

The following are responses from the Employment Social Development Canada (ESDC) staff to audience questions from the webinar, [Yes We Can! Reduce Poverty: Federal Strategies that Reduce Poverty](#) which took place on July 15th, 2019 and featured the Honourable Jean-Yves Duclos, Minister of Families, Children and Social Development and Paul Born, Co-CEO of Tamarack and Director of Vibrant Communities.

- 1. How does the Minister see literacy education as a poverty reduction tool? Where does literacy education fit into federal poverty-reduction policy plans? What are the long term and sustainable projects, programs and initiatives that the government hopes to implement - especially for adults who have low literacy and are marginalized?**

Removing barriers to employment and helping all Canadians obtain quality jobs through skills development is an important part of reducing poverty. In 2019, Frontier College released a research report that was prepared by Social Research and Demonstration Corporation (SRDC), funded by Employment and Social Development Canada (ESDC), which found a clear and established relationship between literacy skills and the experience of poverty. Helping Canadians achieve higher literacy skills is one of the indicators tracked as part of the Poverty Reduction Indicator Dashboard and is now available online through [Statistics Canada](#).

Strong essential skills are needed for workers to be more resilient to workplace changes and are associated with better labour market outcomes. ESDC, through the Office of Literacy and Essential Skills (OLES), is collaborating with partners and stakeholders to provide Canadians with access to tools, resources and quality training for essential skills. OLES has an annual funding allocation of \$25 million that primarily supports the testing, replicating and scaling up of effective and innovative literacy and essential skills training models to help Canadians better prepare for, get and keep a job, and adapt and succeed at work. Particular attention is directed to groups at greater risk of experiencing low essential skills, such as Indigenous peoples, newcomers, youth, and Official Language Minority Communities, to ensure that they increasingly participate in Canada's economic prosperity.

- 2. How is the federal government supporting the different provincial reduction initiatives?**

In the development of the Poverty Reduction Strategy, Minister Duclos consulted with provincial and territorial counterparts through the Forum of Federal-Provincial/Territorial Ministers Responsible for Social Services. Similar conversations took place between Employment and Social Development Canada (ESDC) officials and their provincial/territorial counterparts. On July 31, 2018, provincial and territorial ministers released a joint statement on poverty reduction entitled, "Meeting the Challenge: Provincial-Territorial Vision Statement on Poverty Reduction." The Statement was included in Opportunity for All – Canada's First Poverty Reduction Strategy as it illustrates the alignment that exists and where the Government will continue to strive to ensure all Canadians can reach their full potential. For example, the Statement includes a vision of all Canadians having the opportunity to live with dignity and reach their full potential; emphasizes collaboration to address social and economic challenges that cross levels of

government; focuses on poverty reduction, prevention and alleviation; and highlights the importance of listening and incorporating views and perspectives of individuals with lived experience of poverty.

Since 2015, collaboration between orders of government has led to successes in several key areas, such as expanding of the Canada Pension Plan, and targeting investments in homecare and mental health. Collaboration has also meant, for example, that the Canada Child Benefit is not considered income for the purposes of calculating social assistance and other provincial and territorial child benefit amounts. Cooperation has also given provinces and territories the opportunity to adjust certain parameters of both the Canada Child Benefit (CCB) and the Canada Workers Benefit, so that these benefits can fit within the overall structure and context of provincial and territorial benefits and programs. Tailoring these programs allows provincial and territorial governments to meet the unique needs of communities in their respective jurisdictions.

Minister Duclos and ESDC officials continue to work with provincial and territorial colleagues to coordinate current and future poverty reduction initiatives with a focus on addressing gaps in programming, preventing duplication, and making sure that programs work well together.

3. Is the federal government considering a Universal Basic Income for all Canadians?

The Government recognizes that it is up to the provincial and territorial governments to make decisions around the design of social assistance systems and policies in their own jurisdictions. The Government also recognizes the need to balance its commitment to increasing economic and social security for all Canadians with the realities of federalism.

As you may be aware, some Government of Canada initiatives have many of the features of a partial basic income for specific groups, such as families and seniors. This includes the CCB, which provides substantial income support to families raising children. The CCB is tax-free and income-based and provides more support to families who need help the most. The CCB helps almost 3.7 million families and about 6.5 million children, putting nearly \$24 billion annually, tax-free, in the hands of families. Based on the 2017 Canadian Income Survey data released in February 2019, the CCB is having a significant positive impact. Between 2015 and 2017, the number of children living in poverty was reduced by 278,000.

