SOUNDING THE ALARM: THE NEED TO INVEST IN WORKING-AGE SINGLE ADULTS

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community food centres
CANADA good food is just the beginning

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EXECUTIVE SUMMARY

Single working-age adults experience the highest rates and deepest levels of poverty[1] in Canada. More than one in five (22%) lives below the poverty line.[2] Half of the 1.8 million Canadians living in deep poverty are single, working-age adults.[3] By "single working-age adult" we are referring to unattached adults between the ages of 18-64 without children or a spouse/common-law partner. Working-age single adults who are Indigenous, racialized, and/or living with a disability are even more disproportionately impacted by poverty due to systemic racism and discrimination.

The high rates of poverty experienced by single working-age adults may come as a surprise. They are the result of an increasingly precarious labour market[4], a social safety net that does not consider current realities, and the fact that these two systems fail to work together.

For this demographic, employment does not provide a pathway out of poverty. Existing social supports are either inadequate or fraught with conditions. It's extremely difficult for millions of single adults to get ahead, no matter how hard they work or scrimp.

In this report, we put a human face on the staggering levels of poverty experienced by single working-age adults. We call on the federal government to urgently rethink the way it responds to the needs of this group.

To support this call to action, we conducted eight focus groups with more than 60 single working-age adults living on low incomes. Some participants received social assistance while others worked in low-paying jobs. They told us that existing social programs are no match for an increasingly precarious labour market and the ever-rising costs of living.

KEY FINDINGS

Through our focus groups, key issues surfaced:

- Individuals in poverty cannot afford to eat nourishing food, live in decent housing, or participate meaningfully in their communities.
- People living on low incomes experience stigma, discrimination, and mental and physical health issues.
- Low-wage work traps people in poverty; they cannot earn enough to get by.
- Employees have limited control over their working conditions as jobs become less secure and offer limited opportunities for upward mobility.
- Poverty limits access to training and transportation, which makes it hard to get and keep a good job.
- Leaving social assistance often means losing important health and dental benefits; many jobs today are contract or part-time positions without benefits.
- Experiencing poverty, food insecurity, and housing instability affects a person's ability to look for and maintain employment.
- Poverty disproportionately impacts Indigenous and racialized people due to historical and ongoing impacts of colonization and systemic racism.

These experiences make it clear that governments and employers are leaving single working-age adults behind. A new policy approach is needed to respond to the disproportionately high levels of poverty among single adults in Canada.[5]

This report draws on the experience of community members and Community Food Centres Canada's (CFCC) recent work with Maytree to propose an effective way to support single working-age adults. We believe targeted support is essential and possible.

As a result, we recommend that the federal government build on the Canada Workers Benefit (CWB) and implement a Canada Working-Age Supplement (CWAS), a refundable tax credit for single working-age adults living in poverty.

The CWAS would transform the Canada Workers Benefit by removing the requirement for attachment to the labour market and increasing the minimum benefit level to $3,000 with an additional $1,000 to support low-wage earners.

If implemented, the CWAS would reduce poverty among 3.1 million low-income, working-age single people in Canada. This new supplement would increase their basic level of income by between 9% and 39%, depending on the jurisdiction in which they live.[6] It would also help the federal government to sustain progress on meeting the targets outlined in Canada's Poverty Reduction Act.

If Canada is serious about creating greater equity and inclusion, it needs to establish new and enhanced pathways to lift people out of poverty. **Better support for single working-age adults would change the lives of millions, giving them the opportunity, security, and dignity they deserve.**

> "It's really hard to eat if you're making minimum wage. You can't get ahead."

INTRODUCTION

In 2022, in response to increasing rates of poverty among single working-age adults, CFCC worked with Maytree to identify federal options to support this often-forgotten group.

We collaborated with eight community food centres across the country to hold focus groups with working-age individuals receiving social assistance and/or working precarious jobs.

The people we spoke with shared the challenges they faced despite being employed or having access to government assistance. Many were employed as house cleaners, cooks, bakers, or grocery store clerks. Others worked in administrative jobs, as landscapers, sales associates, or delivery drivers. Some had part-time work, some had recently completed contract jobs, and some relied on social assistance — especially when decent jobs were impossible to find. Several lived with disabilities, which shaped the types of employment they could attain, or their ability to work at all.

