty centres on **minimum wages** and '**living wages**'. And minimum wages have been increasing ahead of inflation in the new millennium.
- However, good evidence shows that some provinces with higher minimum wages have single people in their cities who **do not escape poverty**.

**There are many moving parts.**



# ARE MINIMUM WAGES TOO LOW?

Higher minimum wages alone **do not** result in escaping poverty for single people.



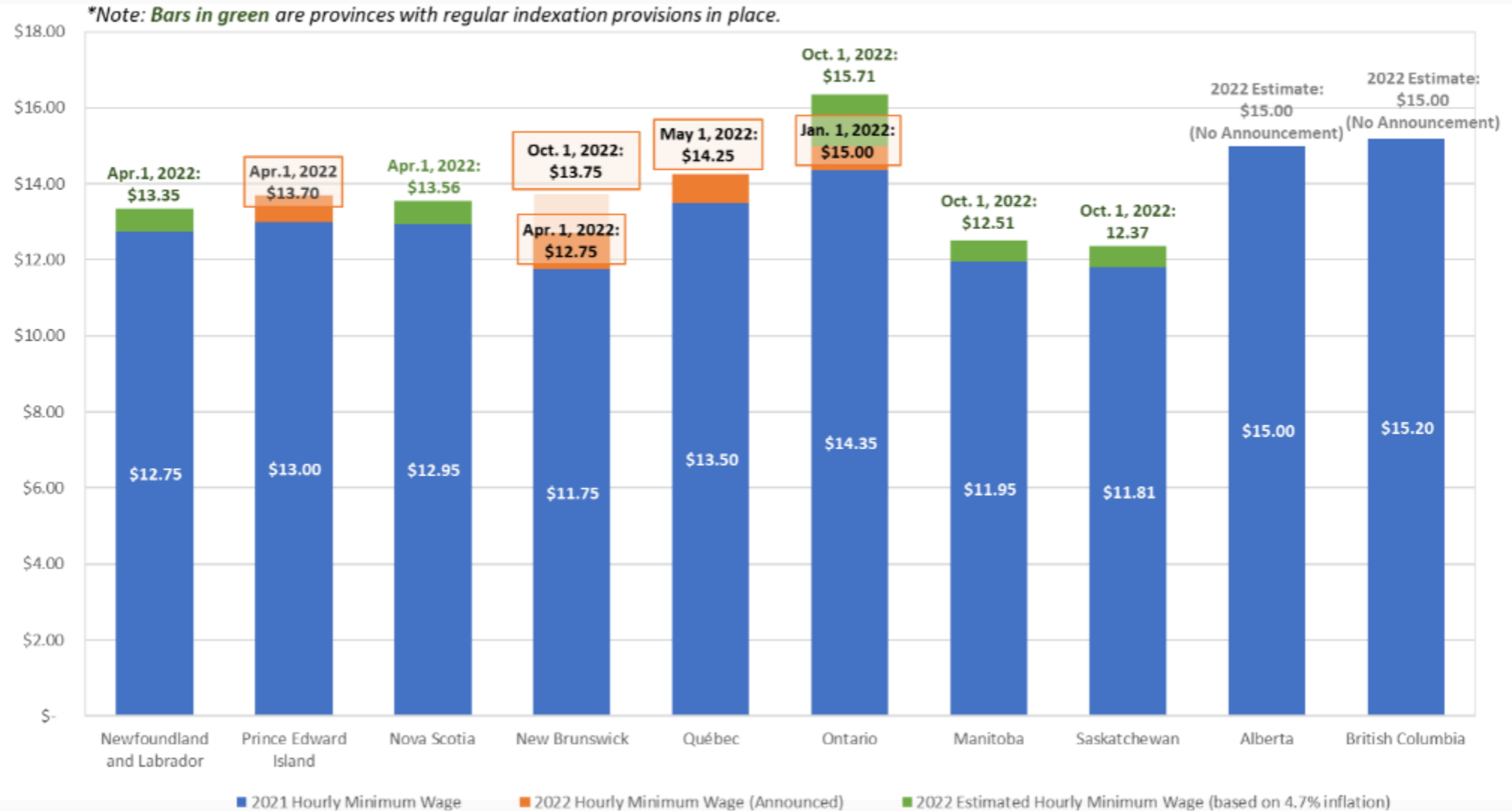
Nevertheless, higher minimum wages and especially living wages are powerful in **reducing poverty**.



**Living wages** are of particular importance with a **recognized Canadian poverty standard** that varies by community across Canada.



# MINIMUM WAGES IN 2021 AND 2022 ESTIMATES (HOURLY RATE) BY PROVINCES



# ARE FEDERAL INCOME TAXES TOO HIGH?

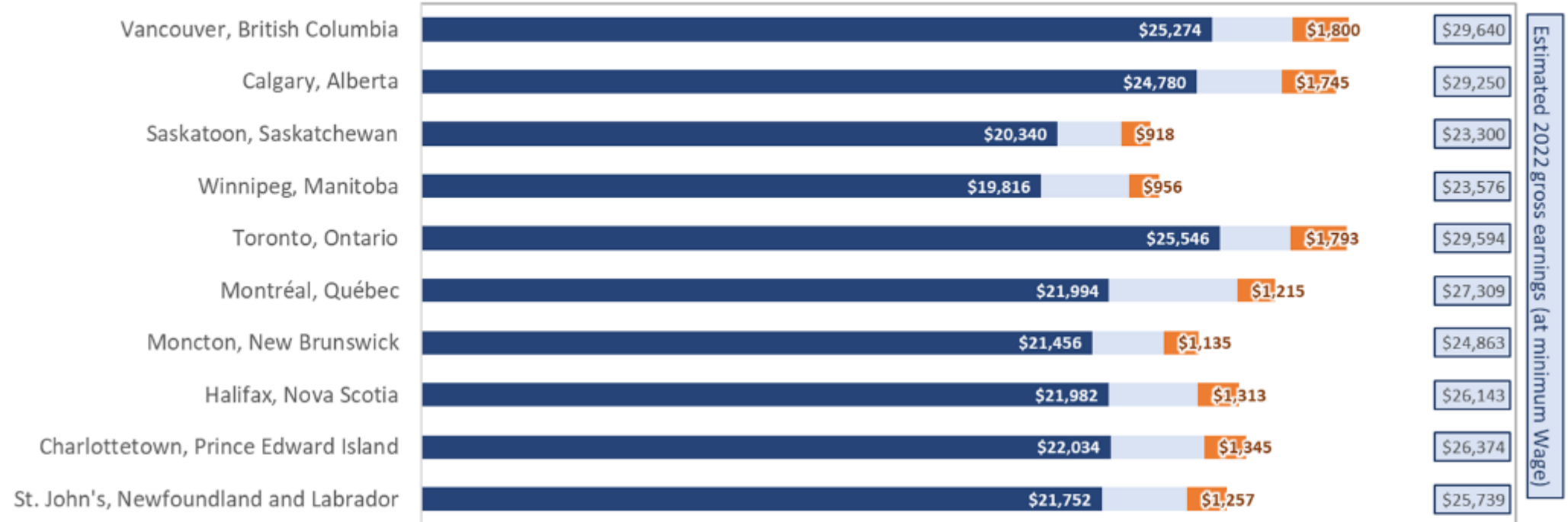
- Across Canada, Federal income taxes levied on single minimum wage earners working full time full year vary from **\$918 to \$1,800**.

**Some would call on people living in poverty to be exempted from federal income taxes.**

**Others see taxation as important as a component of contribution and citizenship.**

- Regardless, federal income taxes are an important component as they reduce income in the comparison of disposable income to the Official Poverty Line (MBM).

