RESEARCH REPORT

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

IN PARTNERSHIP WITH
Vibrant Communities Calgary

PREPARED BY
Dr. Gillian Petit, PhD, JD

DATE
October 12, 2026

EXECUTIVE SUMMARY

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

PREPARED BY: Dr. Gillian Petit, PhD, JD
DATE: October 12, 2026

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.

Table of Contents

Introduction *5*

The System of Income and Social Supports *6*

Scale and distribution 7

Adequacy of the System *11*

Adequacy of Income 13

When Are Benefits Exhausted? 18

Future Years 20

Discussion and Recommendations *22*

Provincial government: 23

Federal government: 24

References *26*

References for Figures and Tables *26*

Part A. Sources for Figures 1–3 27

Part B. Sources for Figures 4–8 and Table 1 37

RESEARCH REPORT

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

PREPARED BY: Dr. Gillian Petit, PhD, JD
DATE: October 12, 2026

Introduction

Income and social supports for low-income Albertans are not delivered by a single program or ministry. By this report's counts, it is delivered by 72 programs, comprising 160 benefit streams, administered by 41 agencies across three levels of government. These programs were introduced at different times and for different purposes, and most carry their own eligibility criteria and application processes. The result is a system that is substantial in aggregate but difficult to assess as no single program's parameters describe what a household actually receives.

This report examines the system of income and social supports available to Albertans in 2026. After examining its components, it asks what the combined effect of federal and provincial taxes and transfers are on the after-tax-and-transfer income of single adults and families at different levels of employment, and how that income compares to the Market Basket Measure (MBM) threshold, Canada's official measure of poverty. It looks at the size of the gap between after-tax-and-transfer income and the minimum level of MBM income required for a basic standard of living for persons and families with little or no employment income, where the transfer system is operating as *the* anti-poverty measure. It also examines the level of employment income at which the gap closes. Both vary by family composition and by disability status, and for several of the family types modelled here the closing point lies above full-time earnings at Alberta's minimum wage.

Scope. The analysis covers income and social supports available to Albertans. While the system examination features all programs, the adequacy analysis focuses on social assistance cash transfer programs— programs that are funded through general taxation and provide benefits to those in need regardless of their previous attachment to the labour force or contributions—for working-age Albertans.[1] These programs are often income-tested or means-tested and may require additional conditions such as looking for employment (OECD 2013, 226). In Alberta, this includes programs such as Income Support (IS), the Assured Income for the Severely Handicapped (AISH), the Alberta Disability Assistance Program (ADAP), and refundable tax credits and payments such as the Canada Groceries and Essentials Benefit (CGEB), the Canada Child benefit (CCB), and the Canada Disability Benefit (CDB).

The analysis is anchored in Alberta, although the municipal programs featured are for Calgary.

[1] The second major type of income and social supports are social insurance programs. Social insurance programs are programs funded through obligatory contributions such as payroll taxes. In Alberta, these programs include Employment Insurance (EI), Canada Pension Plan (CPP), and Worker's Compensation. These programs generally require attachment to the labour force and provide benefits when earnings are interrupted. While important and noted in this report, they are not the focus of this report.

Approach. Section 2 presents the inventory of all income and social supports available to Albertans. This section conveys the scale and structure of the system. Section 3 compares modelled after-tax-and-transfer income to the MBM threshold across four family types, with and without disability, at employment levels ranging from none to $80,000, and compares each to the family-size specific, Calgary MBM threshold. Section 4 discusses the analysis and sets out recommendations.

Three limitations should be noted. The report does not describe each of the benefits individually; that information is in the interactive version of Figure 1, and the underlying excel sheet (available upon request). Second, it does not assess the effectiveness of any program against its own stated objectives. And third, the income figures include cash benefits only. In-kind supports, for example health and dental coverage, transit concessions, subsidised child care, are important and are documented in the system overview but cannot be measured against a poverty threshold.

The System of Income and Social Supports

Income and social supports for low-income Calgarians are provided by all three levels of government, through programs introduced at different times and for different purposes. Some deliver cash; more deliver a subsidy, a service, or coverage for a particular cost. A few are administered automatically through the tax system, but most require a separate application to a separate body. The result is an accumulation of many programs, each with its own eligibility rules and access points. That accumulation is not in itself a problem: people differ in what they need, and the level of help they need. A system that treats everyone identically may fail to address complex heterogeneity of need. It does mean, however, that the system is large and complex.

Describing the scope of the income and social support system requires some judgement calls. In this report, a program is the administrative unit a government names and refers to as one. Some programs have a single benefit stream while other programs have multiple benefit streams, which are separately administered payments, credits or services carrying their own eligibility test. Of note, AISH/ADAP and IS personal and health supplements are each counted as a program, though they contain multiple benefit streams. Sometimes AISH/ADAP and IS have the same supplements, other times they are different, with different names and eligibility rules. Due to this complexity, all AISH/ADAP supplements are listed individually (with AISH and ADAP supplements combined as they appear to be the same), as are all IS supplements. This results in double counting of some benefit streams that overlap the two.

Figure 1 presents the full inventory of income and social supports available to Albertans, and particularly Calgarians.[2] It is organised as five nested rings, moving outward from level of government, to the ministry or department responsible for the program, to the agency that actually delivers it, to the program itself, and finally to the individual benefits within each program. The width of each program is proportional to the number of distinct benefit streams it contains. The

[2] The only difference for out-of-Calgary Albertans will be the municipal programs. In Figure 1, the municipal programs are for Calgarians only. They will differ for other cities/towns in Alberta. References for Figures 1-3 are listed at the end of the report.

figure is intended to convey the structure and scale of the system. The interactive version is available here: https://gillianpetit.ca/research-abcharts.

Scale and distribution. The inventory identifies 72 programs delivering 160 benefit streams. 14 of the 25 AISH/ADAP supplement streams have a counterpart of the same or nearly the same name under Income Support. Treating each such pair as a single benefit would reduce the number of benefit streams from 160 to 146. Thirty-seven programs are provincial, accounting for 98 benefit streams; 33 programs are federal, accounting for 53 benefit streams; one program is municipal, the City of Calgary's Fair Entry, accounting for eight benefit streams; and one, the Canada-Wide Early Learning and Child Care agreement, is jointly delivered by the provincial and federal government. Eighteen agencies hold policy responsibility for these programs and 41 are involved in delivering them.

Notably, Income Support Supplementary Benefits comprises 29 distinct benefits, from earnings replacement to school expenses to special diets; AISH/ADAP Personal Supplements likewise comprises 20 different benefits (with some overlap with the IS Supplementary Benefits). A person or family enrolled in the IS or AISH/ADAP program may therefore need to identify, apply for and qualify for a further two dozen benefits within it to cover additional “non-core” expenses.

No comprehensive list of these benefits is published in any single place by any order of government. Assembling the inventory behind Figure 1 required working program by program through federal, provincial and municipal sources.

While the system in Figure 1 looks large and complex, each program or benefit stream is directed at a particular circumstance, and eligibility turns on establishing that the circumstance applies, such as low income, a disability, a dependent child, a work history, a recent arrival in Canada, etc. Figure 2 presents the system of income and social supports by eligibility condition. Benefit streams requiring fewer eligibility conditions are indicated in the (light) green hues while benefit streams requiring more eligibility conditions are indicated in the orange and red hues. Likewise, benefit streams that require a person successfully apply to another program first are shaped as diamonds while benefit streams that do not have a gateway programs are shaped as circles. Low income sits at the centre, with the other conditions arranged around it, and each benefit is joined to every condition a person or family must satisfy to receive it. An interactive version is available at https://gillianpetit.ca/research-abcharts.

There are two features of Figure 2 to note. The first is that low income, while the most common condition, is rarely sufficient on its own: it is named by 106 of the 160 benefit streams, but only two require nothing further (Canada Dental Plan and the Alberta Adult Health Benefit). Low-income operates as a floor for entry to the system rather than as a key to it.

The second is that 78 benefit streams — nearly half — require enrolment in another program first. Just over one-third first require a person successfully enrol in either IS or AISH/ADAP. Another seven first require a person successfully apply for a Disability Tax Credit certificate. And another seven first require successful entry into Calgary’s Fair Transit program. The system is heavily tied together, such that a person or family’s access depends as much on its circumstances as it does on which gateway program it has already been admitted to. Admittedly, while gateway programs can streamline access to programs, they also may create barriers to access if the initial gateway is overly

restrictive. For example, the requirement of a DTC certificate to access many federal disability programs is a known barrier to access (Carr 2026; Petit 2026).

Figure 1: System of Income and Social Supports Available to Albertans, 2026

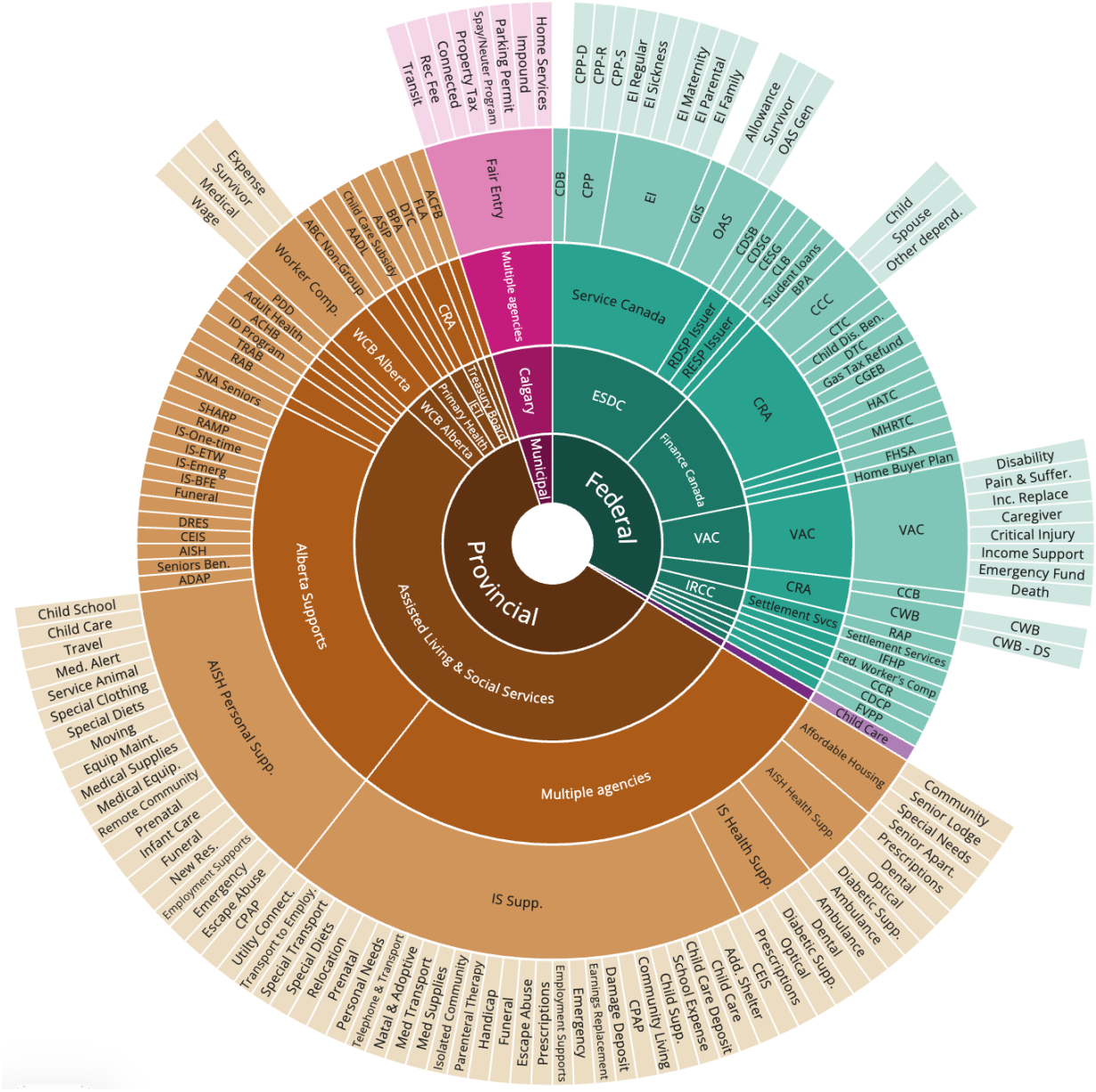
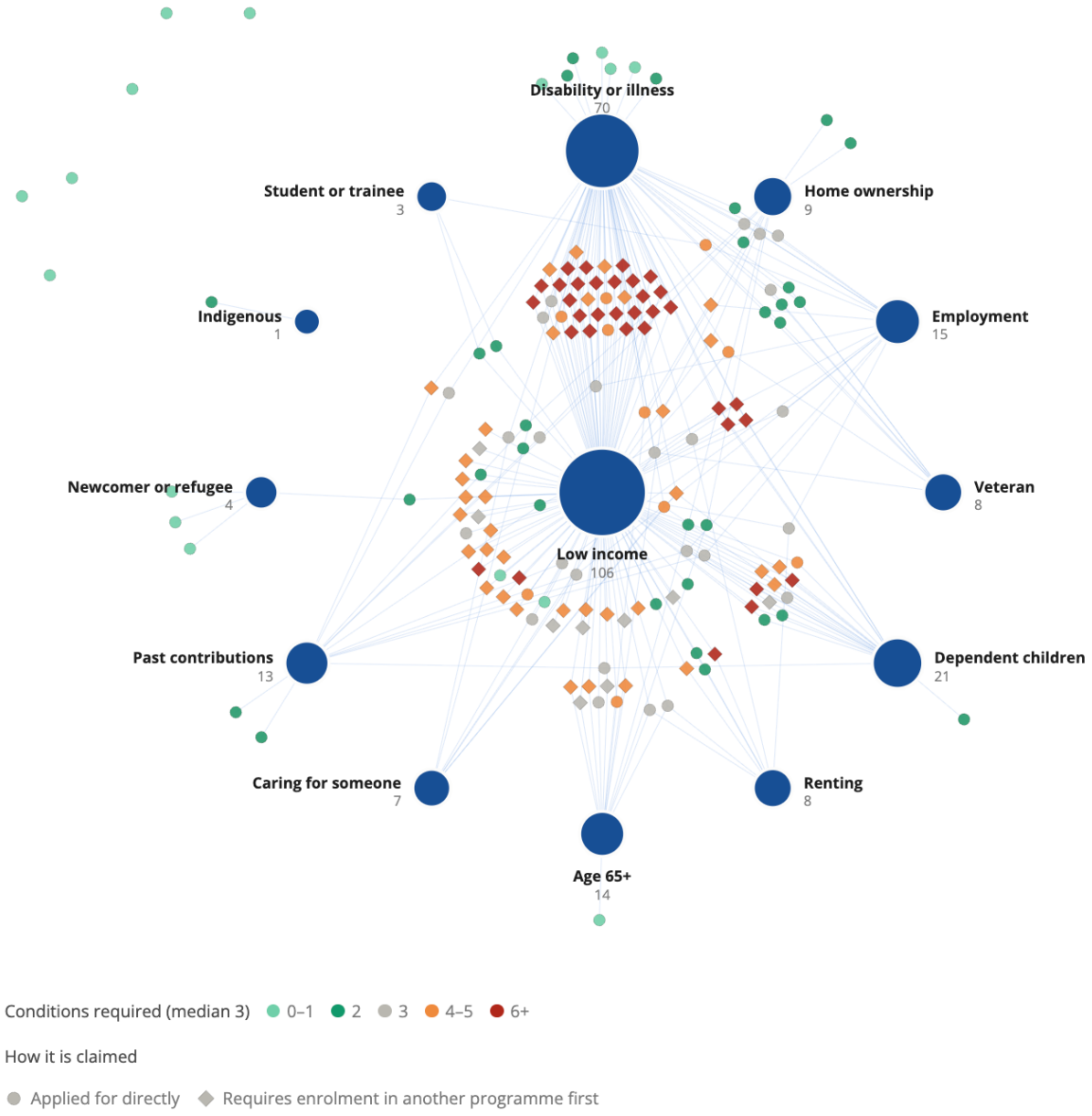