Emerging from this research are stories of people whose aspirations are being thwarted by today's labour market and inadequate government supports. Existing social programs do not provide enough income to make ends meet, let alone sustain individuals in their efforts to look for and/or keep a job. The "hot" labour market touted in news headlines does not correspond to the realities of Canadians experiencing poverty, food insecurity and housing instability. Despite concerted efforts and resilience, the many barriers faced by single working-age adults make it impossible for them to live with dignity.

As a result of this community-based research, we developed a practical and effective way to begin to address poverty among single working-age adults. Specifically, we are proposing that the federal government enhance the CWB by implementing the CWAS.

As the federal government contemplates next steps to meet its legislated commitments under the Poverty Reduction Act, it can no longer ignore the deep poverty experienced by single working-age adults.

If Canada is to "build back better" post-pandemic — as the federal government has promised — it will need to invest in single working-age adults, a group that is critical to creating a strong and inclusive economy.

This report highlights the impact of policy gaps, outlines how these gaps are exacerbated by the disconnect between precarious work and our social safety net, and provides recommendations for more effective government policy.

SINGLE WORKING-AGE ADULTS NEED SUPPORT

There is a long-standing assumption that poverty can be alleviated by simply getting a job. However, there are numerous ways in which our labour market and government programs fail to support people. These failings lead to the stark realities shared below.

HIGH RATES OF POVERTY

Working-age single adults experience the highest rates and deepest levels of poverty in the country:

22% **LIVE** below Canada's **POVERTY** line.[7]

They comprise **50%** of the **1.8 million** Canadians living in **deep poverty.**

Their **POVERTY RATES** are nearly **3X HIGHER** than the national average.[8]

For those living in poverty, their **average income** is $11,700,[9] **LESS THAN HALF** of the $25,252 **LOW-INCOME THRESHOLD** for a single-adult household.[10]

Working-age single adults make up the majority of recipients of provincial and territorial social assistance programs.[11] **Nearly all single working-age Canadians who rely on social assistance live below the deep poverty threshold.**[12]

Instead of lifting working-age single adults above the poverty line, our current social assistance system keeps them trapped below it through woefully inadequate monthly payments and the clawing back of payments when individuals earn income.

> You're trying to get ahead, and when you work, they just take it back. They don't really want you to succeed. They want you to just survive."

A community member from Ontario put it in stark terms: "How are you supposed to get ahead when you're stuck in a cycle like that? I'm trying to move forward, and when I work, they just take the money back. They don't want you to succeed."

INCREASED RATES OF FOOD INSECURITY

With food insecurity being tied directly to income, it is no surprise that working-age single adults experience extraordinarily high rates of food insecurity. Increasingly, they have no choice but to turn to community food programs. Of people who rely on government income support programs — such as Employment Insurance (EI) or social assistance — 48% are food insecure.[13]

Additionally:

24% of **working-age single adults experience food insecurity**[14]

45% of **food bank users are single adults**[15]

Skyrocketing inflation has made it even harder to afford nourishing food. A community member from Ontario shared the challenges of trying to eat healthy while on social assistance:

"I'm on disability assistance and of course I can't eat what I want. I want to eat healthy but eating healthy is extremely expensive."

Another community member shared the stress she faces while grocery shopping: "I've had to take single bananas off the conveyor belt because I wasn't sure I could afford them. It was so embarrassing. I'm trying not to cry at the checkout because I can't afford a big bunch of bananas."

“I’m on disability assistance and of course you can’t eat what you want to. Of course, you want to eat healthy but eating healthy is really expensive.”

HOUSING INSTABILITY

Living on a low income means that a basic need such as housing is difficult to attain and maintain. Working-age single adults must come up with rent on just one income and, as a result, often **pay more than 30% of their income on housing.**

As a community member in Manitoba succinctly puts it: “Our wages haven’t gone up tremendously — but rent has.”