# 2022 EXPECTED DEDUCTIONS FROM GROSS INCOME: FEDERAL TAX



	St. John's, Newfoundland and Labrador	Charlottetown , Prince Edward Island	Halifax, Nova Scotia	Moncton, New Brunswick	Montréal, Québec	Toronto, Ontario	Winnipeg, Manitoba	Saskatoon, Saskatchewan	Calgary, Alberta	Vancouver, British Columbia
Estimated 2022 gross earnings at minimum wage (52 weeks)	\$25,739	\$26,374	\$26,143	\$24,863	\$27,309	\$29,594	\$23,576	\$23,300	\$29,250	\$29,640
■ Total Net Income after taxes and mandatory deductions	\$21,752	\$22,034	\$21,982	\$21,456	\$21,994	\$25,546	\$19,816	\$20,340	\$24,780	\$25,274
■ CPP/QPP contributions	\$1,268	\$1,304	\$1,291	\$1,218	\$1,464	\$1,487	\$1,144	\$1,129	\$1,468	\$1,490
■ EI contributions	\$407	\$417	\$413	\$393	\$463	\$468	\$373	\$368	\$462	\$468
■ Provincial taxes	\$1,055	\$1,274	\$1,144	\$661	\$1,463	\$-	\$1,287	\$545	\$795	\$608
■ Other (Drug or Health Premiums)					\$710	\$300				
■ Federal taxes based	\$1,257	\$1,345	\$1,313	\$1,135	\$1,215	\$1,793	\$956	\$918	\$1,745	\$1,800

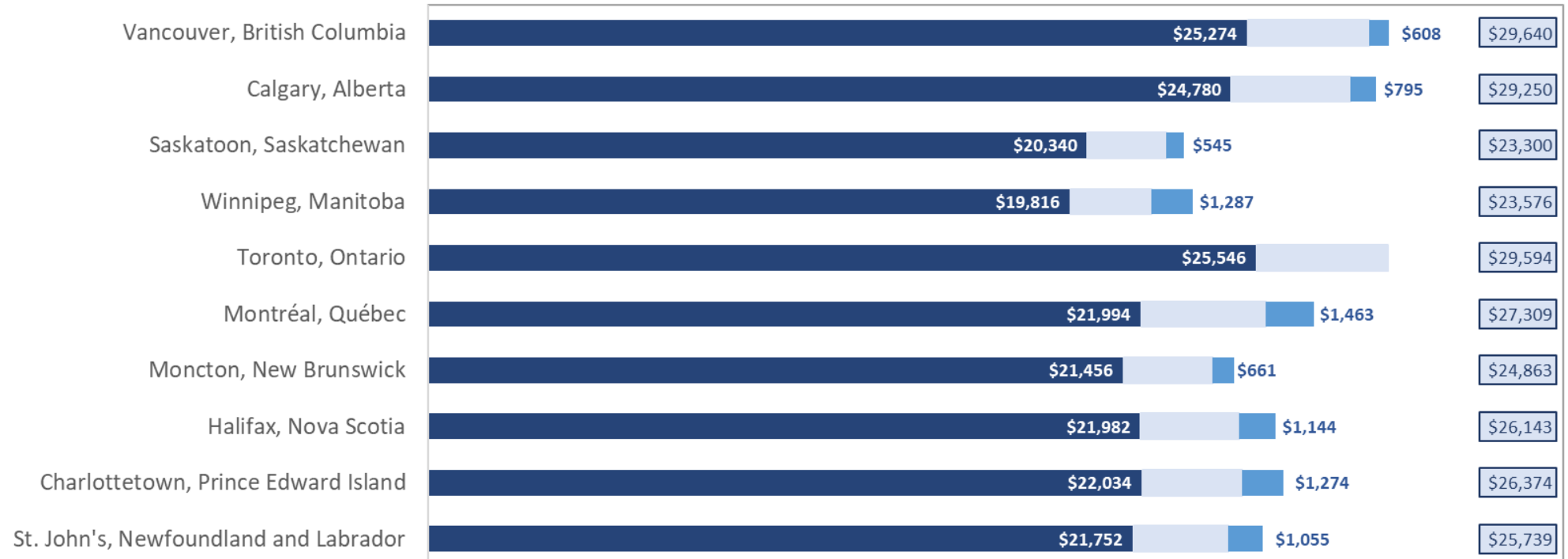
# ARE PROVINCIAL INCOME TAXES TOO HIGH?



- Provincial income taxes levied on a single minimum wage worker vary from **\$0.00** in Ontario (the LIFT program) to **\$1,463** in Quebec.
- Ontario's principle is that no one earning under \$30,000 should pay provincial income taxes and full time full year minimum wages are less than \$30,000 (**\$29,594**).
- Other provinces vary widely in their provincial taxation of single minimum wage workers but other than Ontario, all people in this category are taxed.



# 2022 EXPECTED DEDUCTIONS FROM GROSS INCOME: PROVINCIAL TAX



Estimated 2022 gross earnings (at minimum Wage)

	St. John's, Newfoundland and Labrador	Charlottetown , Prince Edward Island	Halifax, Nova Scotia	Moncton, New Brunswick	Montréal, Québec	Toronto, Ontario	Winnipeg, Manitoba	Saskatoon, Saskatchewan	Calgary, Alberta	Vancouver, British Columbia
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# ARE NON-REFUNDABLE TAX CREDITS INSUFFICIENT?

Non-refundable tax credits are the equivalent of ‘coupons’ off taxes payable.

- These credits are only useable by people who pay taxes.
- There are many such credits but the principal one is the basic non-refundable credit that applies to all tax filers.
  - For 2022, the basic personal credit is \$14,398.
  - Other credits are available for CPP/QPP and EI.

The basic federal non-refundable credit and most provincial credits are **insufficient** to keep a single minimum wage earner from paying tax provincial and federal tax with the exception of Ontario (as noted).



# ARE REFUNDABLE TAX CREDITS TOO LOW?

A refundable tax credit is like a 'gift card' from government and is payable regardless of tax liability based on various income tests.

- Until 2021, the Canada Workers Benefit (CWB) did not assist single full time minimum wage workers.
- Depending on the province, the CWB will now provide from **\$402** to **\$1,428** a year.
- GST credits are estimated to be **\$477** in 2022.
- Provincial refundable credits range from **\$110** to **\$1,452** a year (including Manitoba's Rent Assist, see next slide).

Refundable credits themselves are insufficient to place single minimum wage earners over the Official Poverty Line (MBM) on their own.

But they are a significant boost to income.

# PROVINCIAL TAX CREDIT (MANITOBA'S RENT ASSIST)

Manitoba:

- The “provincial tax credit” figure is not calculated based on the taxable income when taxes are filed. It is **not** a refundable tax credit per se.
- Instead, Rent Assist supplements the rent of low-income earners to 80% of the median rent in the province.



# CLIMATE ACTION INCENTIVE (CAI)

- The CAI is a federal benefit that applies to provinces that do not have a climate change policy that meet federal government standards (e.g. carbon tax or Cap and Trade).
- In these four provinces (Ontario, Manitoba, Saskatchewan, Alberta), this federal carbon tax is reimbursed to taxpayers as a tax credit.
- These range from \$300 to \$500 per year.
- The CAI, unlike other refundable credits, is not income-tested.



*Note: The Government of Canada has proposed to change the payment method for the CAI (Climate Action Incentive) from a refundable credit claimed annually on personal income tax returns to quarterly tax free payments made through the benefit system starting in July 2022.*