Figure 2: Conditions Required for Eligibility for Benefits in Alberta, 2026



As suggested, much of this is a response to heterogeneity of need. Persons differ in the supports they require, and a system that recognises, for example, a disability, a dependent child, or a period out of work is responding to different circumstances and thus (as will be examined) different levels of need.

A difficulty with these conditions, however, is that programs sharing a similar condition do not share a process for establishing it. A person with a disability may be eligible for one or more of: AISH or ADAP, the Disability Tax Credit – and thus the Canada Disability Benefit, Alberta Aids to Daily Living, PDD, and/or Canada Pension Plan Disability benefits (CPP-D). Each of these makes its own determination that the person is disabled, on its own form, against its own test, assessed

by its own body.[3] Similar medical facts must be established, documented and re-established for each program in turn. The second and third rings of Figure 1 also show this. The ministries that set the program parameters, and the agencies that set up the processes and deliver them, generally have separate parameters, process and access points, and a person or family that has satisfied one has, in general, only satisfied that one.

However, establishing one gateway program may not be the answer. As discussed, the DTC is a gateway program for many federal disability-related programs (Petit 2026). While originally designed as a tax program, the DTC now serves as a gateway to anti-poverty programs, expanding what it gates. The DTC process is complex (Carr 2026) and the DTC itself is relatively useless for low-income persons. Around 84 percent of persons with disabilities do not hold a DTC certificate, reducing its usefulness as a gateway to anti-poverty programs (Eggleton, Petitclerc, and Seidman 2018; Petit 2026).

Likewise, having IS and AISH/ADAP act as gateway programs to benefit streams that, for example, provide supports to persons escaping abuse or provide loans to help low-income persons provide deposits on housing rentals, precludes access to low-income Albertans generally. “Welfare” programs carry stigma – a potential barrier to access (Celhay, Meyer, and Mittag 2025; Moffitt 1983).They also require means-testing, including an asset test and income test, and a disability assessment (for AISH/ADAP), all of which also create barriers to access.

In addressing heterogeneity in need, along with addressing different eligibility conditions, programs and benefit streams also offer different types of supports. Cash transfers are defined as payments a household receives and can spend as it chooses, including Income Support, AISH/ADAP, and refundable credits such as the Canada Child Benefit and the Canada Workers Benefit. Cost coverage benefits meet the cost of something specific: the government either pays the provider directly, so that the household pays a reduced price or nothing at all, or reimburses the household after the expense has been incurred. In-kind benefits differ in that the household receives the good or service itself such as health and dental coverage rather than a lower price for it. It should be noted the distinction between in-kind benefits and cost coverage is somewhat tenuous, and some benefits could reasonably be classified either way. Tax measures are delivered through the annual tax return, and most are non-refundable: they reduce tax otherwise payable but pay nothing to a household that owes no tax. Finally, savings benefits are either contributions made into a registered savings plan on the household's behalf, or accounts that confer a tax advantage for savings but transfer no money at all.

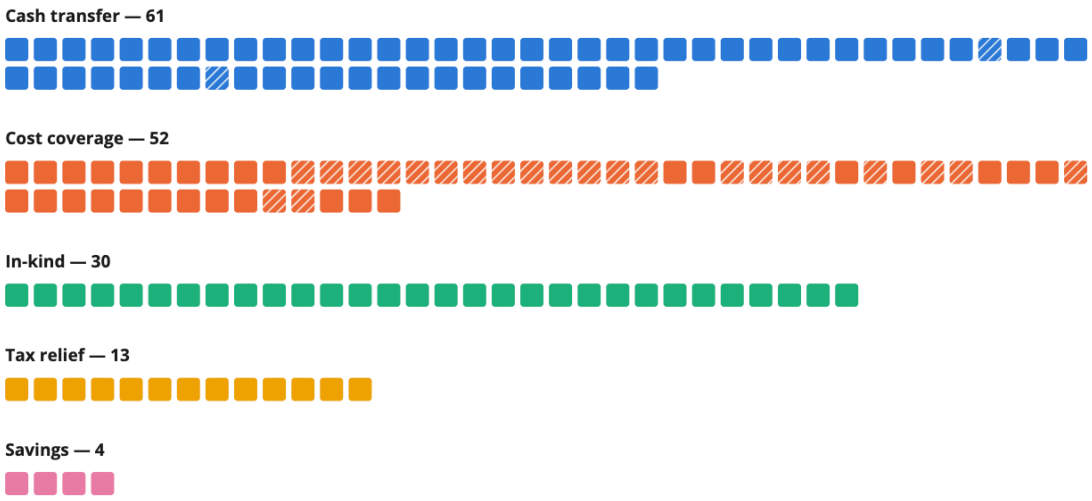
Figure 3 breaks down the system of income and social supports in Alberta by these categories, and an interactive version is available at https://gillianpetit.ca/research-abcharts. Figure 3 shows that 61 income and social supports available to Albertans are cash transfers, making it the largest single category of benefit types available. However, 52 supports cover costs, with nine of these being *only* reimbursements, which require the household to pay the cost in full and claim it back afterwards. An additional thirty supports are in-kind supports.

In examining the adequacy of benefits, only cash transfers can be set against a poverty threshold. The other benefits are helpful and, in some cases, substantial, but they reduce costs in categories the Market Basket Measure already accounts for and valuing them would require assumptions

[3] See the associated excel spreadsheets with all the program information for confirmation.

about consumption that the available data do not support. We look at the adequacy of cash benefits in the next section.

Figure 3: Income and Social Supports available to Albertans by type of program, 2026



Overall, Section 2 has described a system that is large, with programs differentiated by circumstance and program type. Many features of this system create access barriers including the large size of the system (sheer number of programs/benefit streams) and no single place to find out what exists, separate application process for establishing similar eligibility conditions, and gateway programs that are overly restrictive. This creates access barriers that are borne by applicants. Note that this report does not measure how many people are actually deterred, or how much support goes unclaimed.

Section 2 has not said whether the system is adequate: despite its size, complexity, and addressing of differing circumstances, is it enough to live on? That is the question of the next section, which compares the after-tax-and-transfer income of different family types, at employment levels from none to full-time, against the Market Basket Measure.

Adequacy of the System

Section 2 described a system of considerable size. This section asks whether it is adequate to cover basic living expenses. To do this, for four family types, this section compares income after taxes and transfers against the Market Basket Measure (MBM) threshold, Canada's official measure of poverty, for different amounts of employment income. Two quantities are calculated. The first is the gap between the MBM threshold and after-tax-and-transfer income at zero earnings. This is where the transfer system is the family's only source of income and is operating as the anti-poverty measure of last resort. The second quantity calculated is the level of employment income at which that gap closes — the amount of gross employment income needed to reach the poverty line.

Families modelled. Four family types are modelled: a single adult; a single parent with one child aged 10; a couple without children; and a couple with children. Each is modelled in two situations. In the first, no adult has a disability, and the family receives Income Support (IS). For IS, both Expected to Work (IS-ETW) and Barriers to Full Employment (IS-BFE), are examined. In the second, one adult has a disability and receives AISH or ADAP. All families are assumed to live in Calgary in private rental housing and are compared against the Calgary MBM threshold for their family size.

Note that for couples, it is assumed that each partner earns 50% of the employment income (i.e., the partners earn the same amount). Further, in the AISH and ADAP scenarios, it is assumed that only one partner has a disability. There are many other scenarios that can be examined but are not examined here due to length.

After-Tax-and-Transfer income. After-tax-and transfer income is calculated by first taking gross employment income (if any) and deducting any federal and provincial income tax and payroll taxes. Added to this employment income is core provincial assistance benefits (IS, AISH, or ADAP), federal and provincial refundable credits and child benefits for which the family qualifies. These include: the Canada Child Benefit (CCB), the Alberta Child and Family Benefit, the Canada Workers Benefit (CWB), the Canada Disability Benefit and the Canada Groceries and Essentials Benefit.

All of these are calculated for calendar year 2026. This means that some benefits rely on previous year's income. Previous year's income is derived by assuming that from year to year, people's employment and family situations do not change: they work the same job with employment income only increasing by inflation, and they remain in the same family structure. This is an over-simplification but is necessary for modelling.

In-kind supports and cost-coverage benefits are excluded from income, not because they are unimportant but because they cannot be set against an income-measured poverty threshold.

The Market Basket Measure. The MBM has been Canada's official poverty line since 2019 (*Poverty Reduction Act*, S.C. 2019, c. 29, s. 315, ss. 2 & 7). It defines poverty in absolute terms: a family lives in poverty if it cannot afford a specific basket of goods and services — food, clothing and footwear, shelter, transportation, and other necessities — priced for the community in which it lives (Statistics Canada 2022). Thresholds vary by family size and by region. The thresholds used here are those for Calgary.