For Canadian seniors, the Old Age Security (OAS) program plays a significant role in providing income security. OAS pensioners who receive little or no income, other than the OAS pension, are eligible for additional assistance through the Guaranteed Income Supplement (GIS). The GIS is income-tested to ensure that this additional assistance is provided to the seniors most in need. In July 2016, the Government increased the GIS top-up by up to \$947 annually for the lowest-income single seniors. This increase is helping to improve the financial security of close to 900,000 vulnerable seniors, and has helped to reduce the number of single seniors living in poverty by 52,000 between 2015 and 2017.

ESDC has offered to share the Department's data that may be helpful to provinces interested in implementing universal basic income pilots or programs within their jurisdictions. ESDC will monitor the work of other jurisdictions and learn from their conclusions.

4. Can the Minister provide a breakdown by province and territory of the 825,000 individuals moved out of poverty?

The breakdown is as follows. Please note that Canada's Official Poverty Line (formerly known as the Market Basket Measure) currently does not cover the territories. In addition, numbers do not add exactly to 825,000 due to rounding.

Geography	Persons in low income	Number of persons in poverty (x1,000)			Number of persons lifted out of poverty
		2015	2016	2017	
Canada	All persons	4,238	3,739	3,412	826
Newfoundland and Labrador	All persons	63	56	50	13
Prince Edward Island	All persons	20	17	15	5
Nova Scotia	All persons	127	119	118	9
New Brunswick	All persons	102	86	71	31
Quebec	All persons	890	706	743	147
Ontario	All persons	1,757	1,624	1,436	321
Manitoba	All persons	146	115	108	38
Saskatchewan	All persons	114	98	103	11
Alberta	All persons	341	362	286	55
British Columbia	All persons	678	557	481	197

5. In terms of the Market Basket Measure, were any changes made since the consultation in January 2019? Some communities have questions around the accuracy of the values for housing, as the values in the MBM appeared much below market rent. How were housing prices assessed for MBM? Have they been re-evaluated, or is there a plan to re-evaluate?

Comprehensive reviews of Canada's Official Poverty Line will be undertaken on a regular basis as determined by Statistics Canada to make it more reflective of the costs of an up-to-date market basket and allow regional differences to be taken into account. As part of the 2018 comprehensive review, Statistics Canada undertook public consultations to ensure the measure reflects the reality of what is needed for Canadians to meet their basic needs and achieve a modest standard of living. On July 18, 2019, Statistics Canada released An Update on the MBM Comprehensive Review which describes the consultations that have taken place, provides highlights of what Statistics Canada heard, outlines the roles and responsibilities of Statistics Canada and ESDC, and describes next steps for the MBM review. The Update can be viewed on [Statistics Canada's website here](#).

ESDC and Statistics Canada will continue to work closely together to ensure the contents of the basket of goods and services represents what Canadians need to meet their basic needs and achieve a modest standard of living, and that accurately reflects the cost of the basket in communities across Canada.

The shelter cost for the reference family of four is based on the weighted average of the median prices for rental units with two or three bedrooms including utilities (electricity, heat and water) and some amenities (refrigerator, stove, clothes washer and dryer). The prices currently used in Canada's Official Poverty Line (formerly the Market Basket Measure) come from the 2006 Census, for which Statistics Canada applies inflation factors to adjust price levels from one year to the next. The issue of shelter cost is currently being examined by Statistics Canada as part of the comprehensive review of Canada's Official Poverty Line.

- 6. Minister Duclos, you have mentioned in the past that work is changing, becoming more precarious, and we must adapt to it. Are you considering ways the federal government can mitigate the impact of precarious work through strengthening our social safety net? For example, many workers are in contract or gig jobs and lack employer-provided health benefits. Tying benefits to the worker rather than the job, a portable benefit, seems a way to address work in the 21st century.**

The rise of online platforms and gig work are raising a number of considerations with respect to precarious work. While non-standard work (part-time employment, self-employment, and temporary work) has not increased over the past 20 years, due to new businesses practices and models, as well as new technologies, there is the potential for this type of employment to expand. The Government is exploring policy and programming approaches to address issues related to precarious work and to ensure all Canadians are supported and able to adjust to the changing nature of work.