47% of single adults **LIVE in UNAFFORDABLE HOUSING** compared to **17%** in other household types.[16]

89.1% of **SHELTER USERS** are **single adults with LOW INCOMES.**[17]

40% of single adults **living below the official poverty line** and **renting** are **FOOD INSECURE.**[18]

51% of single adults **living below the poverty line** and experiencing **CORE HOUSING NEED** are **FOOD INSECURE.**[19]

EXPERIENCES OF SHAME AND STIGMA

The community members we spoke with too often felt stigmatized and ashamed. They felt they were treated differently because they live on low incomes. This impacted their sense of self-worth, their relationships with friends and family, and their ability to think positively and dream about something better.

A community member from Ontario explained the stigma they feel being on social assistance: “I’ve been on welfare, but not the disability part of welfare.

> It is not enough help for a normal life. By normal, I mean I cannot do things like go out to meet a friend for a meal. I feel that I always worry about money."

This further stigmatizes me because when I tell people I'm on assistance, I feel like they're expecting me to say that I have a disability. When I don't, they look down on me even more."Another community member shared: "Receiving social assistance affects my view of myself. I feel that I am less than others because I cannot work very much. This negatively impacts my physical and mental health."

A community member from Nunavut shared the limitations of food choice when on social assistance: "It's hard when you are on income support because you can't afford country food which is important to my diet and my culture."[20] An individual from Ontario expressed how inadequate social assistance rates affects their ability to experience simple pleasures: "It is not enough support for a normal life. By normal, I mean I can't do things like go out to meet a friend for a meal. I'm always worrying about money."

DISPROPORTIONATE IMPACTS OF POVERTY

Systemic racism and discrimination, two key drivers of income insecurity, have led to significantly higher rates of poverty amongst Indigenous and racialized peoples as well as people living with disabilities.

A community member from Quebec conveyed that they felt their name creates a barrier to employment: "If a Fatima Ahmed and a Marie Gagnon-Tremblay send in the same resumé, the French-sounding name will get more calls."

In addition, some participants felt their foreign credentials were not recognized in Canada, holding them back from gaining employment in their fields.

Some community members with disabilities spoke about how they were unable to work due to their disability and lived in poverty because of inadequate benefits.

> If someone named Fatima Ahmed sends in the same resumé as someone named Marie Gagnon-Tremblay, the French-sounding name will get more calls."

The data is clear: equity-deserving groups face disproportionately high levels of poverty in Canada.[21]

44% **OF INDIGENOUS PEOPLES** on reserve **live in a LOW-INCOME** household	VS	**14%** **OF NON-INDIGENOUS** people **live in a LOW-INCOME** household[22]
13% **OF RACIALIZED PEOPLE** live **below the POVERTY LINE**	VS	**10%** **OF NON-RACIALIZED PEOPLE** live **below the POVERTY LINE**[23]
33% **OF MILDLY DISABLED** and **61%** **OF SEVERELY DISABLED** working-age single adults living alone, **live below the POVERTY LINE**[24]	VS	**22%** **NON-DISABLED** working-age single adults living alone, **live below the POVERTY LINE**[25]
22% **OF NEWCOMERS** live **below the POVERTY LINE**	VS	**10%** **OF CANADIAN-BORN** persons live **below the POVERTY LINE**[26]

BARRIERS TO EXITING POVERTY

> “What makes me uncomfortable is the contract status; it doesn't last very long. I never know what will come in. And I must work hard to obtain the contracts.”

JOBS DON’T DELIVER SECURITY

In the focus groups we conducted across the country, we encountered no one who wanted to be unemployed. Community members all wanted to be more engaged in the workforce and community but faced significant barriers.

As one community member in Ontario explained: “I love interacting with others so my work fits who I am as a person. My workmates are always supportive. Work makes me feel like I’m part of a community.” In the words of another community member: “I feel like I’m kind of aimless when I don’t work. [Work] gives me purpose and direction.”