The MBM does not compare that basket to after-tax-and-transfer income. It uses a narrower concept, disposable income for MBM purposes, which deducts from total income not only income tax but a set of non-discretionary costs: CPP and EI contributions, registered pension plan contributions, union dues, childcare expenses, spousal support paid, public health insurance premiums, and out-of-pocket medical and dental expenses including insurance premiums (Djidel et al. 2019; Statistics Canada 2023). The estimates in this section deduct income tax and payroll tax. They do not deduct childcare, medical or dental costs. For the single adult and the couple without children, the child expenses make little practical difference. For the two family types with children it may, since childcare is deducted under the MBM concept and is not deducted here; the income figures for those households should be read as modestly generous relative to a strict MBM comparison.

The MBM threshold for Calgary used here is a projection for 2026. The 2026 MBM thresholds were not available at the time of writing. Rather, the 2025 Calgary thresholds was used and adjusted by Alberta CPI from January to June 2026 of 2.73 per cent.

The July 2026 reform. ADAP became operational and the amended AISH and IS-BFE parameters came into force on 2 July 2026, in the middle of 2026. To account for this, AISH, ADAP, and IS-BFE are modelled period by period, taking into account this mid-year change. That is, the analysis shows what a family actually receives in 2026: AISH and IS-BFE under the pre-reform exemption from January to June and the new one thereafter, and ADAP for a former AISH client who transferred on 2 July, including the $200 per month transition benefit.

However, because modelling this mid-year change understates the potential impact of the IS-BFE, AISH and ADAP in the years ahead, counterfactual scenarios are modelled: one where the new IS-BFE, AISH, or ADAP parameters exist for all of 2026 (without the ADAP transition benefit). These results are examined separately.

Notes. Three things should be noted for posterity. First, as already discussed, where a couple has employment income, it is split equally between the two adults. This is not a neutral assumption: the AISH and ADAP earnings exemptions are per person and differ in size, so an equal split draws on both at once and is the configuration most favourable to the household. Second, this modelling assumes smooth employment income and benefits month-to-month. However, that may not be true particularly for gig workers where employment income fluctuates month-to-month (and thus so too does their income assistance). These type of fluctuations in earnings are difficult to capture in this type of modelling exercise. Third every person and family is assumed to receive every benefit it is entitled to in full.

Further details. The appendix sets out the benefit formulas, rate schedules and parameter sources underlying these estimates.

Adequacy of Income

Figures 4 to 7 show, for each family type, after-tax-and-transfer income plotted against gross employment income, with the Calgary MBM threshold for that family size. Each panel within a figure is one programme: Income Support-Expected to Work and Barriers to Full Employment, and AISH and ADAP. For the IS-BFE and AISH panel, the blue line is what a person/family on AISH actually experienced in calendar year 2026, including the July 2026 program reform. The dotted red line shows what a person on IS-BFE/AISH would have experienced if the reform would have been in place all year instead of only six months. Likewise, in the ADAP panels, the blue line shows what a person/family actually experienced if they were previous AISH clients who moved to ADAP in July 2026. The dotted red line shows what they would have experienced had ADAP been implemented for the entire 2026 calendar year with no transition benefit.

The vertical distance that is labelled between the after-tax-and-transfer income and the MBM threshold at the left-hand edge is the gap at zero earnings. The label at the point at which the two lines meet is the employment income needed to reach the poverty line. Table 1 reports these numbers for every family type and program, together with the hours of minimum-wage work the second implies.

Figure 4: After-tax-and-transfer income compared to the MBM low-income threshold, single adult, 2026

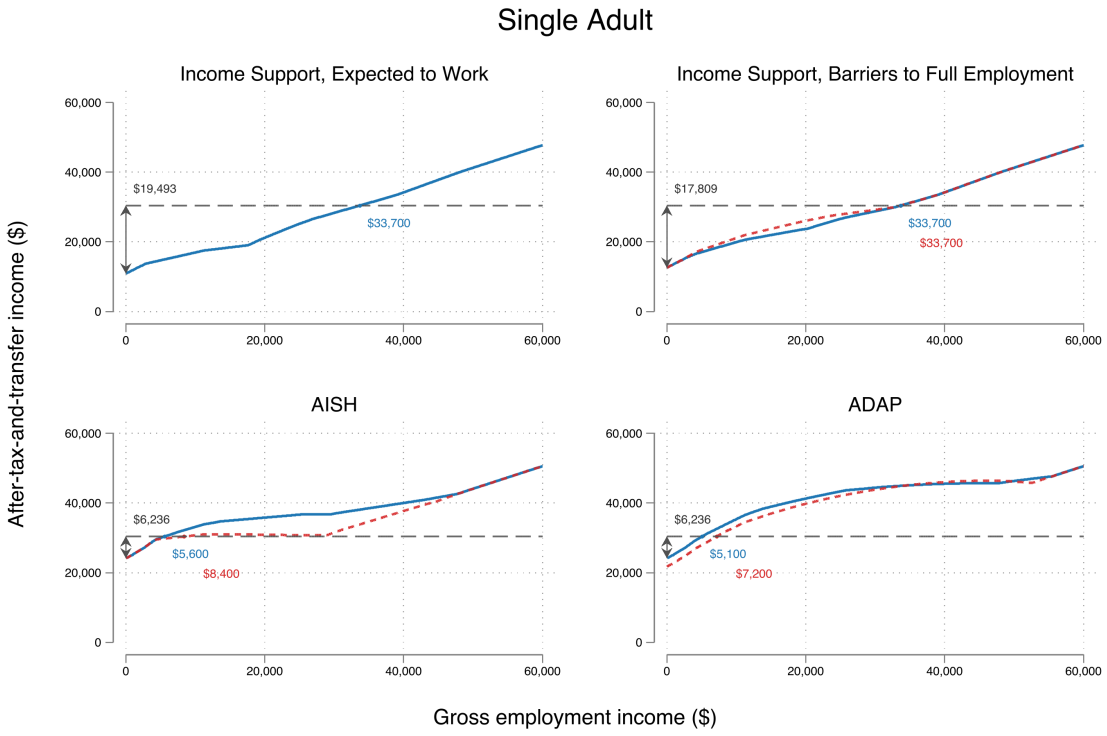


Figure 5: After-tax-and-transfer income compared to the MBM low-income threshold, single parent with one child, 2026

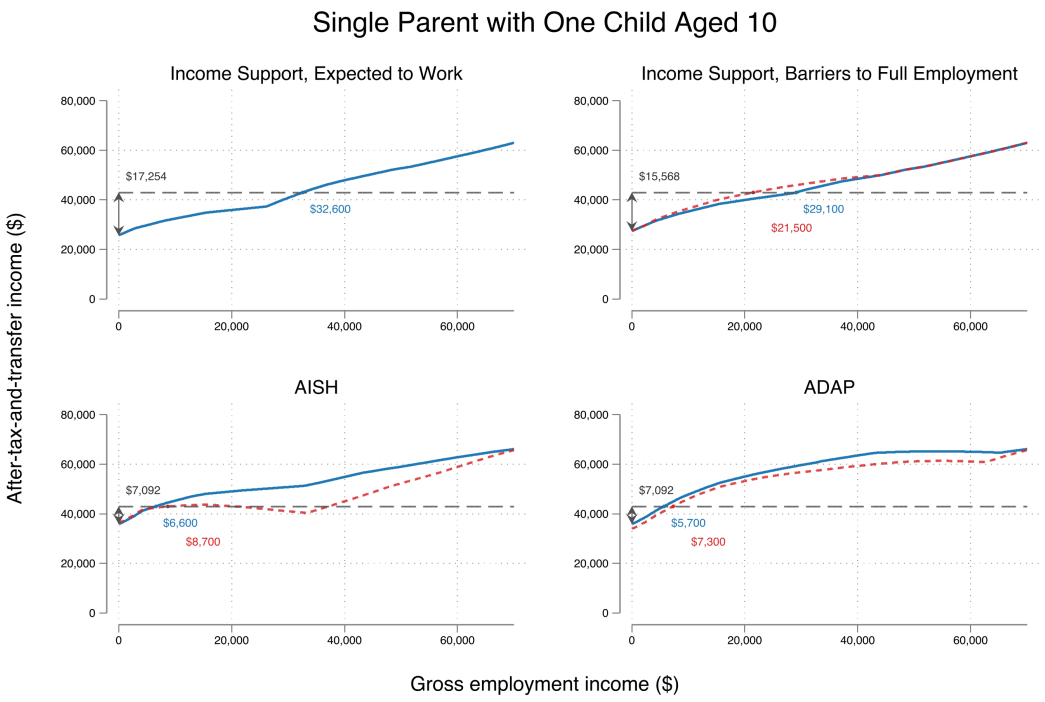


Figure 6: After-tax-and-transfer income compared to the MBM low-income threshold, couple with no children, 2026

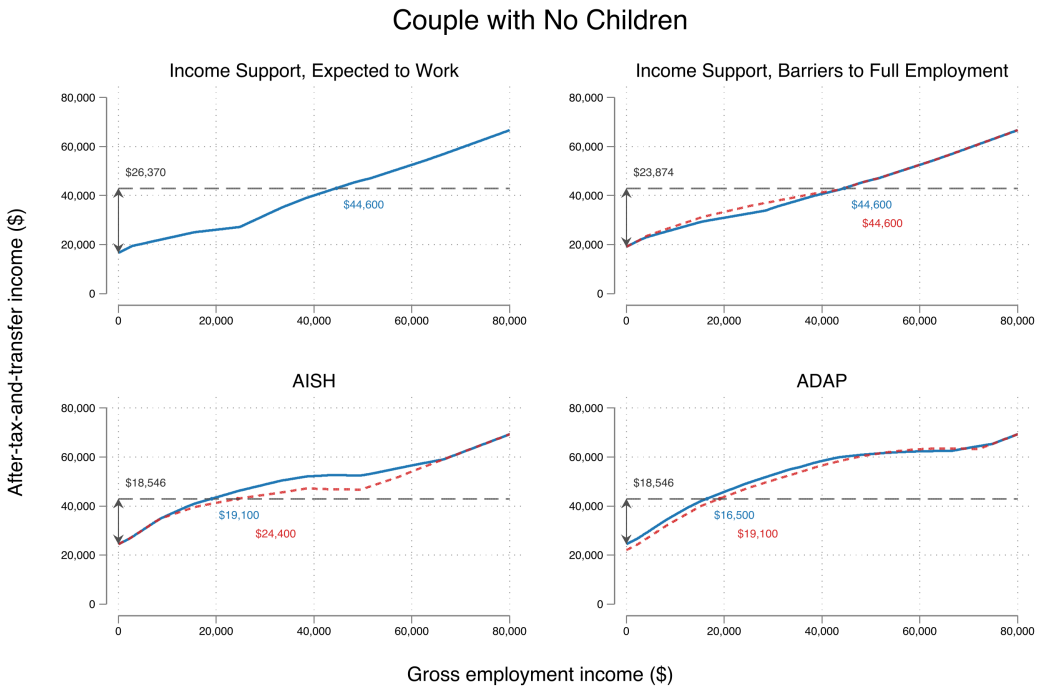
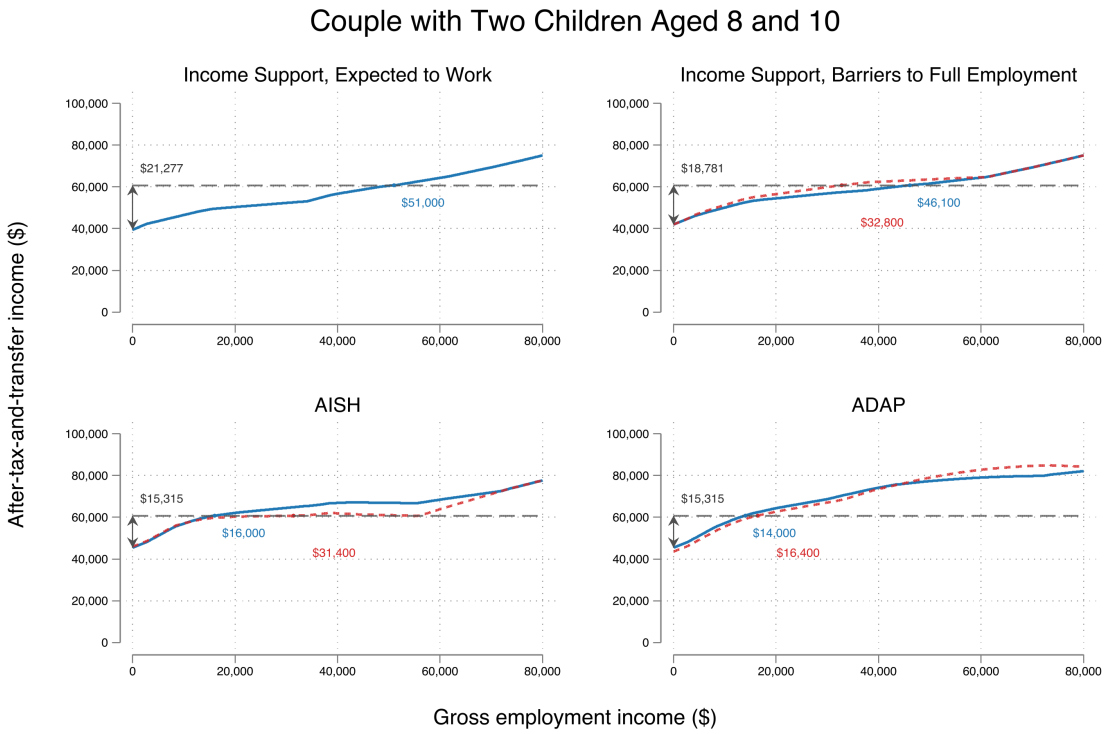