***The information on this page is subject to Parliamentary approval.***

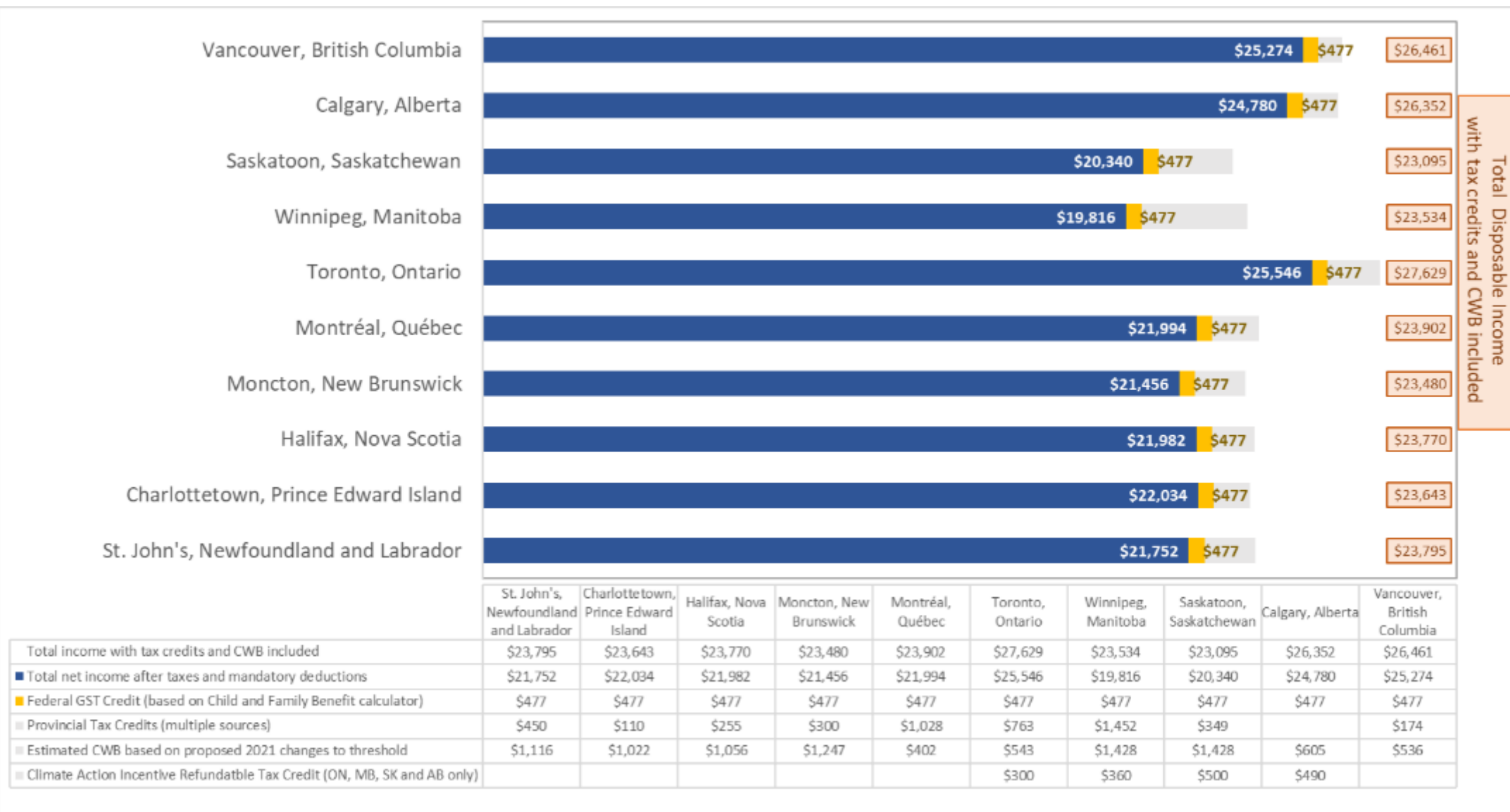
# 2022 EXPECTED ADDITIONS TO NET INCOME: CWB



Total Disposable Income  
with tax credits and CWB included

	St. John's, Newfoundland and Labrador	Charlottetown, Prince Edward Island	Halifax, Nova Scotia	Moncton, New Brunswick	Montréal, Québec	Toronto, Ontario	Winnipeg, Manitoba	Saskatoon, Saskatchewan	Calgary, Alberta	Vancouver, British Columbia
Total income with tax credits and CWB included	\$23,795	\$23,643	\$23,770	\$23,480	\$23,902	\$27,629	\$23,534	\$23,095	\$26,352	\$26,461
■ Total net income after taxes and mandatory deductions	\$21,752	\$22,034	\$21,982	\$21,456	\$21,994	\$25,546	\$19,816	\$20,340	\$24,780	\$25,274
■ Federal GST Credit (based on Child and Family Benefit calculator)	\$477	\$477	\$477	\$477	\$477	\$477	\$477	\$477	\$477	\$477
■ Provincial Tax Credits (multiple sources)	\$450	\$110	\$255	\$300	\$1,028	\$763	\$1,452	\$349		\$174
■ Estimated CWB based on proposed 2021 changes to threshold	\$1,116	\$1,022	\$1,056	\$1,247	\$402	\$543	\$1,428	\$1,428	\$605	\$536
■ Climate Action Incentive Refundable Tax Credit (ON, MB, SK and AB only)						\$300	\$360	\$500	\$490	