Recent investments made by the Government in Budget 2019 are expected to help Canadians find and keep good jobs in a rapidly changing job market and in an increasingly competitive global economy. Through Budget 2019, the Government is taking concrete action for students and workers of all ages to thrive in the changing job market. Examples include:

- Helping workers gain new skills with the creation of the new Canada Training Benefit. The benefit will give workers money to help pay for training, provide four weeks of income support during training every four years and, with the cooperation of the provinces and territories, ensure that leave provisions are introduced so that workers can take the time away from work to pursue training without risking their job security;
- Making post-secondary education more affordable by lowering interest rates on Canada Student Loans and Canada Apprentice Loans, and making the six-month grace period interest-free after a student loan borrower leaves school;
- Providing more on-the-job learning to young Canadians by creating up to 84,000 new student work placements by 2023–24, a significant step toward making sure every student who wants to gain relevant, real-world experience can find a work placement;
- Enhancing support for apprenticeship, encouraging more people to consider training and working in the skilled trades;
- Creating meaningful opportunities through the Canada Service Corps for young Canadians to learn new skills, gain leadership experience and contribute to their communities;

- Supporting Indigenous post-secondary education with measures designed to help First Nations, Inuit and Métis students obtain the skills and experiences they need to succeed, leading to stronger economic growth for all Canadians; and
- Creating opportunities for young Canadians to travel, work or study abroad and gain skills needed to succeed in a global economy.

7. Your policy is to "work hard for the middle class and those working hard to join it". There are people who will never be part of the middle class. What is your plan for them or are they excluded from your work? A rising tide lifts many but not all boats.

The vision of Opportunity for All is a Canada without poverty, because we all suffer when our fellow citizens are left behind. From governments, to community organizations, to the private sector, to all Canadians who are working hard each and every day to provide for themselves and their families, we must all work together, to share ideas and best practices, and continue to strive toward a Canada without poverty.

8. What is the update on the government's plans to develop the MBM measure for the territories to include with the Canadian Income Survey? Are there concrete plans to create a data tool to track low-income on-reserve, specifically among children?

In Budget 2018, the Government invested \$12.1 million over five years, and \$1.5 million per year thereafter, to address key gaps in poverty measurement in Canada. As part of this investment, Statistics Canada is leading the work to expand the Canada Income Survey to the three territories and explore of how unique costs of goods and services in the territories can be reflected in Canada's Official Poverty Line's basket of goods and services.

Data collection in the territories began in January 2019 and is expected to be released in 2020. To track progress in reducing poverty among Indigenous people, the Government is working with National Indigenous Organizations and others to identify and co-develop indicators that reflect the multiple dimensions of poverty and well-being experienced by First Nations, Inuit and Métis peoples. These indicators will help to better measure poverty among Indigenous populations in Canada and in a way that is culturally appropriate.

9. What has been put in place to ensure that some of these strategies can continue if there are changes in political priorities with future elections at the provincial and national levels?

Opportunity for All sets, for the first time, poverty reduction targets: a 20 percent reduction in poverty by 2020 and a 50 percent reduction in poverty by 2030, which, relative to 2015 levels, will lead to the lowest poverty rate in Canada's history. As part of Opportunity for All, the Government proposed poverty reduction legislation *to ensure that poverty reduction remains a lasting priority well into the future*. The *Poverty Reduction Act* received Royal Assent on June 21, 2019, and entrenches into law: poverty reduction targets; an official measure of poverty: Canada's Official Poverty Line; and an arm's length National Advisory Council on Poverty. Moving forward, the *Poverty Reduction Act* will hold current and future governments to account for reducing poverty.

10. What can the poverty reduction strategy do for working-age Canadians who do not have children to reduce poverty within this group?

Opportunity for All brings together several investments across the federal government that provide support to working-age Canadians to ensure they can recover from setbacks and continue to thrive. This includes measures related to the Employment Insurance Program to provide income security to Canadians who lose their job through no fault of their own as they look for their next job. In addition, as part of Budget 2018, the Government introduced the Canada Workers Benefit (CWB), a strengthened version of the Working Income Tax Benefit, to help low-income workers take home more money while they work and to encourage more people to join and stay in the workforce. The CWB is a refundable tax credit that supplements the earnings of low-income workers. Under the CWB, the Government has increased maximum annual benefits by up to \$170 for the 2019 tax year, as well as the income level at which the benefit is phased out. As a result of these enhancements, a low-income worker earning \$15,000 a year could receive close to \$500 more under the program for the 2019 tax year than they received for 2018. Overall, for the 2019 tax year, unattached workers are able to receive up to \$1,355 from the enhanced CWB, and couples and single parents up to \$2,335.