Figure 7: After-tax-and-transfer income compared to the MBM low-income threshold, couple with two children, 2026



Notes for figures 4 through 7: The solid blue line is after-tax-and-transfer income as received in 2026: gross employment income less payroll taxes and income tax, plus the programme benefit and the federal and provincial benefits the household qualifies for. The

dashed red line is the same household with the post-reform rules for AISH, ADAP, and IS-BFE applied for all twelve months of 2026, (the ADAP line carries no transition benefit). The dashed grey line is the Market Basket Measure poverty threshold for Calgary in 2025 inflated by CPI. The arrow is the shortfall at zero earnings; the markers are where each line first reaches the threshold. In-kind benefits and AISH/ADAP and IS supplements are excluded. Definitions, parameters and sources are set out in the Appendix.

Table 1: Adequacy of cash transfer programs available to low-income Albertans, 2026

		Single adult	Single parent, one child	Couple, no children	Couple, two children
IS-ETW	**$ Gap at employment income = 0**	-$19,492	-$17,254	-$26,370	-$21,277
	% Gap at employment income = 0	-64%	-40%	-61%	-35%
	Level of employment income where gap = 0	$33,700	$32,600	$44,600	$51,000
	Number of hours/week at minimum wage for one year so that gap = 0	43	42	57 total / 28.6 each	65 total / 32.7 each
IS-BFE	**$ Gap at employment income = 0**	-$17,809	-$15,568	-$23,874	-$18,781
	% Gap at employment income = 0	-59%	-36%	-56%	-31%
	Level of employment income where gap = 0	$33,700	$29,100	$44,600	$46,100
	Number of hours/week at minimum wage for one year so that gap = 0	43	37	57 total / 28.6 each	59 total / 29.6 each
AISH	**$ Gap at employment income = 0**	-$6,236	-$7,092	-$18,546	-$15,315
	% Gap at employment income = 0	-21%	-17%	-43%	-25%
	Level of employment income where gap = 0	$5,600	$6,600	$19,100	$16,000
	Number of hours/week at minimum wage for one year so that gap = 0	7	8	24 total / 12.2 each	21 total / 10.3 each
ADAP	**$ Gap at employment income = 0**	-$6,236	-$7,092	-$18,546	-$15,315
	% Gap at employment income = 0	-21%	-17%	-43%	-25%
	Level of employment income where gap = 0	$5,100	$5,700	$16,500	$14,000
	Number of hours/week at minimum wage for one year so that gap = 0	7	7	21 total / 10.6 each	18 total / 9.0 each

Notes for Table 1: Numbers are for IS/AISH/ADAP clients as they actually would have experienced these programs in calendar year 2026: it includes the "old" parameters applying from January to June 2026 and the "new" parameters applying from July to December 2026 for IS-BFE and AISH/ADAP. The ADAP calculation assumes that an ADAP clients was an AISH client from January to June, and applies the $200/month transition benefit. The calculation of hours assumes 52 paid work weeks a year (with no unpaid time off) and a minimum wage of $15/hour (current Alberta minimum wage)

A number of observations can be drawn from the figures 4 through 7 and Table 1. First, no family type with zero employment income (and thus only transfer income) reaches the MBM low-income threshold in 2026. IS clients—both ETW and BFE—have the largest gaps between their after-tax-and-transfer income and the MBM poverty threshold at zero employment earnings. A single adult on IS is between 59 and 64 per cent below the Calgary MBM threshold, depending on whether they are classified as ETW or BFE. Couples with no children on IS are a close second: they sit between 56 and 61 per cent below the Calgary MBM threshold. The presence of children closes the gap somewhat, with the gap for single parents on IS being between 36 and 40 percent and for a couple with two children the gap is between 31 to 35 percent. AISH and ADAP leave families closer to the poverty threshold but still below it, with shortfalls between 17 percent for a single parent and 43 per cent for a couple without children (where only one partner has a disability). The pattern across family types is consistent: families with children sit proportionally closer to their poverty threshold than persons and families without children because they receive the Canada Child Benefit and the Alberta Child and Family Benefit, which are paid in full at zero earnings, and which there is no similar counter-part for persons/families without children.

Second, for all persons/family types, the employment income required to close the gap between after-tax-and-transfer income and the MBM poverty threshold is substantial. For most families on IS, it exceeds what full-time minimum-wage work can provide. A single adult receiving IS reaches the poverty line at $33,700 of gross employment income. At Alberta's minimum wage of $15 an hour, they would have to work 43 hours a week for all 52 weeks of the year. For a couple without children the poverty threshold is reached at $44,600, or 57 hours a week of work at minimum wage between the two adults. For a couple with two children, the poverty threshold is reached at $51,000, or 65 hours of work at minimum wage. Under AISH and ADAP the bar is lower: single adults and single parents must work between 7 to 8 hours a week at minimum wage for 52 weeks to reach the poverty threshold reflecting the higher benefit these programs pay. However, it should be borne in mind that AISH and ADAP are for persons with severe disabilities: they experience real barriers to employment.

Third, after-tax-and-transfer income does not rise everywhere as employment income increases. In other words, over some ranges of employment income, despite a person earning more, their after-tax-and-transfer income is flat or declining. This occurs under AISH for a single adult, a couple without children, and a couple with two children, and under ADAP for a single adult and a single parent. It does not meaningfully occur under IS for the families modelled.

This is a result of interacting programs. As of July 2026, for all family types, AISH began deducting employment income above the earnings exemption dollar-for-dollar, so the benefit falls by the full amount of each additional dollar earned. In addition, over where AISH phases out, other programs including the CWB, CGEB, and, for families with children, the CCB, are also phasing out. The results are bands in which for every dollar earned, the reduction in AISH combined with other decreasing transfers exceeds a dollar. In technical terms, the marginal effective tax rate (METR) is above 100 per cent. For a single adult on AISH in 2026 this occurs between gross employment income of $25,900 and $29,500, across which after-tax-and-transfer-income falls by $51 despite employment income increasing by $3,600. For a couple on AISH in 2026, this occurs between employment income of $43,400 and $49,500, across which their after-tax-and-transfer-income falls by $156, and for a couple with two children with employment income between $43,400 and $54,700, after-tax-and-transfer-income falls by $447.

The AISH-to-ADAP transition in 2026 produces the same effect by a slightly different route. The ADAP quadratic claw back, implemented as of July 2026, rate steepens as earnings rise. Further, as that claw back increases, the CCB is being clawed-back, and payroll and income taxes are increasing. For a single parent with one child on ADAP, after about $54,100 of gross employment earnings, as employment income continues to rise, after-tax-and-transfer income falls. The METR reaches a high of 108 per cent (i.e., for every additional $1 of gross employment income, the single parent loses $1.08 in taxes and transfer) until a gross employment income of $65,500. In short, for a single parent with one child on ADAP who increases their employment earnings by $11,400 from $54,100 to $65,500, their after-tax-and-transfer income falls by $465.

Economic theory posits that this creates a disincentive to work. A single parent on ADAP who increases their earnings by $11,400 finishes the year $465 worse off: several thousand dollars of additional work yields nothing. While these are stylized examples, and whether a person or family experiences this depends on where its earnings sit, what programs they access, and how their circumstances change throughout the year, it does suggest a cautionary tale to policy makers: interactions between programs must be examined to understand incentives to work. Programs do not exist in isolation.

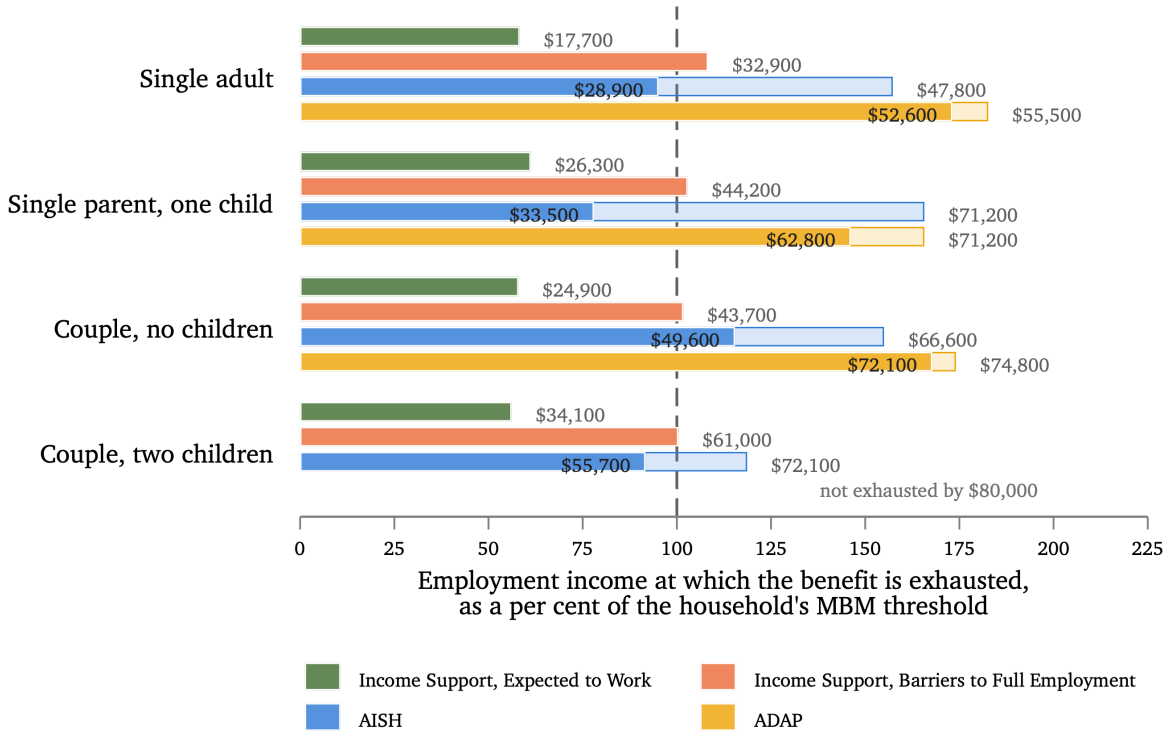
When Are Benefits Exhausted?

Figures 4 through 7 and Table 1 measure how far each family type sits below the MBM poverty threshold and what employment income closes that distance. A separate question is where each program stops paying benefits altogether. The two are not the same: a benefit can be exhausted while the family employment income is still below the MBM poverty threshold or continue to be paid after the family has passed it. Figure 8 reports the gross employment income at which each program's benefit first reaches zero, expressed as a percentage of that family type's Calgary MBM threshold. The gross employment income is printed beside each bar.

In Figure 8, each program is shown on two bases. The solid bar is the point where benefits are exhausted under the counterfactual where rules in force from 2 July 2026 are applied for a full twelve months. The pale extension is how much further the benefit reached in calendar 2026 itself, when the pre-reform rules still applied from January to June. For AISH and ADAP the pre-reform earnings exemption was the more generous of the two, so during the transition year the benefit persisted to a higher level of employment income than it will thereafter. IS-ETW was not changed in July 2026, so what a family experienced in 2026 is already a current-rules figure. IS-BFE was changed, but it became more generous. Its exhaustion point was therefore extended by the July rule on both bases, and is the same figure either way.