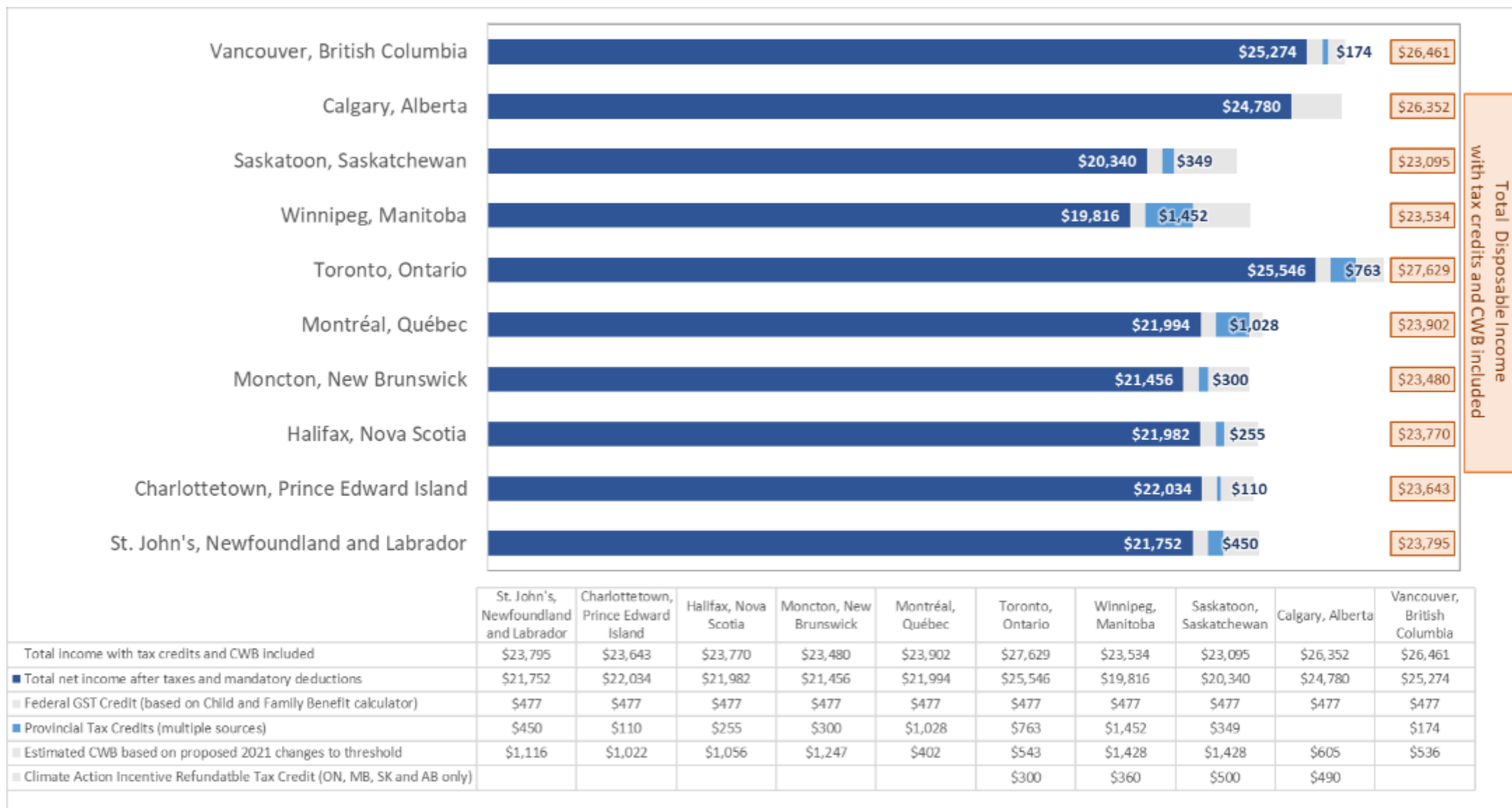
# 2022 EXPECTED ADDITIONS TO NET INCOME: GST CREDIT



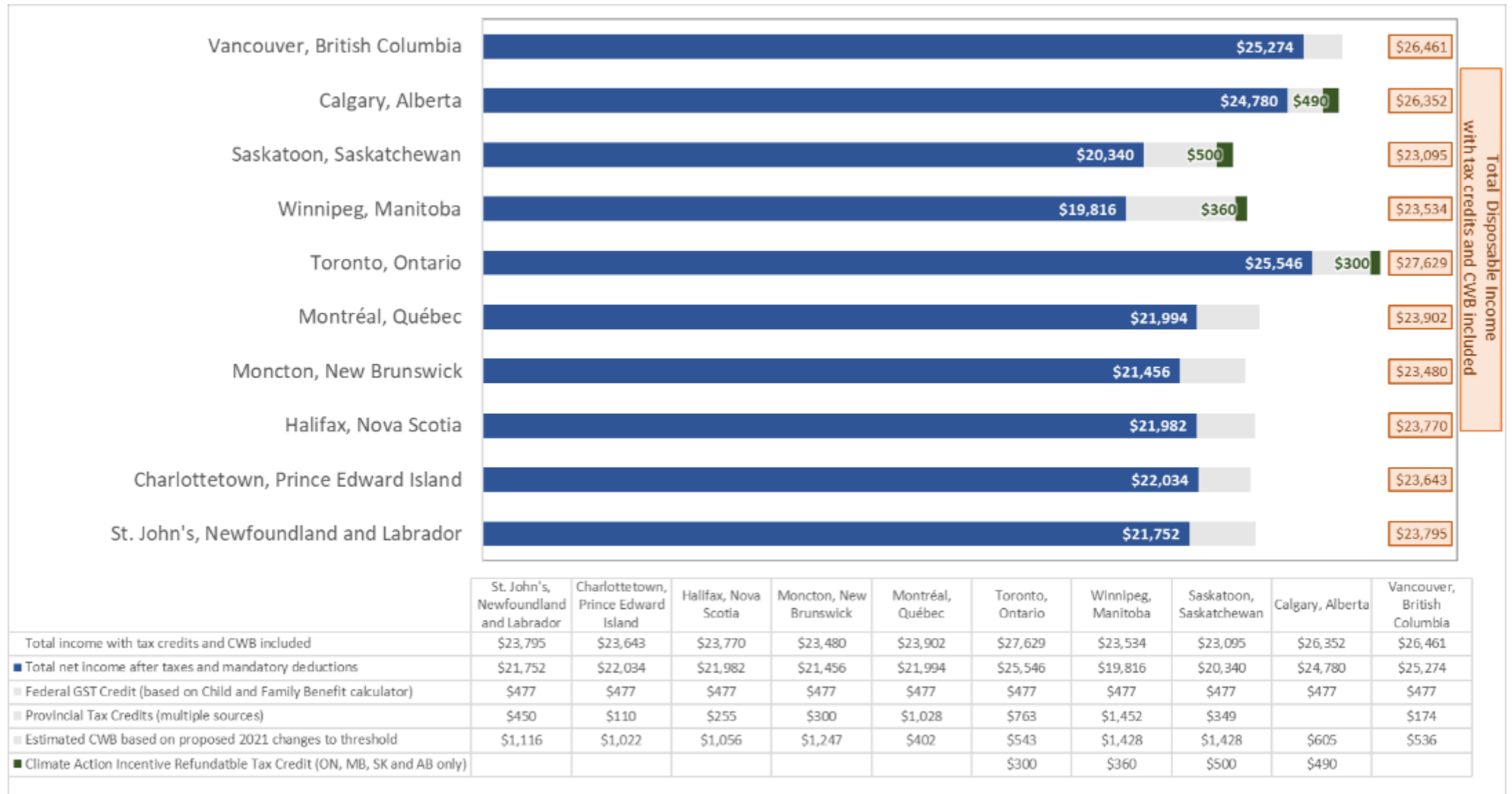
Working full-time full-year in poverty



# 2022 EXPECTED ADDITIONS TO NET INCOME: PROVINCIAL TAX CREDITS



# 2022 EXPECTED ADDITIONS TO NET INCOME: CLIMATE ACTION INCENTIVE (CAI)



# ARE 'EMPLOYEE-PAID' PAYROLL TAXES TOO HIGH?

- There are two main payroll taxes in Canada:



- They are important social insurance programs that **protect workers from unemployment** (EI) and **provide a basic pension** for people when they retire or incur disabilities (CPP/QPP).
- These payroll taxes are **NOT TOO HIGH**.
- However, the exemptions for low-income people may be **TOO LOW**.

# ARE PAYROLL TAXES TOO HIGH?

EI and CPP/QPP contributions are subtracted from gross income and play a significant role in determining whether a single person working at minimum wages (FT/FY) is living in poverty.

## EI

Contributions vary by Province from \$368 to \$468 in 2022.

- EI levies have no exemption.

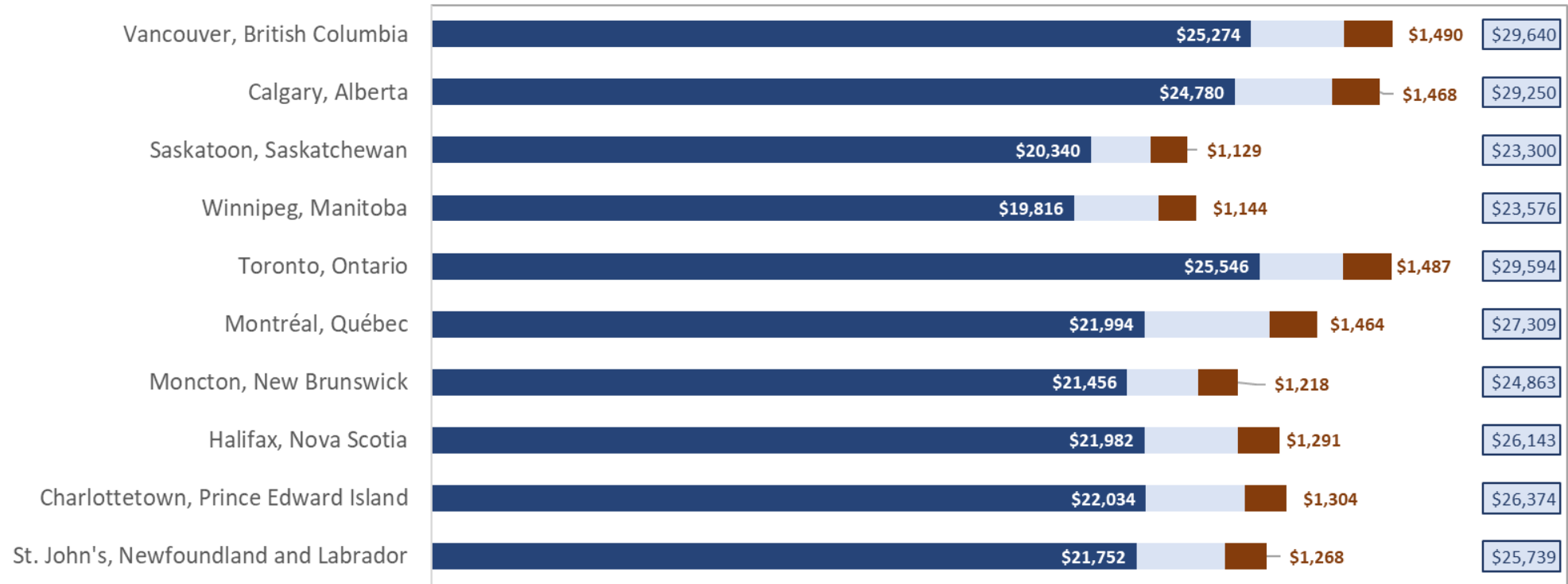
## CPP/QPP

Contributions range from \$1,129 to almost \$1,490 a year.

- Contributions are subject to a basic exemption (\$3,500)

There are arguments for and against payroll taxes being too high for minimum wage single workers.