Changes in the labour market mean that employment no longer provides enough stability for many workers in Canada.[27] Non-standard work — self-employment, temporary contracts, part-time work, or multiple jobs — has become the norm, particularly in low-wage sectors of our economy. From 1997–2015, non-standard work grew at twice the rate of standard work.[28] This has led to insufficient hours, reduced autonomy, fewer benefits, limited pensions, and fluctuations in pay. In the words of one community member, “I don’t have regular hours or regular days or a regular paycheque.”

Wage stagnation has also rapidly increased in recent years. Between 2020 and 2022, 64% of workers’ wages did not keep pace with inflation. This translates to two-thirds of workers seeing real wage declines since the beginning of the pandemic.[29]

Stagnant wages are creating major challenges for people who are simply unable to keep up with record levels of inflation in food, housing, and transportation. A community member from a rural area shared their experiences trying to survive in an unstable labour market:

“I don’t get enough work hours to allow me to pay my rent. And even though a three-hour shift is welcome, it’s draining and sometimes feels like a full

> You might get that 10-cent raise, but your shift gets cuts from 10 hours down to eight hours. It doesn't actually make your paycheque bigger."

seven-hour day. Also, when we are coming into the office, there's travel time that we're not paid for, which is more significant when you're working fewer hours."

Another community member expressed that even when hourly wages increase, they do not always translate to greater stability or more take-home pay, due to some employers' labour practices:

"You might get that 10-cent raise, but your shift gets cut from 10 to 8 hours. And then with the new schedule they don't allow you to work overtime. So, that 10-cent raise doesn't make your paycheque bigger."

The people in our focus groups typically worked in sectors of the economy that are growing such as retail and hospitality, but they are certainly not benefitting. These jobs are often of low-quality in terms of wages, work environments and potential for career advancement. A community member highlighted this challenge: "Most jobs I can find have no benefits or job security." At the same time, Canadian unionization rates have steadily declined,[30] making workers less able to negotiate better terms with their employers.

Systemic and interpersonal racism also play a role in inadequate wages for single working-age adults who are Indigenous or persons of colour. The Workers Action Centre reports that racialized and migrant workers face systemic discrimination in the labour market and are more likely to work in temporary and part-time jobs.[31] Newcomers with university degrees face more than twice the unemployment rate (12.2%) compared to Canadian-born individuals with the same education (5.4%).[32] Racialized men earn 76 cents for every $1 earned by white men, while racialized women earn 58 cents for every $1 earned by white women.[33]

POVERTY MAKES IT HARDER TO GET AND KEEP A JOB

Poverty underlies many of the barriers to employment. It traps people in a vicious loop of precarious work and low income.

One such barrier is location. When people live in more affordable (rural, remote, or suburban) communities, they have fewer job opportunities. Further, transportation costs can be prohibitive for people working in low-wage jobs.

In the words of a community member from rural Ontario: "It's that dead-end kind of situation: the desperation that forces you to live where the rent is cheap. Even though the jobs exist elsewhere." Another community member spoke about transportation challenges: "My job is at night, so I need to take a taxi, which is expensive. It also takes a long time to get there."

Others living in poverty face barriers related to training and education, which can be expensive, difficult to access, or simply unavailable. Yet, training and education are also necessary to become eligible for various jobs. We frequently heard comments like: "I would love to go back to school and study to become a social worker, but I don't know the system very well and I don't have much money."

There are also costs associated with finding or doing work that can be exclusionary. These include accessing computers or internet connectivity, and even work uniforms or attire. "At some places there are dress code requirements, and I don't have enough money to buy myself the fancy clothes to do the job."

> "It's that dead-end kind of situation, the desperation that forces one to live where the rent is cheap. Even though the jobs exist elsewhere."

THE LABOUR MARKET AND SAFETY NET MISMATCH

Today's social safety net was designed decades ago in response to a labour market that was more generous and stable. With limited program enhancements over the years, there is now a significant mismatch between our social safety net and a labour market that too often creates and maintains poverty. Understanding this disconnect is essential to grasp the challenges faced by single working-age adults.