Under IS-ETW the benefit is exhausted below the MBM poverty line for every family type modelled. For example, for a single adult receiving IS-ETW, if they earn $17,700 or more in gross employment income, they are no longer eligible for IS-ETW benefits despite this being well below the Calgary MBM threshold of $30,384. The pattern holds across family sizes: measured against each family's own threshold, IS-ETW is exhausted at between 56 and 61 per cent of the poverty line in all four cases, and it is the only program modelled for which that is true. This follows from the program's earnings rules and low maximum benefit amounts. An IS-ETW family has the lowest level of maximum benefit and may only earn up to $230 a month — the total across all adults in the household — before its benefit is reduced, and above that amount the benefit is withdrawn at 75 cents on the dollar.

Figure 8: Gross Employment Income where Social Assistance Benefits are exhausted, relative to the MBM poverty threshold, by family type, 2026



The dashed rule is each household's Calgary MBM threshold. The SOLID bar is where the benefit is exhausted under the rules in force from July 2026 applied for a full year; the PALE extension is how much further it reached in calendar 2026, when the pre-reform rules still ran from January to June. Expected to Work and Barriers to Full Employment have no pale extension: their 2026 and full-year exhaustion points coincide. Private housing; dollar labels are gross employment income.

Read together with Table 1, this leaves a band of employment income over which the household has no Income Support and has not yet reached the MBM poverty line. For a single adult that band runs from $17,700, where IS-ETW is exhausted, to $33,700, where after-tax-and-transfer income reaches the threshold — roughly $16,000 of earnings across which IS-ETW has ceased to pay, and the single adult remains below the MBM poverty line. The band is wider for a couple without children, at $19,700, and $16,900 for a couple with two children. It is narrowest for the single parent, at $6,300, because the Canada Child Benefit and the Alberta Child and Family Benefit carry that family much closer to its threshold before Income Support runs out.

IS-BFE is exhausted at or just above the MBM poverty line for every family type modelled, between 100 and 108 per cent of that family's own MBM threshold. Its earnings rules are more generous than those governing IS-ETW: as of July 2026, an IS-BFE family may earn $350 a month before its benefit is reduced, and the benefit is then withdrawn at 50 cents on the dollar rather than 75 cents. Before that date IS-BFE used the same $230 exemption and 75 per cent claw-back as IS-ETW.

AISH pays the most of the four programs at zero earnings, but it is also withdrawn the fastest, and the result is that it is exhausted below the MBM poverty line for three of the four family types modelled. On the rules now in force applied in the counterfactual for a full year, AISH ends at 95

per cent of the Calgary MBM threshold for a single adult, 78 per cent for a single parent and 92 per cent for a couple with two children; only for a couple without children does it extend past the threshold, at 115 per cent. Above a monthly exemption of $350, AISH is deducted dollar for dollar, so each additional dollar earned removes a dollar of benefit until none remains.

ADAP pays less than AISH at zero earnings once the transition benefit ends, but it is withdrawn far more gradually, and it therefore extends much further up the earnings range. Based on the counterfactual full-year rules, ADAP is exhausted at 173 per cent of the MBM poverty threshold for a single adult, 146 per cent for a single parent and 168 per cent for a couple without children; for a couple with two children, it is not exhausted anywhere within the $80,000 of employment income modelled. ADAP exempts $700 of monthly employment income and then applies a quadratic taper rather than a flat rate, which keeps a small benefit in payment well past the point at which AISH has ended.

The pale extensions on the AISH and ADAP bars show how much further each program reached during 2026 itself. The effect is much the larger for AISH: a single adult remained eligible up to gross employment income of$47,800 in 2026, against $28,900 once the transition is complete. This reflects the exemption that applied from January to June 2026, under which the first $1,072 of monthly employment income was fully exempt and half of earnings between that amount and $2,009 were also exempt.

Taken together, these results show that where support ends is governed by complex interplays between program parameters. AISH pays the most at zero earnings yet, once the transition is complete, will be exhausted below the poverty line for three of the four family types modelled, while ADAP pays less and extends the furthest. IS-ETW whose parameters were not altered in July 2026, is exhausted at between 56 and 61 per cent of the threshold for every family type, leaving a range of employment income across which a family receives no assistance and has still not reached the MBM poverty line.

Future Years

The preceding analysis asked whether income in 2026 was adequate and where benefits are exhausted. This part asks what the new program parameters imply for the years ahead. Calendar 2026 is an unrepresentative year in two respects: the reformed rules applied for only six of its twelve months, and a transition benefit was in payment for ADAP clients who transferred from AISH. To separate the design of the programs from the circumstances of the transition, IS-BFE, AISH and ADAP are each modelled a second time, with the post-July 2026 parameters applied for all twelve months and, for ADAP, without the transition benefit. These are rule counterfactuals rather than projections of a future year: no family receives these amounts in 2026, and a family entering ADAP in a later year would have different base-year income and so different federal benefits. They appear as the dashed lines on Figures 4 through 7, and as the solid bars in Figure 8.

Beginning with IS-BFE, under the counterfactual, IS-BFE families are better off under the new program parameters across the range over which the benefit is still in payment — by up to about $2,400 a year for a single adult, $3,100 for a single parent and for a couple without children, and $3,800 for a couple with two children. The effect on the employment income needed to reach the MBM poverty threshold, however, divides along family lines. For the two families with children that threshold is reached while IS-BFE is still being paid, so the more generous rule moves the

crossing point substantially earlier: from $29,100 to $21,500 for a single parent, and from $46,100 to $32,800 for a couple with two children. For the single adult and the couple without children it does not move, remaining at $33,700 and $44,600. In those two cases IS-BFE is exhausted just before the threshold is reached — at $32,900 and $43,700 — so at the crossing point the program pays nothing under either set of rules, and a more generous earnings rule has nothing left to give.

For ADAP the counterfactual benefits are lower than what families received in 2026: $2,400 a year lower for the single adult and couple without children and $1,924 lower for the single parent and couple with children[4], in each case pushing the family farther below the MBM poverty threshold. The difference is the transition benefit, worth $200 a month, which is paid only to AISH clients who transferred to ADAP, is payable only until 31 December 2027, and is not paid to new ADAP clients at all. A family entering ADAP after that date receives the lower amount from the outset.

AISH is different: at zero earnings its counterfactual is identical to what was received in 2026 for the two families without children, and $476 higher for the two with children, reflecting the AISH children's benefit rising from $232 to $300 a month for one child, and $349 to $417 for two, in August 2026.

Further, for AISH clients under the counterfactual, as their employment income increases, their after-tax-and-transfer income stays flat or declines over widening bands of employment income and the amounts lost across them grow with them. The sharpest case is the single parent on AISH, who has no such band at all in 2026 but acquires one in the counterfactual when AISH is applied full year: for gross employment income between $15,500 and $33,400—an increase of $17,900 in employment earnings—after-tax-and-transfer income falls by $3,336. For a single adult who already experiences such a band in 2026, it widens: for gross employment income between $11,300 and $28,800, an increase of $17,500 in employment earnings, after-tax-and-transfer income falls by $290 once the reformed rules apply for a full year. For both couples the band begins earlier, at $38,500 rather than $43,400: it runs to $49,500 for a couple without children, an increase of $11,000 in employment earnings across which after-tax-and-transfer income falls by $484, and to $55,600 for a couple with two children, an increase of $17,100 across which income falls by $1,402. The cause is the earnings rule described earlier: above $350 a month AISH is deducted dollar for dollar, so additional earnings replace benefit income rather than adding to it, while the federal and provincial credits phasing out over the same range turn a flat line into a declining one.

Within these bands an AISH client could move to ADAP, and the gain from doing so is substantial: for a single adult at $28,800 of employment income, the top of the flat band, after-tax-and-transfer income under ADAP is $43,459 against $30,707 under AISH — a difference of $12,752 a year. ADAP is the higher of the two at every point inside every band modelled. The move is not symmetric, however. The AISH legislation states that to move from ADAP back to AISH a fresh application supported by medical or psychological reports is required (Assured Income for the Severely Handicapped Act, S.A. 2006, c. A-45.1, s. 4; Assured Income for the Severely Handicapped General Regulation, Alta. Reg. 96/2026, s. 3(2)(a)), and that determination is exempt from appeal unless the Minister has designated otherwise (Applications and Appeals (Ministerial) Regulation,

[4] A single parent or couple with children loses the $200/month transition benefit but gains about $40/month in higher child payments.

Alta. Reg. 89/2007, s. 6(e)). A client who moves to ADAP and later loses employment, or whose circumstances change, therefore has no assured route back to the higher benefit.

The counterfactuals suggest that in the coming years, AISH may dis-incentivize work. Under the reformed rules an AISH client is no better off — and across most of the range worse off — for earning more. The program that does reward additional earnings is ADAP, but as set out above, the route back is neither assured nor generally appealable. This may be particularly problematic for those persons who were automatically allocated to AISH (i.e., persons with developmental disabilities, and persons ages 60 to 64 (Government of Alberta 2026)) who are able and willing to work.

Overall, these results show that for every family type modelled, the transfer system on its own leaves after-tax-and-transfer income below the Market Basket Measure poverty threshold, and the employment income required to close that distance is substantial, and, in most cases beyond what full-time work at minimum wage provides. The system provides higher benefits to families with children than to those without and is more generous to persons receiving disability income assistance than to those on Income Support, but in none of the cases modelled is it sufficient on its own. Where the programs interact with each other and with the tax system, there are ranges of earnings over which additional work leaves a family no better off, and in some cases worse off. The programs also differ in how far up the earnings range they reach: Income Support–Expected to Work is exhausted well below the poverty threshold for every family type, leaving a range of earnings across which a family has no assistance and has still not reached the line, while ADAP continues to pay well beyond it. Much of that difference in the combination of the maximum benefit paid at zero earnings and how quickly it is withdrawn as earnings rise. Further, because the reformed rules applied for only half of 2026, their full effect falls in the years ahead rather than in the year modelled here. These are stylized families in a single city, and in-kind supports that do not enter an income-based comparison are excluded; the figures should be read as showing the structure of the system rather than the circumstances of any particular household.

Discussion and Recommendations

This report has shown that Alberta's income and social support system is large and complex. It was implemented at different times, across three levels of governments, by different ministries and departments for different purposes. While the programs differ in eligibility conditions and supports types, addressing heterogeneity in type and level of need, similar eligibility conditions often require completely separate application processes, and some programs are gatekept behind others. All of this makes the system difficult to navigate for those it is intended to serve.

Further, despite the system's size, the system is not adequate: for all family types modelled, the social assistance system leaves the modelled families with after-tax-and-transfer income below the MBM low-income poverty threshold. IS clients are the furthest from the poverty threshold at zero earnings, and their benefits run out before they reach it. For IS-ETW clients, their benefits are exhausted at between 56 and 61 per cent of the MBM poverty threshold, leaving a range of employment income over which the family receives no assistance and has still not reached the poverty line. The July 2026 reform raised the earnings exemption for clients with Barriers to Full Employment but left the Expected to Work rules unchanged, so the two rates, which were identical before the reform, now end at very different points. While having a disability or having children

moves a person's after-tax-and-transfer income closer to the poverty threshold, it is still not sufficient. Moreover, for persons receiving AISH or ADAP, there are disincentives to work, particularly bands over which although employment income increases, after-tax-and-transfer income is flat or declining, resulting in no net gain or negative net gain from working more. This is a result of the design of AISH and ADAP interacting with the design of other transfers, and those bands widen substantially once the reformed rules apply for a full year.

These features are not unique to Alberta. They have been observed in BC (Petit and Tedds 2020a, 2020b) and in Nunavut (Petit and Tedds 2021) where similar analysis has been undertaken. It speaks to a larger, systemic issue within Canada.

That a problem is systemic is not a reason to accept it. In Canada's Poverty Reduction Act, the federal government has committed to reducing poverty by 50% below the 2015 level by 2030 using the MBM poverty measure (*Poverty Reduction Act*, S.C. 2019, c. 29, s. 315, ss. 6). The Act's preamble ties that target to Canada's obligations under the International Covenant on Economic, Social and Cultural Rights and the Convention on the Rights of Persons with Disabilities, and to the United Nations Sustainable Development Goals. The UN's Sustainable Development Goals include reducing poverty by 50% by 2030 and implementing nationally appropriate social protection systems and measures for all, which achieve substantial coverage of the poor and vulnerable (United Nations 2015). In addition, Article 28 of the Convention recognises the right of persons with disabilities both to an adequate standard of living and to access the social protection programs that provide it (United Nations 2006).