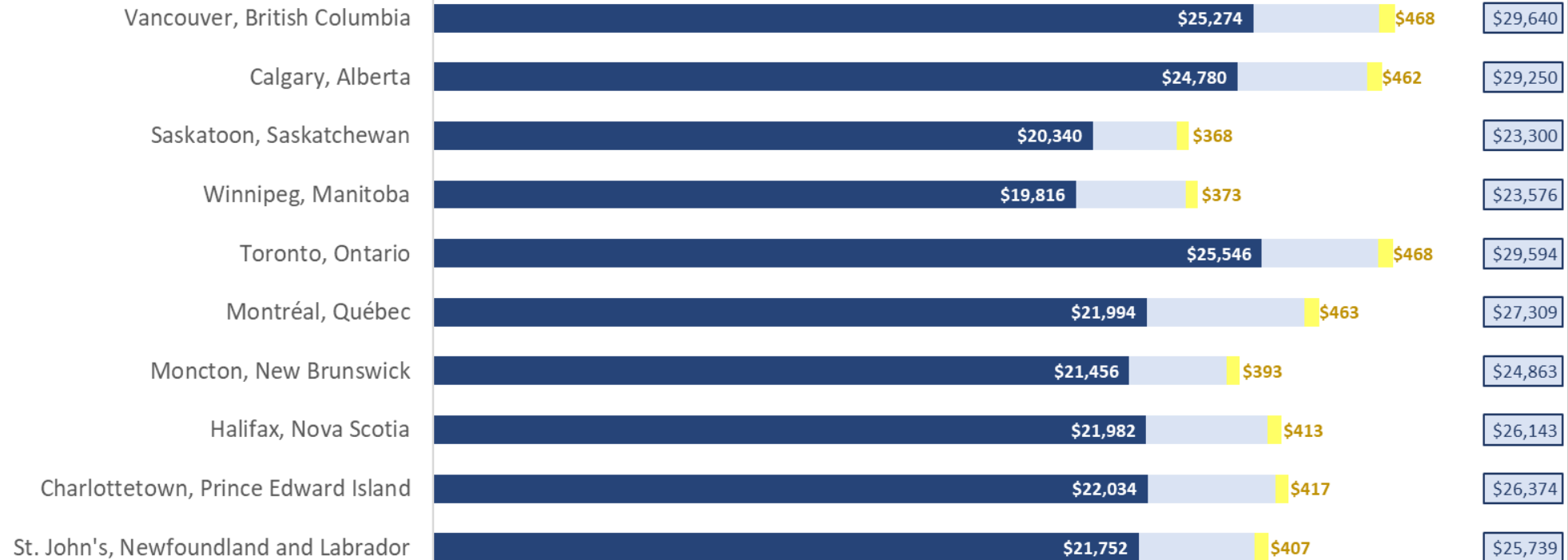
# 2022 EXPECTED DEDUCTIONS FROM GROSS INCOME: CPP/QPP CONTRIBUTION



Estimated 2022 gross earnings (at minimum Wage)

	St. John's, Newfoundland and Labrador	Charlottetown , Prince Edward Island	Halifax, Nova Scotia	Moncton, New Brunswick	Montréal, Québec	Toronto, Ontario	Winnipeg, Manitoba	Saskatoon, Saskatchewan	Calgary, Alberta	Vancouver, British Columbia
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Other (Drug or Health Premiums)					\$710	\$300				
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# 2022 EXPECTED DEDUCTIONS FROM GROSS INCOME: EI



Estimated 2022 gross earnings (at minimum Wage)

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# IS CANADA'S OFFICIAL POVERTY LINE **CALCULATED CORRECTLY?**



Canada's Official Poverty Line (MBM) for a single person is based on what is known as '**equivalency ratios**'.

Is the consumption pattern of a family of four appropriate for someone living on their own? **?**



The bottom line is that the poverty line for a single is exactly **one half (50%)** of the poverty line for a family of four.

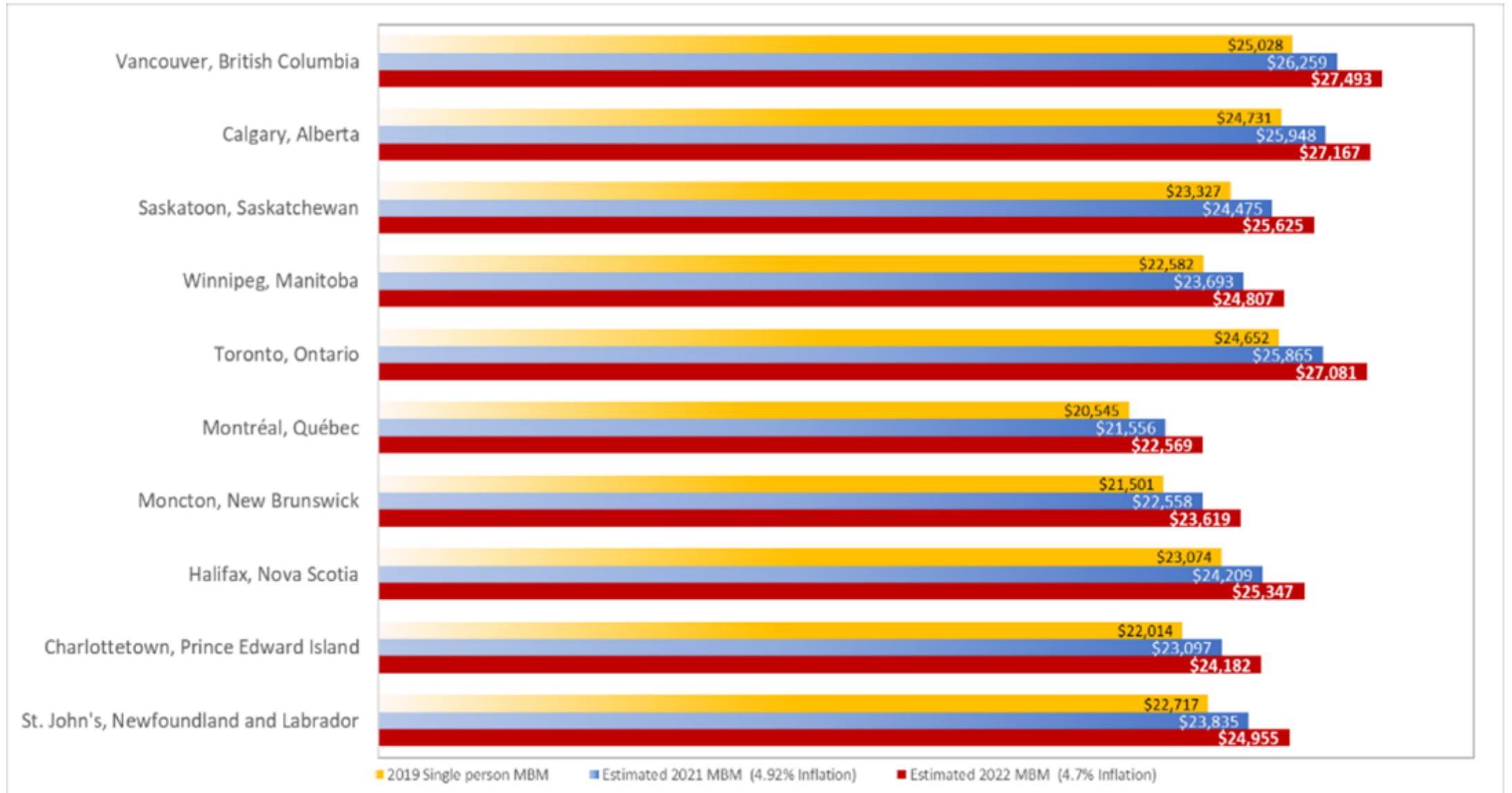
The MBM varies by the cost of living in various centres and includes all major cities.

# IS CANADA'S OFFICIAL POVERTY LINE CALCULATED CORRECTLY?

- In our comparison the MBM for a single varies from **\$22,569** (Montreal) to **\$27,493** (Vancouver).
- Some will consider the MBM to be too high while others such as persons with disabilities with extra expenses will judge it to be too low.
- Regardless, the MBM is now Canada's official poverty line .