OUR SOCIAL SAFETY NET IS OUTDATED

When people are unemployed, do not earn enough to make ends meet and/or are unable to work, they have no choice but to turn to government programs for support. While Canada's social safety net is a source of national pride, present-day income supports fall far short of what people require to meet their basic needs. Current provincial/territorial social assistance programs and federal programs, such as Employment Insurance (EI) and the Canada Workers Benefit (CWB), are inadequate to incentivize people to actively participate in the labour market. And yet the reality is that such an approach creates significant barriers for people to transition back to work.

The Maytree report *Welfare in Canada, 2021* highlights the inadequacy of current provincial social assistance programs. It concludes that most single adults considered employable live in deep poverty in all ten provinces.[34] And since people between the ages of 18 and 64 are "working age" (i.e., expected to be working), government income supports are significantly less generous compared to those for seniors or families with children.

Government support programs do not come close to reflecting what it costs to live. And since most of these programs are not indexed to inflation, this situation worsens every year. For example, if social assistance in Ontario for a single adult had been indexed to inflation since the mid-1990s, the monthly benefit received in 2021 would have been $1,030 compared to the current monthly rate of $733.[35] Even so, both amounts fall far below the estimated

monthly cost of living in Ontario, which ranges from $2,278 per person in Thunder Bay[36] to $4,531 in Toronto.[37]

Similarly, federal programs such as EI and the CWB are less and less able to support people when they are needed the most. Between 1976 and 1990, approximately 80% of unemployed Canadians received EI benefits compared to roughly 40% between 2011 and 2019.[38]

As we have outlined, the labour market has shifted toward more self-employment, short-term contracts, and part-time work. Because program eligibility rules are continuously based on standard work expectations, large numbers of workers no longer qualify for EI due to insufficient hours worked. This forces many people to rely instead on even more inadequate provincial/territorial social assistance programs.

Meanwhile the Canada Workers Benefit is targeted at low-wage earners with a goal of supplementing low incomes and incentivizing work. To be eligible for this program, one must be 19 years of age or older and earning a minimum of $3,000 per year. This means that most people on social assistance are not eligible.

While the CWB is an important policy intervention, this report submits that it should be more generous and include those who are working age but not attached to the labour market.[39] Current eligibility rules mean that 53% of working-age adults living in poverty cannot access this work-triggered benefit.[40]

Reducing the depth of poverty in working-age adults will require social programs that better account for current labour market realities with the goal of creating a more adequate and dignified income floor of support.

PEOPLE FEEL TRAPPED ON SOCIAL ASSISTANCE

Many people we spoke with felt trapped on social assistance. For some, it did not make sense to leave the security of this monthly benefit for the instability of a labour market that offers increasingly part-time, minimum-wage work without benefits. Even though people wanted to work, remaining on social assistance felt more stable than precarious work.

Others felt that clawbacks on the money they earned, and the cumbersome paperwork made it not worthwhile to seek employment. As one community member stated: "What I don't like about the system is that the government doesn't allow people to earn a decent amount before they claw the money back."

Consistently, we heard that being on social assistance meant people could not afford the basics, let alone think about getting ahead. A community member from Quebec shared: "You have a lousy life when you live on just $600. That's what I hate." A participant from Ontario highlighted feeling forgotten: "You feel like you've fallen through the cracks and there's no way to get out from under it because of the system. The system keeps you down once you're down."

The evidence from our focus groups regarding social assistance was overwhelmingly clear: inadequate income and strict rules — such as the need to liquidate assets and limits on earned wages — keep people in poverty.

Contemplating leaving social assistance is even more stressful for individuals when you consider the components of social assistance beyond income, such as health and dental benefits. While some Canadians receive healthcare benefits from their employer, this is rarely the case for low-wage workers — especially those that are working on contracts or part-time.[41] Employment can result in a host of additional costs for low-wage workers as they must now pay for previously covered health and dental benefits, on top of clothing, transportation, and a range of other work-related expenses.[42] This experience

was shared by a community member from Ontario: “All those supports disappear when you begin to work. That makes transitioning off assistance a lot harder.” Another community member stated: “It makes that step to get off the system look like a giant hurdle.”

> “That small step to get off the system looks like a giant hurdle.”