Admittedly, those commitments are federal. Alberta has not legislated its own poverty reduction statute: six provinces have poverty reduction statutes that set or require targets, prescribe indicators and mandate public reporting, and Alberta is not among them.[5]

Regardless, the recommendations that follow are based on the evidence compiled in this report and the legislated goals recognized by Canada. While most of the recommendations are directed at the province, the federal government also provides a critical supporting role.

Provincial government:

Review

1. Conduct a full, in-depth review of Alberta's income and social support system, including who does and does not access it, and why. This report could not establish access barriers and adequacy in practice because the data necessary for such an analysis, including administrative data linked to tax data, and usage and expenditure data are not available and no comprehensive inventory is maintained by any order of government. A review should establish who accesses the system and who does not, test the access barriers identified here against practice, and examine the programs jointly rather than singly, since the interactions between them determine what a household actually receives.

[5] Quebec, Ontario, New Brunswick, Manitoba, British Columbia and Prince Edward Island each have a statute requiring a poverty reduction strategy, targets measured against a stated threshold, and periodic public reporting against indicators. Alberta has none, and its 2013 strategy was never legislated.

2. Enact poverty reduction legislation. The reporting such legislation requires is what would generate the data this report could not obtain and could bring program interactions under regular public review. It makes the poverty measure, target and progress a matter of public record.

Adequacy

3. Increase the maximum benefit level and supports available to IS clients. The shortfall at zero earnings is largest for this group.
4. Extend the July 2026 IS-BFE earnings exemption and claw back rate to IS-ETW clients. IS-BFE benefits now extend to approximately the MBM poverty threshold, while IS-ETW benefits are exhausted at between 56 and 61 per cent of it, leaving a range of employment income over which the family receives no Income Support and has not yet reached the MBM poverty line.
5. Stop deducting the Canada Disability Benefit from AISH and ADAP entitlements. A federal benefit intended to raise the incomes of persons with disabilities does not do so where the province withdraws its own assistance by the same amount.
6. Permanently extend the ADAP transition benefit. The $200 monthly transition benefit paid to AISH clients who moved to ADAP is payable only until 31 December 2027, and is not paid to new ADAP clients at all. Its removal lowers annual income by $2,400 for a single adult and for a couple without children, and by $1,924 for the two family types with children, in each case moving the family further below the poverty threshold. If the transition benefit reflects a judgement that the ADAP rate alone is insufficient for a former AISH client, that judgement applies equally to a new ADAP client and to every former AISH client after 2027.
7. Set the IS, AISH and ADAP earnings exemptions and withdrawal rates with reference to the federal benefits phasing out over the same range of earnings. Section 3 identifies bands for both AISH and ADAP, and for several family types over which the combined withdrawal of cash transfers and increase of taxes decreases after-tax-and-transfer-income even as employment income rises. These bands will widen substantially once the reformed AISH rules apply for a full year. At minimum, no household should face a combined rate above 100 per cent.

Access

8. Recognise disability determinations already made. At minimum, a client who moves from AISH to ADAP should be able to return to AISH within a defined period without a fresh application supported by new medical or psychological reports.
9. Extend those IS and AISH/ADAP supplements that address circumstances not specific to either program to low-income Albertans generally, while continuing to deliver them to IS and AISH/ADAP clients through the simplified process their enrolment already permits.

Federal government:

1. Work with provincial government on in-depth reviews of income and social supports. Work with provinces to identify where the two systems withdraw support over the same range of earnings. The rates above 100 per cent identified in Section 3 arise from federal and provincial programs claw backs occurring simultaneously; neither government can resolve them alone.

2. Revisit the use of the Disability Tax Credit as a gateway. The credit was designed as a tax measure and is non-refundable, yet it now determines access to federal anti-poverty programs, including the Canada Disability Benefit – a role it was not initially designed for.
3. Continue moving toward automatic tax filing for low-income filers. Tax-delivered benefits are the only supports in the inventory that require no separate application, but they reach only those who file a return.

The size of the income and social support system is not a measure of its adequacy. Alberta's income and social supports potentially reach persons and families through many programs yet still leave every family type modelled here below the poverty line. The recommendations above are directed at accessing the system and that distance: at what a household receives when it has little or no employment income, at what happens to that household when it earns more, and at what must be established, and what should be understood and put in to place to seriously address these poverty gaps. These are stylized families in a single city, and the income analysis only includes cash benefits. The shortfall it identifies, however, follows from how these programs are designed and how they interact — not from any single parameter.

References

Carr, K. 2026. Application Denied: How Legal-Capacity Barriers Undermine the Disability Tax Credit. *Perspectives on Tax Law and Policy* 7 (1). https://www.ctf.ca/EN/Newsletters/Perspectives/2026/1/260106.aspx.

Celhay, P., B. D. Meyer, and N. Mittag. 2025. Stigma in Welfare Programs. *The Review of Economics and Statistics*. https://doi.org/10.1162/rest_a_01556.

Djidel, S., B. Gustajtis, A. Heisz, K. Lam, and S. McDermott. 2019. "Defining Disposable Income in the Market Basket Measure." Statistics Canada. (Accessed April 12, 2021). https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2019014-eng.htm.

Eggleton, A., C. Petitclerc, and J. Seidman. 2018. *Breaking Down Barriers: A Critical Analysis of the Disability Tax Credit and the Registered Disability Savings Plan.* Standing Senate Committee on Social Affairs, Science, and Technology. https://sencanada.ca/en/info-page/parl-42-1/soci-breaking-down-barriers/.

Government of Alberta. 2026. "Alberta Disability Assistance Program: Fact Sheet." https://www.alberta.ca/system/files/alss-adap-fact-sheet.pdf.

Moffitt, R. 1983. An Economic Model of Welfare Stigma. *The American Economic Review* 73 (5): 1023–1035. https://www.jstor.org/stable/1814669.

OECD. 2013. *OECD Framework for Statistics on the Distribution of Household Income, Consumption and Wealth.* https://www.oecd.org/en/publications/framework-for-statistics-on-the-distribution-of-household-income-consumption-and-wealth_9789264194830-en.html.

Petit, G. 2026. *Broken Links: Poverty and the limits of the Disability Tax Credit*. Canadian Tax Observatory. https://canadiantaxobservatory.ca/broken-links/.

Petit, G., and L. M. Tedds. 2020a. *Overview of the System of Income and Social Support Programs in British Columbia.* Research paper commissioned by the Expert Panel on Basic Income, British Columbia. https://bcbasicincomepanel.ca/wp-content/uploads/2021/02/Overview_of_System_of_Income_and_Social_Support_Programs_in_British_Columbia.pdf.

---. 2020b. *Programs-Based Overview of Income and Social Support Programs for Working-Age Persons in British Columbia.* Research paper commissioned by the Expert Panel on Basic Income, British Columbia. https://bcbasicincomepanel.ca/papers/programs-systems.

---. 2021. *Broad Overview of Income and Social Supports in Nunavut.*

Statistics Canada. 2022. "Market Basket Measure (MBM)." https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/Definition-eng.cfm?ID=pop165.

---. 2023. *Disposable income for the MBM.* https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/definition-eng.cfm?ID=fam028.

United Nations. 2006. *Convention on the Rights of Persons with Disabilities.* https://www.ohchr.org/en/instruments-mechanisms/instruments/convention-rights-persons-disabilities.

---. 2015. *Transforming our World: The 2030 Agenda for Sustainable Development.* https://docs.un.org/en/A/RES/70/1.

References for Figures and Tables

This document lists the sources behind each figure and table in the report. Each entry ends with a bracketed note giving the figures and tables that draw on it. Part A covers Figures 1 to 3, which

are built from the programme inventory compiled for this report; it lists one entry per programme, grouped by level of government as in Figure 1, and where the benefits within a programme are described on separate pages, each page is listed beneath the programme. Part B covers Figures 4 to 8 and Table 1, which are built from the benefit models for the four household types; it is grouped by subject.

Part A. Sources for Figures 1–3

Federal government

Government of Canada. 2026. "Basic Personal Tax Credit." Last modified July 29, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-30000-basic-personal-amount.html. *[Figures 1–3]*

Government of Canada. 2025. "Canada Carbon Rebate (Discontinued)." Last modified July 30, 2025. https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-carbon-rebate.html. *[Figures 1–3]*

Government of Canada. 2026. "Canada Caregiver Credit." Last modified January 20, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html. *[Figures 1–3]*

Government of Canada. 2026. "Canada Child Benefit." Pages for each benefit: *[Figures 1–3]*

- General (last modified November 21, 2022): https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit.html
- Disability Supplement (last modified June 15, 2026): https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-disability-benefit.html

Government of Canada. n.d. "Canada Disability Benefit." https://www.canada.ca/en/services/benefits/disability/canada-disability-benefit.html. *[Figures 1–3]*

Government of Canada. n.d. "Canada Disability Savings Bond." https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp/canada-disability-savings-grant-canada-disability-savings-bond.html. *[Figures 1–3]*

Government of Canada. n.d. "Canada Disability Savings Grant." https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp/canada-disability-savings-grant-canada-disability-savings-bond.html. *[Figures 1–3]*

Government of Canada. 2026. "Canada Education Savings Grant." Last modified February 27, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-education-savings-plans-resps/canada-education-savings-programs-cesp/canada-education-savings-grant-cesg.html. *[Figures 1–3]*

Government of Canada. 2026. “Canada Learning Bond.” Last modified July 2, 2026. https://www.canada.ca/en/services/benefits/education/education-savings/canada-learning-bond.html. *[Figures 1–3]*

Government of Canada. 2026. “Canada Pension Plan.” Pages for each benefit: *[Figures 1–3]*

Disability: https://www.canada.ca/en/services/benefits/publicpensions/cpp-disability-benefit.html

Retirement Pension: https://www.canada.ca/en/services/benefits/publicpensions/cpp.html

Survivor's Pension (last modified May 25, 2026): https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor-pension.html

Government of Canada. 2026. “Canada Student Grants and Loans.” Last modified August 26, 2026. https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans.html. *[Figures 1–3]*

Government of Canada. 2026. “Canada Training Credit.” Last modified January 20, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-45350-canada-training-credit.html. *[Figures 1–3]*

Government of Canada. 2026. “Canada Workers Benefit.” Last modified January 20, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-45300-canada-workers-benefit-cwb.html. *[Figures 1–3]*

Government of Canada. n.d. “Canadian Dental Care Plan.” https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html. *[Figures 1–3]*

Government of Canada. 2025. “Disability Tax Credit.” Last modified September 16, 2025. https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html. *[Figures 1–3]*

Government of Canada. 2026. “Employment Insurance.” Pages for each benefit: *[Figures 1–3]*

Employment Insurance: Regular Benefits (last modified June 2, 2026): https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html

Employment Insurance: Sickness Benefits (last modified June 2, 2026): https://www.canada.ca/en/services/benefits/ei/ei-sickness.html

Employment Insurance: Compassionate Care Benefits; Employment Insurance: Family Caregiver Benefits (last modified June 2, 2026): https://www.canada.ca/en/services/benefits/ei/caregiving.html

Employment Insurance: Maternity Benefits; Employment Insurance: Parental Benefits (last modified June 2, 2026): https://www.canada.ca/en/services/benefits/ei/ei-maternity-parental.html

Government of Canada. 2025. “Excise Gasoline Tax Refund.” Last modified August 18, 2025. https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/xe8.html. *[Figures 1–3]*

Indigenous Services Canada. 2026. “Family Violence Prevention Program (Indigenous).” Last modified February 25, 2026. https://www.sac-isc.gc.ca/eng/1100100035253/1533304683142. *[Figures 1–3]*

Government of Canada. 2025. “Federal Workers' Comp.” Last modified August 13, 2025. https://www.canada.ca/en/services/jobs/workplace/health-safety/compensation.html. *[Figures 1–3]*

Government of Canada. 2026. “First Home Savings Account.” Last modified February 2, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/first-home-savings-account.html. *[Figures 1–3]*

Government of Canada. 2026. “First-Time Home Buyers' GST/HST Rebate.” Last modified June 16, 2026. https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/gst-hst-businesses/gst-hst-rebates/first-time-home-buyers-gst-hst-rebate.html. *[Figures 1–3]*

Government of Canada. 2026. “Groceries and Essentials Benefit (formerly the GST/HST credit).” Last modified July 8, 2026. https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gst-hst-credit.html. *[Figures 1–3]*

Government of Canada. n.d. “GST/HST New Housing Rebate.” https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/gst-hst-businesses/gst-hst-rebates/new-housing-rebate.html. *[Figures 1–3]*