# MARKET BASKET MEASURE IN CANADIAN CITIES



Working full-time full-year in poverty

# IS INFLATION CATCHING US OFF GUARD?

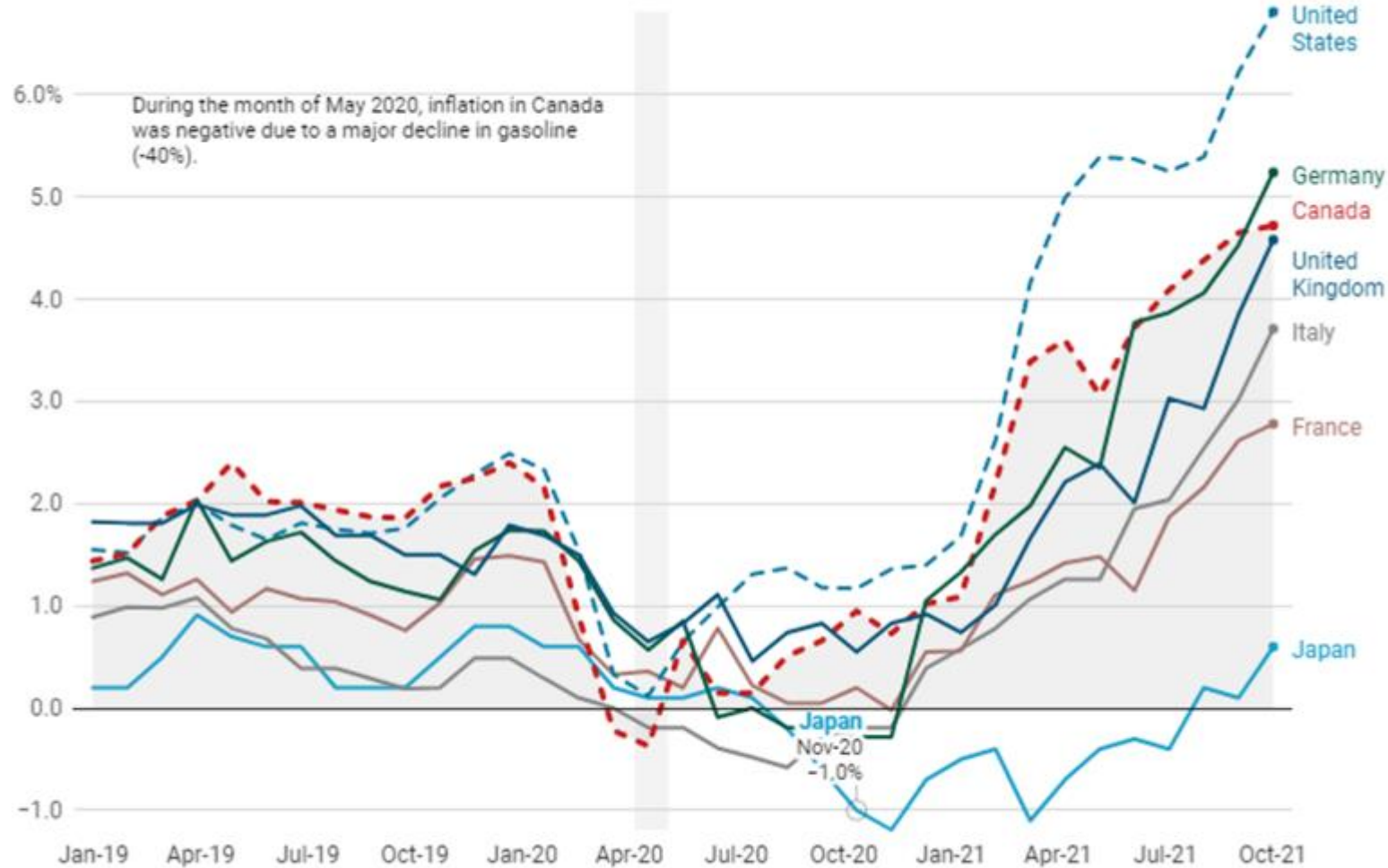
Since the 1980s, inflation has been under control despite very low interest rates.

Suddenly in 2021, inflation has jumped to **4.7%** well outside of monetary policy guidelines.

No one really knows if it is here to stay or a momentary aberration caused by the pandemic.

- Regardless, poverty lines are sensitive to inflation along with tax credit.
- Payroll taxes, minimum wages or income taxes are directly sensitive to inflation as there is a greater likelihood that minimum wage earners will fall into poverty.

## Inflation in G-7 countries (2019-2021)



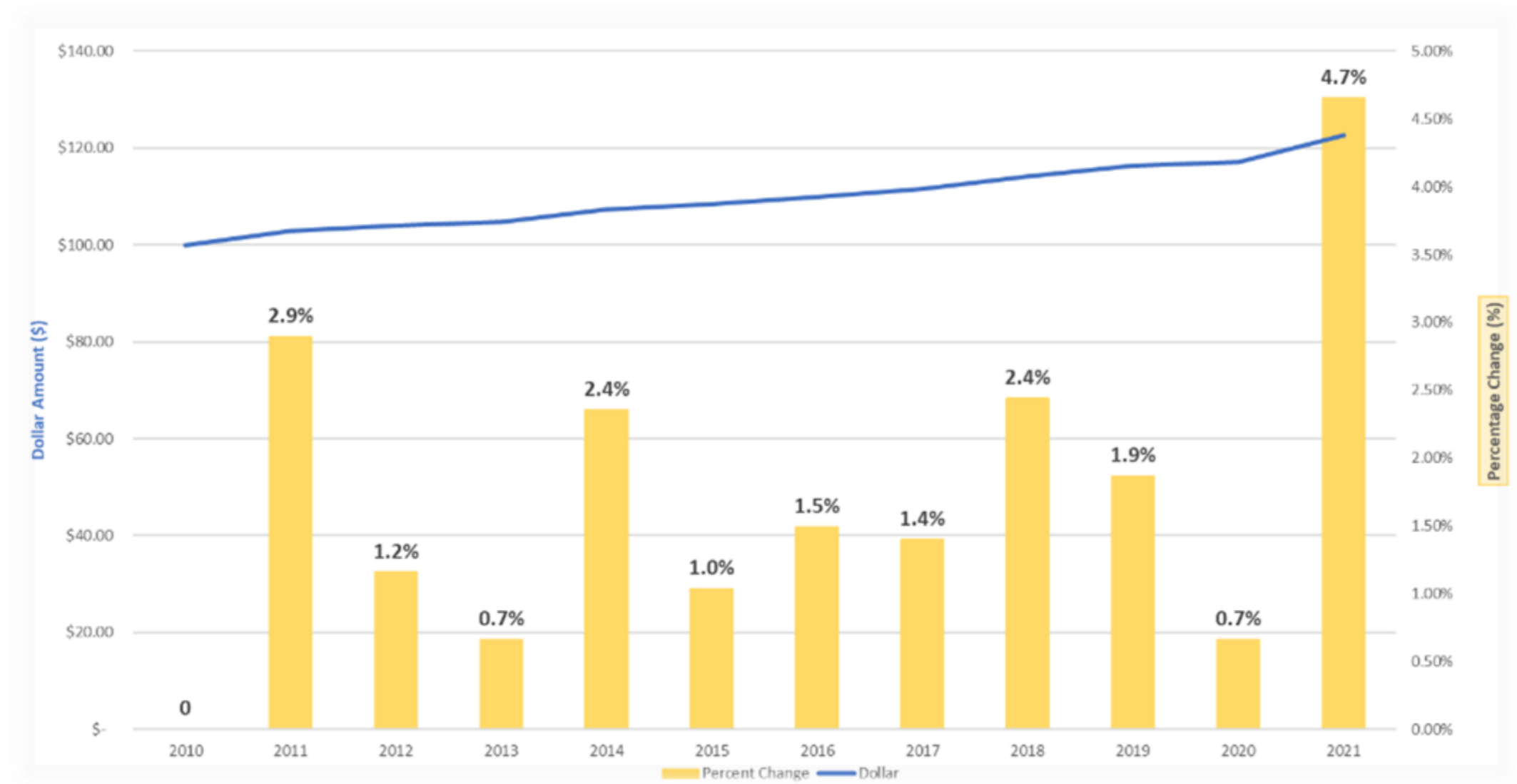
Canada's Consumer Price Index for December 2021, including the Consumer Price Index Annual Review, will be released on January 19, 2022.