THE TIME IS NOW FOR THE CANADA WORKING-AGE SUPPLEMENT

“All those supports disappear [when you begin to work] and now you have to pay it yourself. That makes transitioning [off assistance] a lot harder.”

The federal government can better support single working-age adults by applying lessons learned from recent income support measures that have positively impacted millions of Canadians:

- In 2016 the federal government replaced the Universal Child Care Benefit with the Canada Child Benefit (CCB). The new income-tested program is more generous to those eligible and provides up to $6,833 per year per child in income support. The benefit increases have led to a 30% reduction in severe food insecurity among families with children.[43]
- The Guaranteed Income Supplement (GIS) is an income-tested monthly benefit of up to $1,027 for an individual. This additional income has reduced the risk of food insecurity by 50% among seniors.[44]

These successes show what is possible when the federal government invests to improve the well-being of vulnerable Canadians. The CCB and GIS are now well-established parts of the social safety net. With streamlined application and delivery processes, they provide support that is more accessible and significantly less stigmatizing than provincial social assistance.

Moreover, during the COVID-19 pandemic, the federal government provided income security benefits, including the Canada Emergency Response Benefit (CERB), which contributed to a noteworthy 3.9 percentage point decline in the national poverty rate from 2019 to 2020.[45] Such an impact could have been even greater had the majority of those living in deep poverty been eligible for these benefits. Government COVID-19 benefits demonstrated the critical importance of having a decent income floor for those in between jobs or unemployed.

The everyday challenges of single working-age adults may appear less overt, but their emergency is no less urgent. It’s time for the federal government to step up to support this group that has been overlooked for far too long.

INTRODUCING THE CANADA WORKING-AGE SUPPLEMENT

We are asking the federal government to lead a conversation that moves beyond blaming individuals toward one that focuses on fixing the programs and systems that hold people back.

Well-designed public policy has the potential to reduce poverty and improve the health and well-being of individuals, families, and communities. As noted above, we have seen the positive impact of strong federal income security programs for some demographic groups in Canada, but single working-age adults continue to be ignored.

To address this problem, we worked with Maytree to develop the CWAS: **a refundable tax credit for single working-age adults living in poverty.**

The CWAS proposes a new income floor for working-age single adults, regardless of their employment status. This viable policy option can reduce the depth poverty by between 9 and 39% among 3.1 million single working-age adults – one million of whom live in deep poverty.[46] The CWAS can effectively fill a critical gap in Canada's social safety net. Recent modelling for Ontario by Maytree indicates that the CWAS can move working-age single adults who work at least 35 hours/week at minimum wage above the poverty line. This policy can also lift those working 20 hours/week at minimum wage out of deep poverty.[47] While these would be important immediate gains for people, the CWAS can continue to be improved over time, as has been the case other social programs like the CCB and GIS.

Community Food Centres Canada, in partnership with Maytree, recommends that the federal government transform the Canada Workers Benefit into the Canada Working-Age Supplement by:

1. Removing the requirement for attachment to the labour market.
2. Increasing the minimum floor benefit amount to $3,000 with an additional $1,000 to help those who are working but earning low incomes.
3. Ensuring that the minimum earnings of $1,150 be removed for people with disabilities so that they can access the full CWAS disability supplement.
4. Increasing the maximum income cut-off to $49,611 from the existing threshold of $32,244 to help more low-wage earners.
5. Indexing the benefit amounts to inflation.
6. Collaborating with provinces and territories to ensure that new investments are not clawed back from social assistance or other benefit programs.

Many well-meaning income policies and social programs inadvertently increase disparities for equity-deserving groups such as Indigenous peoples, racialized communities and those living with disabilities. To ensure that the CWAS is accessed equitably, the federal government should foreground anti-oppression practices and address potential barriers to access throughout the implementation process, including in all its outreach and communications.

REIMAGINING CANADA'S INCOME SECURITY SYSTEM

The federal government has the capacity and responsibility to ensure single working-age adults are no longer left behind. If Canada is to meet the commitments legislated in the Poverty Reduction Act and create an inclusive social welfare system that supports everyone in need, the CWAS needs to be considered as a critical piece of our social infrastructure.

