EXECUTIVE SUMMARY

Mapping the System and Adequacy of Income and Social Supports Available to Albertans

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Governments spend billions every year helping low-income Albertans meet basic needs. That spending flows through 72 programs, 160 distinct benefits, and 41 agencies across three levels of government — a system that no single government source documents all of. This report attempts to do just that. It maps all income and social support available to Albertans in 2026 and asks: is it enough?

What the report does

This report has two parts. The first is a comprehensive inventory of income and social supports available to Albertans in 2026, assembled program by program from federal, provincial, and municipal sources — because no government publishes such a list in one place. The second is a modelling exercise. It calculates the after-tax-and-transfer income of four family types at different levels of employment and compares that income to the results to the Market Basket Measure (MBM) threshold, Canada's official poverty line, for Calgary. After-tax-and-transfer income is gross employment income less income tax and payroll deductions, plus provincial assistance and the federal and provincial refundable credits the family qualifies for.

The four family types modelled are: a single adult; a single parent with one child; a couple without children; and a couple with two children. Each is modelled for: Income Support– Expected to Work (IS-ETW), Income Support–Barriers to Full Employment (BFE), the Assured Income for the Severely Handicapped (AISH), and the Alberta Disability Assistance Program (ADAP). All families are assumed to live in Calgary in private rental housing.

Because in-kind supports and cost-coverage programs such as health coverage, transit concessions, and subsidised child care cannot be set against an income threshold, they are documented in the inventory but excluded from the adequacy analysis. Only cash benefits can be measured this way.

A large, complex system with high barriers to entry

By any measure, this is a big system. The inventory identifies 72 programs delivering 160 distinct benefit streams — from cash payments to health coverage to transit passes — administered by 41 agencies.

Low income is a condition for most of the system: 106 of the 160 benefit streams require it for eligibility. But low income alone unlocks almost nothing. Of those 106 streams, only two have no additional conditions. The system responds to different types of need — for families with children, for people with disabilities, for those temporarily out of work — but that responsiveness comes at a cost to access.

> ***What a family can access depends as much on which door it has already been admitted through as on its actual circumstances.***

Nearly half of all benefit streams — 78 of 160 — require that a person already be enrolled in another program first. Many are gated by Income Support or AISH/ADAP: programs that carry significant stigma, asset tests, and complex application requirements.

Moreover, proving a similar condition, such as a disability, must be done for each separate program where the condition is a requirement for access. A person with a disability, for example, may need to go through a separate determination process — on a separate form, assessed by a separate body — for each of AISH, the Disability Tax Credit (DTC), Alberta Aids to Daily Living, and Canada Pension Plan Disability benefits.

All of this combines to create access barriers: it imposes access costs on applicants who are the least likely to be able to bear those costs.

Not enough to live on

None of the family types modelled in this report reaches Canada's official poverty line on transfers alone — not one, across any program. The gap is largest for Income Support clients.

> ***A single adult on Income Support has after-tax-and-transfer income 59 to 64 per cent below the poverty line. A couple without children is 56 to 61 per cent below it.***

Closing the gap through employment sets a high bar. A single adult on IS-ETW needs $33,700 in employment income to reach the poverty line — the equivalent of 43 hours a week at minimum wage, every week of the year. A couple with two children needs $51,000, or 65 combined hours per week between two adults at minimum wage.

Income Support also stops paying benefits long before the poverty threshold is reached, so households moving into the labour market lose support before they have moved out of poverty.

Earning more does not always mean having more

For households on AISH and ADAP, there are earnings ranges where working more makes them worse off.

A single adult on AISH in 2026 who earns $3,600 more — moving from $25,900 to $29,500 in employment income — ends the year $51 worse off. A single parent who transitioned to ADAP in 2026 and who increases their employment earnings by $11,400 — moving from $54,100 to $65,500 — finishes the year with $465 less after-tax-and-transfer income than they started with.

These situations arise where provincial assistance and federal benefits are withdrawn and taxes are increasing over the same range of earnings simultaneously, producing combined claw back rates that exceed 100 per cent. They do not occur under Income Support. They are expected to become worse for AISH clients when the new AISH parameters are implemented for a full year in

2027. While an AISH client with sufficient employment earnings could move to ADAP to improve their after-tax-and-transfer outcome, the move is not symmetric: the AISH legislation states that to move from ADAP back to AISH a fresh application supported by medical or psychological reports is required.

What the report recommends

The size of this system is not a measure of its adequacy. We make recommendations in four areas.

Review

Alberta should undertake a comprehensive review of the income and social support system to understand how it works in practice — including who accesses it and who does not, and why. Alberta should also consider enacting poverty reduction legislation, setting clear targets and requiring public reporting on progress.

Adequacy

At minimum, Alberta should raise the maximum benefit and earning exemption while reducing the claw back rate available to IS-ETW clients; stop deducting the Canada Disability Benefit from AISH and ADAP; permanently extend the ADAP transition benefit; and calibrate provincial earnings exemptions and withdrawal rates against the federal benefits that phase out over the same earnings range, so that no household faces a combined claw back rate above 100 per cent.

Access

Alberta should recognize disability determinations already made under other programs rather than requiring a separate assessment for each. It should also extend Income Support and AISH/ADAP supplements that are not program-specific to low-income Albertans generally, removing the requirement to be enrolled in IS or AISH/ADAP to access them.

Federal action

Some improvements require federal cooperation. The federal government should review the system jointly with the province, revisit the Disability Tax Credit's outsized role as a gateway to anti-poverty programs, and continue moving toward automatic tax filing for low-income Canadians.