Source: [International Monetary Fund](#) • Created with [Datawrapper](#)

Picture Source:

<https://www.ctvnews.ca/health/coronavirus/the-pandemic-s-impact-on-inflation-and-how-canada-compares-to-other-g7-countries-1.5743508>

# INFLATION AND ANNUAL PERCENTAGE CHANGE IN CANADA (2010 TO 2021)



Working full-time full-year in poverty

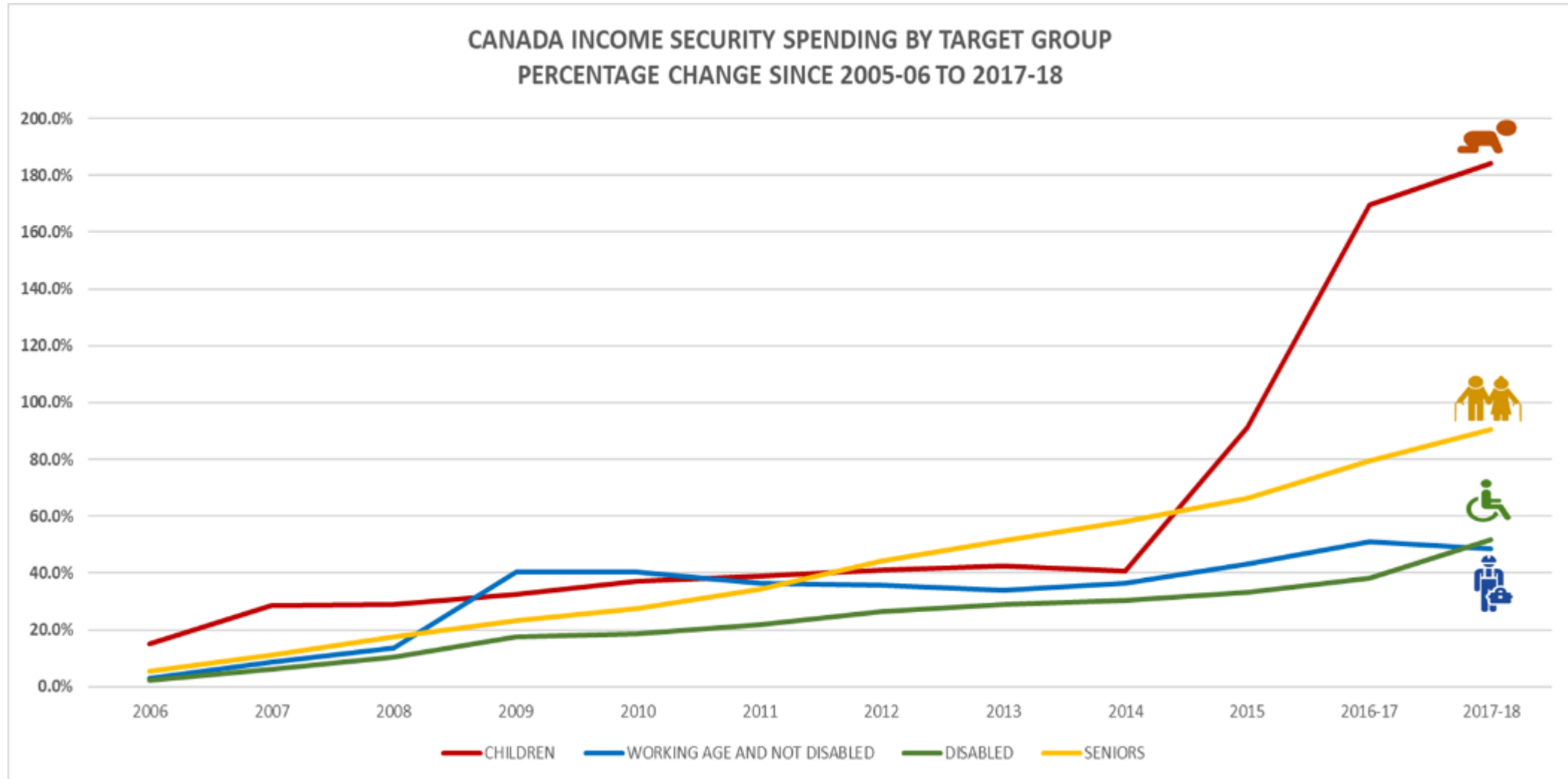


# PART THREE



Concluding thoughts and the wider context.

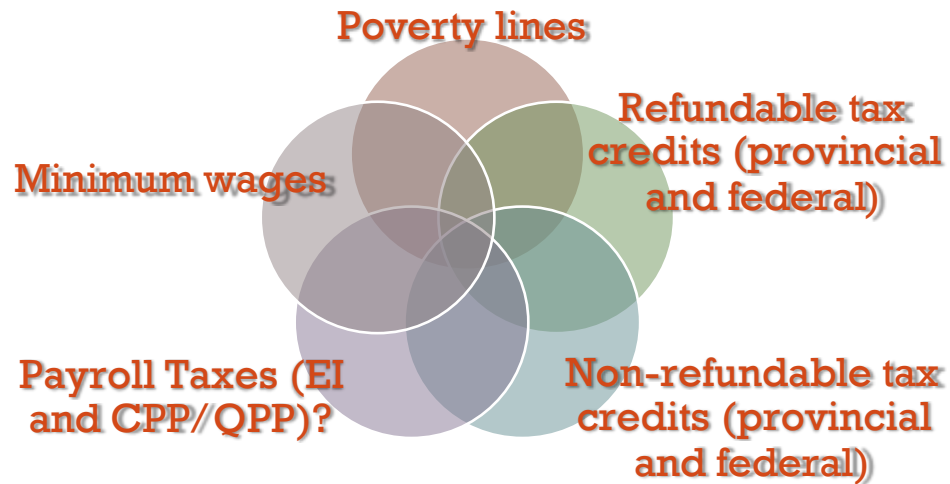
# PRE-PANDEMIC POLICY CONCENTRATION ON SENIORS AND CHILDREN SINCE 2009: WORKING AGE NEGLECTED



Working full-time full-year in poverty

# 'MURDER ON THE ORIENT EXPRESS'

- In Agatha Christie's famous murder mystery, many suspects were implicated in the murder. All were guilty as charged.
- For single people working at minimum wage – full time – full year to be living in poverty, there are many culprits and each plays a role:



# POLICY MAKING MUST CONVERGE TO SUCCEED

- The following entities must come together:

## The Prime Minister and Premiers

- Overarching policy development

## Statistics Canada

- Develop more accurate poverty lines (MBM)

## Federal and provincial taxation authorities –

Ministries of Finance and Taxation agencies like CRA

- Redesign income taxes, refundable and non-refundable credits

## Provincial ministries of labour

## CPP/QPP

## EI

## EACH PLAY A PART

All must work together to ensure that all single persons working full time and full year do not experience poverty.