Government of Canada. n.d. “Guaranteed Income Supplement.” https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement.html. *[Figures 1–3]*

Government of Canada. 2026. “Home Accessibility Tax Credit.” Last modified July 24, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31285-home-accessibility-expenses.html. *[Figures 1–3]*

Government of Canada. 2026. “Home Buyers' Plan.” Last modified February 17, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/what-home-buyers-plan.html. *[Figures 1–3]*

Government of Canada. 2026. “Interim Federal Health Program.” Last modified May 1, 2026. https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program.html. *[Figures 1–3]*

Government of Canada. 2026. “Medical Expenses Tax Credit.” Last modified January 20, 2026. https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4065/medical-expenses.html. *[Figures 1–3]*

Government of Canada. 2026. “Multigenerational Home Renovation Tax Credit.” Last modified January 20, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-45355-mhrtc.html. *[Figures 1–3]*

Government of Canada. n.d. “Old Age Security.” Pages for each benefit: *[Figures 1–3]*

Allowance: https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/allowance.html

Allowance for Survivor: https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/allowance-survivor.html

General: https://www.canada.ca/en/services/benefits/publicpensions/old-age-security.html

Government of Canada. 2025. "Resettlement Assistance Program." Last modified November 7, 2025. https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/government-assisted-refugee-program.html. *[Figures 1–3]*

Government of Canada. 2026. "Settlement Services for Newcomers." Last modified June 26, 2026. https://www.canada.ca/en/immigration-refugees-citizenship/services/settle-canada.html. *[Figures 1–3]*

Veterans Affairs Canada. 2026. "Veterans Benefits." Pages for each benefit: *[Figures 1–3]*

Pain and Suffering Compensation / Disability Pension (last modified July 29, 2026): https://veterans.gc.ca/en/financial-programs-and-services/compensation-illness-or-injury/disability-benefits

Additional Pain and Suffering Compensation (last modified July 29, 2026): https://veterans.gc.ca/en/financial-programs-and-services/compensation-illness-or-injury/additional-pain-and-suffering-compensation

Income Replacement Benefit (last modified May 5, 2026): https://veterans.gc.ca/en/financial-programs-and-services/income-support/income-replacement-benefit

Caregiver Recognition (last modified July 29, 2026): https://www.veterans.gc.ca/en/housing-and-home-life/help-home/caregiver-recognition-benefit

Critical Injury Benefit (last modified July 29, 2026): https://veterans.gc.ca/en/financial-programs-and-services/compensation-illness-or-injury/critical-injury-benefit

Canadian Forces Income Support (last modified June 26, 2025): https://veterans.gc.ca/en/financial-programs-and-services/income-support/canadian-forces-income-support

Veterans Emergency Fund (last modified March 8, 2024): https://veterans.gc.ca/en/financial-programs-and-services/emergency-funds

VAC Death and Bereavement Programs (last modified September 16, 2024): https://veterans.gc.ca/en/financial-programs-and-services/death-and-bereavement/death-and-bereavement-programs

Provincial government

Government of Alberta. n.d. "Affordable Housing." https://www.alberta.ca/affordable-housing-programs. *[Figures 1–3]*

Government of Alberta. 2024. "AISH Health Supplements." Pages for each benefit: *[Figures 1–3]*

Prescription Drugs (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/health-benefits/prescription-drugs/

Dental Services; Optical Services (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/health-benefits/dental-services/

Essential Diabetic Supplies (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/health-benefits/essential-diabetic-supplies/

Ambulance (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/health-benefits/ambulance/

Government of Alberta. 2026. "AISH Personal Supplements." Pages for each benefit: *[Figures 1–3]*

Continuous Positive Airway Pressure Devices (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/continuous-positive-airway-pressure-cpap-devices/

Escaping Abuse (Damage Deposit); Establishing a New Residence (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/escaping-abuse/

Emergency (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/emergency/

Employment Training and Transition Supports (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/employment-and-training-supports/

Funeral: https://www.alberta.ca/funeral-benefits

Infant Care (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/infant-care/

Prenatal Needs Benefit (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/prenatal-needs-benefit/

Remote Community (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/remote-community/

Medical Equipment (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/special-goods-and-services/medical-equipment/

Medical Supplies (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/special-goods-and-services/medical-supplies/

Maintenance of Equipment (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/special-goods-and-services/maintenance-of-equipment/

Moving (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/moving/

Special Diets (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/special-goods-and-services/special-diets/

Specialized Clothing (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/special-goods-and-services/specialized-clothing/

Service Animal (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/special-goods-and-services/service-animal/

Medical Alert Service (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/special-goods-and-services/medical-alert-service/

Travel (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/travel/

Child Care (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/child-care/

Children's School Expenses (last modified February 28, 2024): https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/benefits/personal-benefits/children-s-school-expenses/

Government of Alberta. n.d. "Alberta Adult Health Benefit." https://www.alberta.ca/alberta-adult-health-benefit. *[Figures 1–3]*

Government of Alberta. n.d. "Alberta Aids to Daily Living." https://www.alberta.ca/alberta-aids-to-daily-living. *[Figures 1–3]*

Government of Alberta. n.d. "Alberta Blue Cross Non-Group Coverage." https://www.alberta.ca/non-group-coverage. *[Figures 1–3]*

Government of Alberta. n.d. "Alberta Child and Family Benefit." https://www.alberta.ca/alberta-child-and-family-benefit. *[Figures 1–3]*

Government of Alberta. n.d. "Alberta Child Health Benefit." https://www.alberta.ca/alberta-child-health-benefit. *[Figures 1–3]*

Government of Alberta. n.d. "Alberta Disability Assistance Program." https://www.alberta.ca/alberta-disability-assistance-program. *[Figures 1–3]*

Government of Alberta. n.d. "Alberta Seniors Benefit." https://www.alberta.ca/alberta-seniors-benefit. *[Figures 1–3]*

Government of Alberta. n.d. "Alberta Settlement and Integration Program." https://www.alberta.ca/alberta-settlement-and-integration-program-overview. *[Figures 1–3]*

Government of Alberta. n.d. "Assured Income for Severely Handicapped." https://www.alberta.ca/aish. *[Figures 1–3]*

Government of Canada. 2026. "Basic Personal Tax Credit." Last modified July 29, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-30000-basic-personal-amount.html. *[Figures 1–3]*

Government of Alberta. n.d. "Career and Employment Information Services." https://www.alberta.ca/employment-services. *[Figures 1–3]*

Government of Alberta. n.d. “Child Care Subsidy Program.” https://www.alberta.ca/child-care-subsidy-program. *[Figures 1–3]*

Government of Alberta. n.d. “Dental and Optical Assistance for Seniors.” https://www.alberta.ca/dental-optical-assistance-seniors. *[Figures 1–3]*

Government of Alberta. n.d. “Disability Related Employment Supports.” https://www.alberta.ca/disability-related-employment-supports. *[Figures 1–3]*

Government of Canada. 2025. “Disability Tax Credit.” Last modified September 16, 2025. https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html. *[Figures 1–3]*

Government of Alberta. 2024. “Emergency Prescription Drugs.” Last modified October 24, 2024. https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/emergency-prescription-s-drugs/. *[Figures 1–3]*

Government of Alberta. n.d. “Foundational Learning Assistance.” https://www.alberta.ca/foundational-learning-assistance. *[Figures 1–3]*

Government of Alberta. 2026. “Funeral Benefits.” Last modified July 2, 2026. https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/funeral-benefits/funeral-benefits-for-low-income-albertans/funeral-benefits-for-low-income-albertans-general-policy/. *[Figures 1–3]*

Alberta Health Services. n.d. “ID Program.” https://www.albertahealthservices.ca/findhealth/service.aspx?Id=1071246. *[Figures 1–3]*

Government of Alberta. n.d. “Income Support - Barriers to Full Employment.” https://www.alberta.ca/income-support. *[Figures 1–3]*

Government of Alberta. n.d. “Income Support - Emergency Financial Assistance.” https://www.alberta.ca/emergency-financial-assistance. *[Figures 1–3]*

Government of Alberta. n.d. “Income Support - Expected to Work.” https://www.alberta.ca/income-support. *[Figures 1–3]*

Government of Alberta. 2026. “Income Support - One-Time.” Last modified July 2, 2026. https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/02-client-categories-types/one-time-issues/. *[Figures 1–3]*

Government of Alberta. 2026. “Income Support Health Benefits.” Pages for each benefit: *[Figures 1–3]*

- Ambulance (last modified September 10, 2024): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/health-benefits/health-benefits-card-coverage/02-ambulance-services/
- Dental Services (last modified April 16, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/health-benefits/health-benefits-card-coverage/03-dental-and-denturist-benefits/

Essential Diabetic Supplies (last modified September 10, 2024): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/health-benefits/health-benefits-card-coverage/04-diabetic-supplies/

Optical Benefits (last modified September 10, 2024): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/health-benefits/health-benefits-card-coverage/05-optical-benefits/

Prescription/Non-Prescription Drugs and Nutritional Products (last modified September 10, 2024): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/health-benefits/health-benefits-card-coverage/06-prescription-non-prescription-drugs-and-nutritional-products/

Government of Alberta. 2026. “Income Support Supplementary Benefits.” Pages for each benefit: *[Figures 1–3]*

Career Employment Information Services: https://www.alberta.ca/career-and-employment-information-services-policy-manual

Additional Shelter (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/additional-shelter/

Child Care (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/child-care/

Child Care Deposit and Registration (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/child-care-deposit-and-registration-fee/

Children's School Expenses (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/children-s-school-expenses/

Child Supplement Allowance (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/child-supplement-allowance/

Community Living Start Up Allowance (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/community-living-start-up-allowance/

Continuous Positive Airway Pressure Devices (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/continuous-positive-airway-pressure-cpap-devices/

Damage Deposit (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/damage-deposit/

Earnings Replacement Allowance (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/earnings-replacement-allowance/

Emergency Allowance (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/emergency-allowance/

Employment Training and Transition Supports (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/employment-training-and-transition-supports/

Emergency Prescription Drugs (last modified October 24, 2024): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/emergency-prescription-s-drugs/

Escaping Abuse Benefit (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/escaping-abuse-benefit-household-start-up/

Funeral (last modified July 2, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/funeral-benefits/funeral-benefits-for-income-support-households/

Handicap Benefit (last modified July 2, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/handicap-benefit-rescinded/

Home Parenteral Therapy and Enteral Nutrition Programs (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/home-parenteral-therapy-and-enteral-nutrition-programs/

Isolated Community Allowance (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/isolated-community-allowance/

Medical and Surgical Supplies (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/medical-and-surgical-supplies/

Medical Extraordinary Transportation (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/medical-extraordinary-transportation/

Natal and Adoptive Needs Payment (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-

manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/natal-and-adoptive-needs-payment/

Telephone and Transportation - Leaving Abusive Situation (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/personal-benefit-telephone-and-transportation-leaving-abusive-situation/

Personal Needs Allowance (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/personal-needs-allowance/

Prenatal Needs Payment (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/prenatal-needs-payment/

Relocation Allowance (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/relocation-allowance/

Special Diets (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/special-diets/

Special Transportation and Travel Payment (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/special-transportation-and-travel-payment/

Transportation to Day or Employment Program (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/transportation-to-day-or-employment-programs/

Utility Connection, Deposit, Reconnection (last modified August 20, 2026): https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/07-supplementary-benefits/utility-connection-deposit-reconnection/

Government of Alberta. n.d. “Palliative Care Health Benefits.” https://www.alberta.ca/palliative-care-health-benefits. *[Figures 1–3]*

Government of Alberta. n.d. “Persons with Developmental Disabilities.” https://www.alberta.ca/persons-with-developmental-disabilities-pdd. *[Figures 1–3]*

Workers' Compensation Board – Alberta. n.d. “Provincial Worker's Compensation.” Pages for each benefit: *[Figures 1–3]*

Wage Replacement: https://www.wcb.ab.ca/claims/benefits-during-your-claim/wage-replacement.html

Medical Benefits: https://www.wcb.ab.ca/claims/benefits-during-your-claim/medical-benefits.html

Fatality and Survivors Benefit: https://www.wcb.ab.ca/claims/benefits-during-your-claim/fatality-and-survivor-benefits.html

Expense reimbursement: https://www.wcb.ab.ca/claims/benefits-during-your-claim/expense-reimbursement.html

Government of Alberta. n.d. "Rent Assistance Benefit." https://www.alberta.ca/rent-assistance. *[Figures 1–3]*

Government of Alberta. n.d. "Residential Access Modification Program." https://www.alberta.ca/residential-access-modification-program. *[Figures 1–3]*