Our current income security system urgently requires an update to better reflect the new labour market realities and the growing needs of single working-age adults. The pandemic, and the income support that came with it, demonstrated that the federal government can be effective and has a role to play in providing support in times of need. The government has been clear and effective in the way it supports families with children and seniors. Now is the time for the federal government to turn its attention to single working-age adults. By implementing the CWAS it will take a bold step in reimagining Canada's income security system and give millions of people a life with greater opportunity, equity, security, and dignity.

ENDNOTES

1 A person is considered to be living in deep poverty when their income is below 75 per cent of the Market Basket Measure (MBM), Canada's Official Poverty Line.

2 Statistics Canada (March 2022) *The Daily - Canadian Income Survey, 2020* https://www150.statcan.gc.ca/n1/daily-quotidien/220323/dq220323a-eng.htm?CMP=mstatcan

3 Talwar Kapoor, G. et al (2022) *How to Reduce the Depth of Single Adult Poverty in Canada: Proposal for a Canada Working-Age Supplement* https://maytree.com/wp-content/uploads/canada-working-age-supplement-report.pdf

4 By "precarious labour market/jobs/work" in this report we mean jobs with low pay, few protections and unpredictability in both hours of work and wages.

5 Talwar Kapoor, G. et al (2022) *op. cit,* p. 5.

6 *Ibid.*

7 Statistics Canada. (2021). *Disaggregated trends in poverty from the 2021 Census of Population. Ottawa, ON: Statistics Canada*. Retrieved from https://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-X/2021009/98-200-X2021009-eng.cfm

8 *Ibid.*

9 Talwar Kapoor, G. et al (2022), *op. cit.*

10 Statistics Canada. (2022). *Low-income cut-offs (LICOs) before and after tax by community size and family size, in current dollars*. Ottawa, ON: Statistics Canada. Retrieved from https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110024101.

11 Laidley, J., Tabbara, M. (2021) *Welfare in Canada, 2020*, Maytree Foundation.

12 *Ibid.*

13 Musiwa, A. (2023). Building the Case: Poverty and Food Insecurity Among Working-Age, Single Adults in Canada. Community Food Centres Canada. https://cfccanada.ca/en/News/Publications/Reports/building-the-case

14 Statistics Canada (May 2023) "Food Insecurity by Economic Family Type" https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1310083401

15 Food Banks Canada (2021) "*2021 Hunger Count,*" https://hungercount.foodbankscanada.ca/assets/docs/FoodBanks_HungerCount_EN_2021.pdf/

[16] Torjman, S. 2020. "Single Workers are Canada's Forgotten Poor." *Policy Options*, October 6, 2020.

[17] *Ibid*.

[18] Musiwa, A. (2023), *op. cit.*

[19] *Ibid.*

[20] Country foods in Indigenous culture refers to animal and plant species that were harvested from the natural environment such as wild meats, fish species, bird species, plant species, and berries.

[21] We cite pre-pandemic estimates since they more or less reflect the present situation. We acknowledge the Statistics Canada (2022) report indicating that, though the national poverty rate has nominally increased since 2020, poverty rates among equity-deserving groups have declined. This is not reflective of current experiences of poverty in Canada given the growing food insecurity, housing instability, ongoing inflation, and the phase-out of COVID-19 pandemic benefits in 2021.

[22] Harding, A., & St-Denis, X. (2021). *Income Research Paper Series: Low-income statistics for the population living on reserve and in the North using the 2016 Census*. Ottawa, ON: Statistics Canada. Retrieved from https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2021005-eng.htm.

[23] The National Advisory Council on Poverty. (2022). Transforming our Systems: The 2022 report of the National Advisory Council on Poverty. Ottawa, ON: The National Advisory Council on Poverty, Employment and Social Development Canada. Retrieved from https://www.canada.ca/content/dam/esdc-edsc/documents/programs/poverty-reduction/national-advisory-council/reports/2022-annual/NACP_2022-Report-EN-final.pdf

[24] *Ibid.*

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