# PART 4

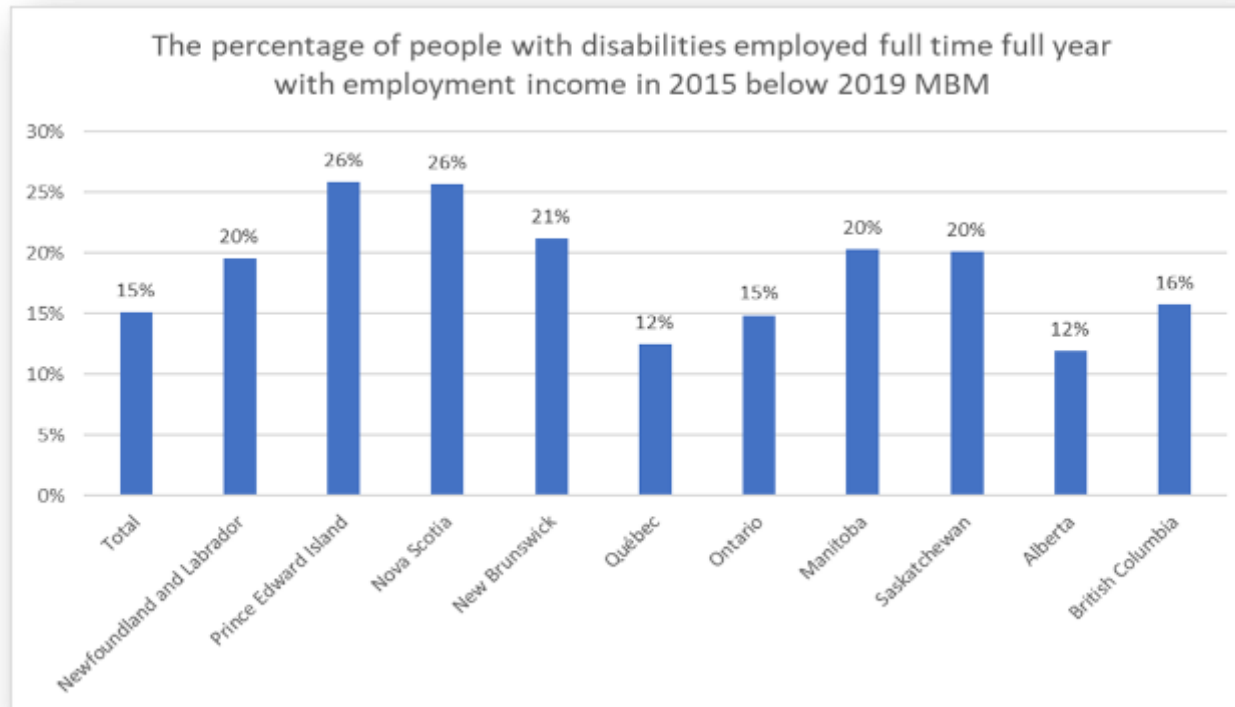


## The numbers

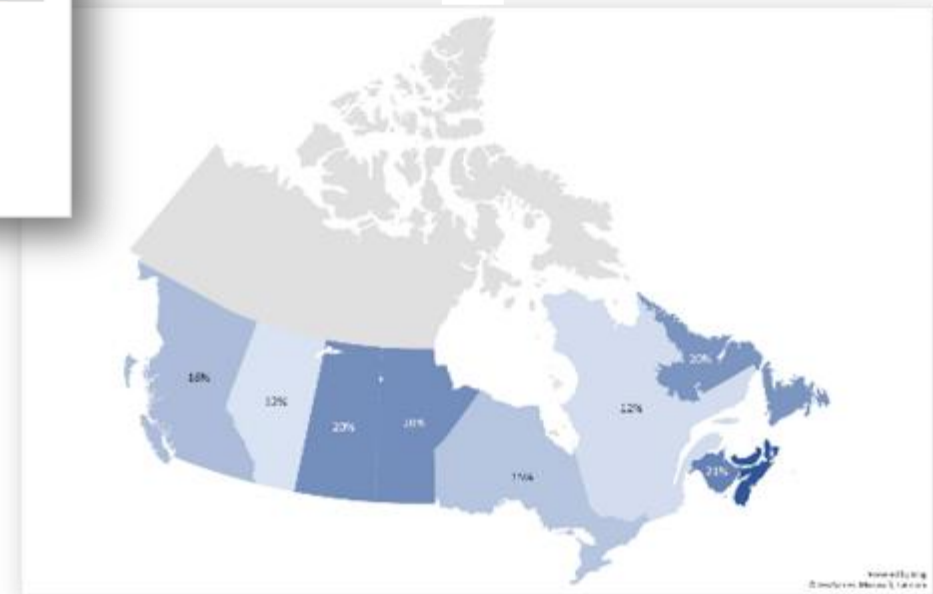
Working full-time full-year in poverty



<b>Person employed full time/full year in 2015 with employment income in 2015 below 2019 MBM</b>			
	<b>Persons with disabilities</b>	<b>Persons without disabilities</b>	<b>Total</b>
<b>Total</b>	107,300	603,300	710,600
<b>Newfoundland and Labrador</b>	1,700	7,000	8,700
<b>Prince Edward Island</b>	800	2,300	3,100
<b>Nova Scotia</b>	6,100	17,700	23,800
<b>New Brunswick</b>	3,200	11,900	15,100
<b>Québec</b>	18,200	127,500	145,700
<b>Ontario</b>	45,500	260,500	306,000
<b>Manitoba</b>	4,400	17,300	21,700
<b>Saskatchewan</b>	3,500	13,900	17,400
<b>Alberta</b>	8,500	62,600	71,100
<b>British Columbia</b>	15,400	82,600	98,000
<i>Source: Unpublished data, 2017 Canadian Survey on Disability</i>			



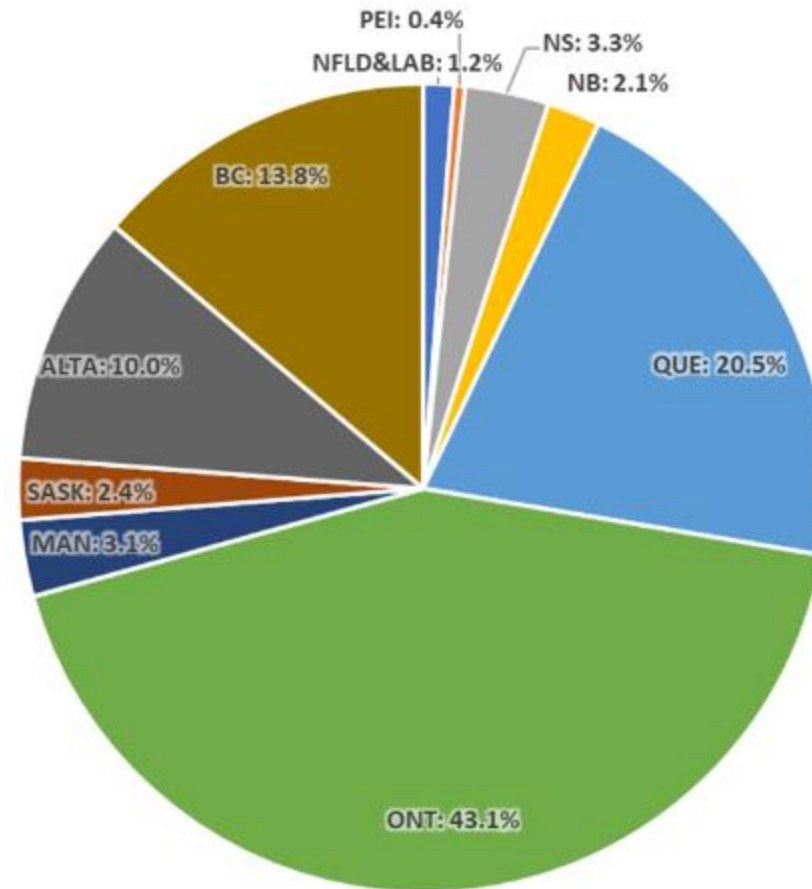
- People with disabilities who work full time full year (FT/FY) are most likely to have employment income below MBM in Prince Edward Island and Nova Scotia, and least likely to be in this situation in Québec.



Employees working FT/FY with employment income below MBM are concentrated in Ontario and Quebec.



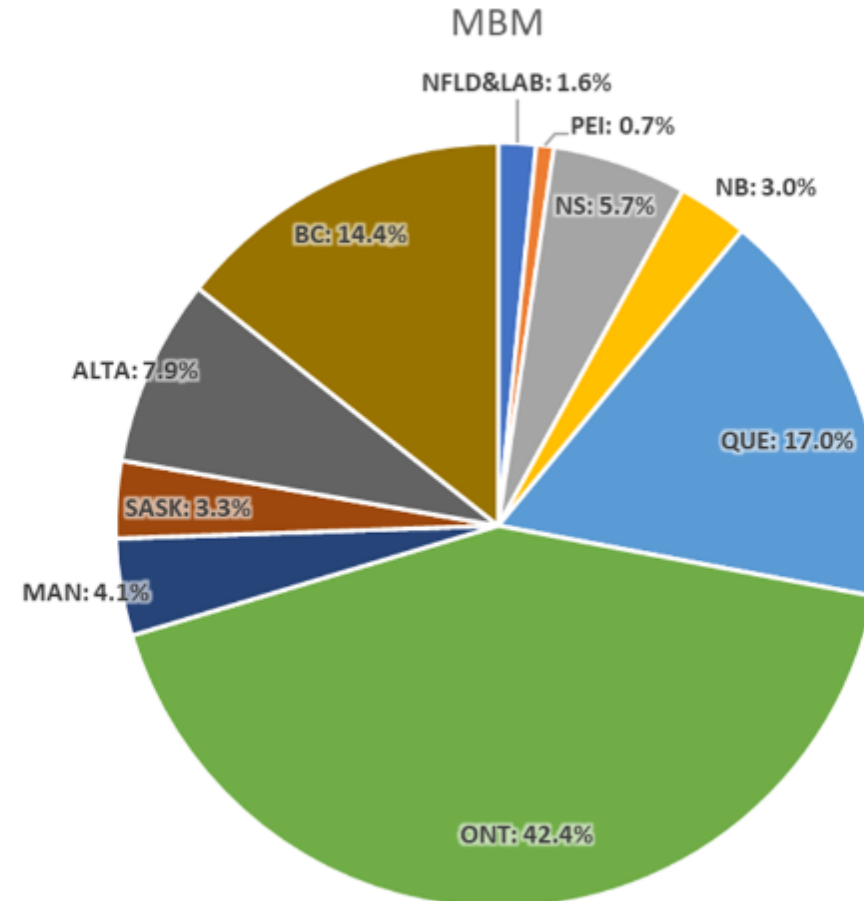
Province share of total amount of person employed full time full year with employment income in 2015 below 2019 MBM



Employees with disabilities working FT/FY with employment income below MBM are also concentrated in Ontario and Quebec.



Province share of total amount of person with disability employed full time full year with employment income in 2019 below 2019



# THANK YOU!

Questions?