Government of Alberta. n.d. "Seniors Home Adaptation and Repair Program." https://www.alberta.ca/seniors-home-adaptation-repair-program. *[Figures 1–3]*

Government of Alberta. n.d. "Seniors Property Tax Deferral Program." https://www.alberta.ca/seniors-property-tax-deferral-program. *[Figures 1–3]*

Government of Alberta. n.d. "Special Needs Assistance for Seniors." https://www.alberta.ca/seniors-special-needs-assistance. *[Figures 1–3]*

Government of Alberta. n.d. "Temporary Rent Assistance Benefit." https://www.alberta.ca/rent-assistance. *[Figures 1–3]*

Municipal government (City of Calgary)

City of Calgary. n.d. "Calgary Fair Entry." Pages for each benefit: *[Figures 1–3]*

Transit - Low Income Youth/Adult; Recreation Fee Assistance Program; Rogers Connected for Success; Property Tax Assistance Program; No Cost Spay/Neuter Program for Cats; Market Parking Permit; Impound Lot for Cars: https://www.calgary.ca/social-services/low-income/fair-entry-subsidy/programs.html

Home Services for Seniors: https://www.calgary.ca/social-services/seniors/home-services.html

Joint federal–provincial

Government of Alberta. n.d. "Canada-Wide Early Learning and Child Care Agreement (Affordability Grant)." https://www.alberta.ca/federal-provincial-childcare-agreement. *[Figures 1–3]*

Part B. Sources for Figures 4–8 and Table 1

Income Support

Government of Alberta. 2026. "Employment and Self-Employment Income." In *Income and Employment Supports Policy Manual*, Income Support program, ETW and BFE policy and procedures, § 08 Income. Accessed July 30–August 4, 2026. https://manuals.alberta.ca/income-and-employment-supports-policy-manual/income-support-program/etw-and-bfe-policy-procedures/08-income/employment-and-self-employment-income/. *[Figures 4, 5, 8; Table 1]*

Government of Alberta. 2026. *Income and Employment Supports Policy Manual*. Accessed July 30–August 4, 2026. https://manuals.alberta.ca/income-and-employment-supports-policy-manual. *[Figures 5, 8; Table 1]*

Government of Alberta. 2026. *Income Support Financial Benefits Summary*. Editions effective January 1, 2026 and July 2, 2026. https://manuals.alberta.ca/media/gvipdugr/income-support-financial-benefits-summary.pdf; both editions at https://open.alberta.ca/publications/income-support-financial-benefits-summary. *[Figures 4–8; Table 1]*

AISH and ADAP

Government of Alberta. 2026. "AISH and ADAP Benefit Estimator." Online calculator. Accessed July 30–August 4, 2026. https://www.alberta.ca/aish-and-adap-benefit-estimator. *[Figures 5–8; Table 1]*

Government of Alberta. 2026. "AISH financial benefits." Accessed July 30–August 4, 2026. https://www.alberta.ca/aish-financial-benefits. *[Figures 6, 8; Table 1]*

Government of Alberta. 2026. *AISH Policy Manual*. Accessed July 30–August 4, 2026. https://www.alberta.ca/aish-policy-manual. *[Figures 7, 8; Table 1]*

Government of Alberta. 2026. "AISH Program Policy." In *AISH Policy Manual*. Accessed July 30–August 4, 2026. https://manuals.alberta.ca/aish-policy-manual/aish-program-policy/. *[Figures 4, 5, 8; Table 1]*

Government of Alberta. 2026. *Financial benefits summary: AISH and ADAP (Effective July 2, 2026)*. https://open.alberta.ca/dataset/0148b6b8-898b-4b30-a628-727695883b26/resource/f57ac93a-11b6-4118-b997-9ff67ccfa471/download/alss-financial-benefits-summary-aish-adap-2026-07-02.pdf. *[Figures 4, 5, 8; Table 1]*

Government of Alberta. 2026. *Your guide to disability income assistance (July 2026)*. https://open.alberta.ca/dataset/05e07999-8214-47b9-a1dd-e924e7aae4cf/resource/59595112-6c16-457f-a25f-db5f385171d0/download/alss-your-guide-to-disability-income-assistance-2026-07.pdf. *[Figures 4, 5, 8; Table 1]*

Government of Alberta. 2026. "Alberta Disability Assistance Program." Accessed July 30–August 4, 2026. https://www.alberta.ca/alberta-disability-assistance-program. *[Figures 4, 8; Table 1]*

Government of Alberta. 2026. *Alberta Disability Assistance Program*. Fact sheet. https://www.alberta.ca/system/files/alss-adap-fact-sheet.pdf. *[Figures 4, 8; Table 1]*

Federal income tax and payroll deductions

Canada Revenue Agency. 2026. "Canada Pension Plan (CPP) contribution rates, maximums and exemptions." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/canada-pension-plan-cpp/cpp-contribution-rates-maximums-exemptions.html. *[Figures 4–7; Table 1]*

Canada Revenue Agency. 2026. "Deductions, credits and expenses." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-

agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses.html. *[Figures 4–7; Table 1]*

Canada Revenue Agency. 2026. "General income tax and benefit package." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package.html. *[Figure 6; Table 1]*

Canada Revenue Agency. 2026. "Income tax rates and income thresholds." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/income-tax/reducing-remuneration-subject-income-tax.html. *[Figures 4–7; Table 1]*

Canada Revenue Agency. 2026. "Line 22215 – Deduction for CPP or QPP enhanced contributions on employment income." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-22215-deduction-for-cpp-or-qpp-enhanced-contributions-on-employment-income.html. *[Figures 4–7; Table 1]*

Canada Revenue Agency. 2026. "Line 30400 – Amount for an eligible dependant." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-30400-amount-eligible-dependant.html. *[Figure 5; Table 1]*

Canada Revenue Agency. 2026. "Line 30800 – Base CPP or QPP contributions through employment income." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-30800-cpp-qpp-contributions-through-employment.html. *[Figures 4–7; Table 1]*

Canada Revenue Agency. 2026. "Line 31200 – Employment insurance premiums through employment." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31200-employment-insurance-premiums-through-employment.html. *[Figures 4–7; Table 1]*

Canada Revenue Agency. 2026. "Line 31600 – Disability amount for self." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31600-disability-amount-self.html. *[Figure 4; Table 1]*

Canada Revenue Agency. 2026. "Line 45000 – Employment insurance overpayment." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-45000-employment-insurance-overpayment.html. *[Figure 6; Table 1]*

Canada Revenue Agency. 2026. "Second additional CPP contribution (CPP2) rates and maximums." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/calculating-deductions/making-

deductions/second-additional-cpp-contribution-rates-maximums.html. *[Figures 4–7; Table 1]*

Canada Revenue Agency. 2026. "Tax rates and income brackets for individuals: Current year." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/tax/individuals/tax-rates-brackets/current-year.html. *[Figures 4–7; Table 1]*

Canada Revenue Agency. 2026. *TD1 Personal Tax Credits Return*. Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/forms-publications/td1-personal-tax-credits-returns/td1-forms-pay-received-on-january-1-later/td1.html. *[Figures 4–7; Table 1]*

Employment and Social Development Canada. 2025. "Canada Employment Insurance Commission sets the 2026 Employment Insurance premium rate." News release. Accessed July 30–August 4, 2026. https://www.canada.ca/en/employment-social-development/news/2025/09/canada-employment-insurance-commission-sets-the-2026-employment-insurance-premium-rate.html. *[Figures 4–7; Table 1]*

Employment and Social Development Canada. 2026. "Maximum insurable earnings for 2026." Accessed July 30–August 4, 2026. https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-employers/premium-reduction-program/2026-maximum-insurable-earnings.html. *[Figures 4–7; Table 1]*

Federal benefits

Canada Disability Benefit Regulations, SOR/2025-35. 2025. https://laws-lois.justice.gc.ca/eng/regulations/SOR-2025-35/. *[Figures 7, 8; Table 1]*

Canada Revenue Agency. 2026. "Canada Carbon Rebate." Accessed October 12, 2026. https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-carbon-rebate.html. *[Figure 4; Table 1]*

Canada Revenue Agency. 2026. "Canada child benefit calculation sheets." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit/canada-child-benefit-calculation-sheets.html. *[Figure 7; Table 1]*

Canada Revenue Agency. 2026. "Canada child benefit: How much you can get." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit/how-much.html. *[Figure 5; Table 1]*

Canada Revenue Agency. 2026. "Canada Groceries and Essentials Benefit." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-groceries-essentials-benefit.html. *[Figures 4, 5; Table 1]*

Canada Revenue Agency. 2026. "Canada Groceries and Essentials Benefit: Payment amounts." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-groceries-essentials-benefit/how-much/payment-amounts.html. *[Figure 7; Table 1]*

Canada Revenue Agency. 2026. "Canada workers benefit." Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-workers-benefit.html. *[Figure 4; Table 1]*

Canada Revenue Agency. 2026. “GST/HST credit.” Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit.html. *[Figure 6; Table 1]*

Canada Revenue Agency. 2026. “One-time GST/HST credit top-up payment.” Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gst-hst-credit/one-time-top-up.html. *[Figure 4; Table 1]*

Canada Revenue Agency. 2026. *Schedule 6: Canada workers benefit — Alberta (Form 5009-S6)*. Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/alberta/5009-s6.html. *[Figures 4, 5; Table 1]*

Department of Finance Canada. 2026. “The new Canada Groceries and Essentials Benefit.” Backgrounder. Accessed July 30–August 4, 2026. https://www.canada.ca/en/department-finance/news/2026/01/the-new-canada-groceries-and-essentials-benefit.html. *[Figure 4; Table 1]*

Employment and Social Development Canada. 2025. “Summary of the Canada Disability Benefit Regulations.” Accessed July 30–August 4, 2026. https://www.canada.ca/en/employment-social-development/programs/disability-benefit/summary-regulations.html. *[Figures 4, 5, 8; Table 1]*

Employment and Social Development Canada. 2026. “Canada Disability Benefit: How much you could receive.” Accessed July 30–August 4, 2026. https://www.canada.ca/en/services/benefits/disability/canada-disability-benefit/amount.html. *[Figures 4–6, 8; Table 1]*

Alberta income tax and benefits

Canada Revenue Agency. 2026. *Alberta tax and credits (Form 5009-C, AB428)*. Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/alberta/5009-c.html. *[Figures 4, 5; Table 1]*

Canada Revenue Agency. 2026. “General income tax and benefit package: Alberta.” Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/alberta.html. *[Figure 6; Table 1]*

Canada Revenue Agency. 2026. *TD1AB Alberta Personal Tax Credits Return*. Accessed July 30–August 4, 2026. https://www.canada.ca/en/revenue-agency/services/forms-publications/td1-personal-tax-credits-returns/td1-forms-pay-received-on-january-1-later/td1ab.html. *[Figures 4–7; Table 1]*

Government of Alberta. 2026. “Alberta Child and Family Benefit.” Accessed July 30–August 4, 2026. https://www.alberta.ca/alberta-child-and-family-benefit. *[Figures 5, 7; Table 1]*

Government of Alberta. 2026. “Personal income tax.” Accessed July 30–August 4, 2026. https://www.alberta.ca/personal-income-tax. *[Figures 4–7; Table 1]*

Government of Alberta. 2026. “Rent Assistance Benefit.” Accessed July 30–August 4, 2026. https://www.alberta.ca/rent-assistance. *[Figure 4]*

Government of Alberta. n.d. *Alberta Child and Family Benefit*. Fact sheet. https://www.alberta.ca/system/files/custom_downloaded_images/cs-alberta-child-family-benefit-factsheet.pdf. *[Figure 5; Table 1]*

Poverty line, prices and wages

Government of Alberta. 2026. “Minimum wage.” Accessed July 30–August 4, 2026. https://www.alberta.ca/minimum-wage. *[Table 1]*

Statistics Canada. 2026. *Table 11-10-0066-01: Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year*. Data table. Accessed July 30–August 4, 2026. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110006601. *[Figure 4]*

Statistics Canada. 2026. *Table 11-10-0104-01: Market Basket Measure thresholds by Market Basket Measure region and family size, in current dollars*. Data table. Accessed July 30–August 4, 2026. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110010401. *[Figures 4–8; Table 1]*

Statistics Canada. 2026. *Table 18-10-0004-01: Consumer Price Index, monthly, not seasonally adjusted*. Data table. Accessed July 30–August 4, 2026. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1810000401. *[Figures 4–8; Table 1]*