The Government has also increased the maximum benefit provided through the CWB disability supplement by \$160 to offer greater support to Canadians with disabilities who face financial barriers to entering the workforce. The government also recognizes that some low-income workers are not receiving the benefits to which they are entitled. To address this issue, the Canada Revenue Agency (CRA) is now automatically determining whether tax filers are eligible for the benefit, even if they do not claim it, to ensure that everyone entitled to the CWB receives it. A take-up rate of 100% of tax-filers is therefore expected (up from 86% in 2015). An estimated 300,000 additional low-income workers will receive the CWB for the 2019 tax year as a result of these changes, meaning that, in total, over 2 million Canadians will benefit from the strengthened and enhanced CWB.

11. [Recent data from StatsCan](#) show that seniors' poverty is on the rise. How is this the case with OAS and GIS indexed to inflation?

The Statistics Canada tables illustrate a reduction in the percentage and absolute number of seniors living in poverty between the years 2016 and 2017. It should be noted that while having OAS and GIS keep up with the cost of living is beneficial for many Canadian seniors, some may still be considered as at risk of falling into poverty for two reasons:

- Each region in Canada has a different poverty threshold based on Canada's Official Poverty Line. Whether or not a senior is considered as being at risk of falling into poverty depends on these specific regional thresholds.
- Seniors in these regions have differing levels of income to pay for a given basket of goods. Should a senior face a change in their personal situation in a given year (e.g. having to pay more out of pocket for medication than in the previous year), then this may put them at greater risk of falling into poverty – despite OAS and GIS indexation.

12. As someone who has been, and currently is, homeless, I've seen homelessness in Calgary rise in the last 15 or so years. What, exactly, is being done to help these people ride up from this point?

On November 22, 2017, the Government announced Canada's first-ever National Housing Strategy (NHS), a 10-year, \$55+ billion plan to help reduce homelessness and improve the availability and quality of housing for Canadians in need. To help more Canadians access housing that meets their needs and that they can afford, the NHS sets out to achieve measurable outcomes and ambitious targets to reduce homelessness and improve access to adequate and affordable housing. The Government is investing in new initiatives that will create over 125,000 new housing units, repair and renew another 300,000 units and will help remove or reduce housing needs for as many as 530,000 households and reduce chronic homelessness by 50%.

As part of the NHS, the Government committed \$2.2 billion over 10 years to tackle homelessness. On June 11, 2018, the Government announced Reaching Home, the redesigned federal homelessness program, which replaced the Homelessness Partnering Strategy on April 1, 2019. Reaching Home maintains a community-based approach, delivering funding directly to municipalities and local service providers. Reaching Home supports the goals of the National Housing Strategy, in particular, the reduction of chronic homelessness nationally by 50% by 2027–28. New federal legislation recognizes the importance of housing to the dignity and well-being of people in Canada, and furthers the progressive realization of the right to adequate housing. The *National Housing Strategy Act*, which became law on June 21, 2019, requires the federal government to maintain an NHS that prioritizes the housing needs of the most vulnerable and creates new participatory and accountability mechanisms in the form of a Federal Housing Advocate and National Housing Council.

13. As automation and outsourcing become more pronounced in the workforce, what plans are in the works to help protect low skill workers from being made "obsolete" by our current system?

Recent investments made by the Government in Budget 2019 are expected to help Canadians find and keep good jobs in a rapidly changing job market and in an increasingly competitive global economy. Through Budget 2019, the Government is taking concrete action for students and workers of all ages to thrive in the changing job market. Examples include:

- Helping workers gain new skills with the creation of the new Canada Training Benefit. The benefit will give workers money to help pay for training, provide four weeks of income support during training every four years and, with the cooperation of the provinces and territories, ensure that leave provisions are introduced so that workers can take the time away from work to pursue training without risking their job security;
- Making post-secondary education more affordable by lowering interest rates on Canada Student Loans and Canada Apprentice Loans, and making the six-month grace period interest-free after a student loan borrower leaves school;
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14. What is being done to educate students today on how to better manage their money, services available to them as they enter adulthood, and other skills to reduce the chances they end up living in poverty.

The Government recognizes the importance of financial literacy. The Financial Consumer Agency of Canada (FCAC) helps Canadians manage money and debt wisely, plan and save for their future, and prevent and protect themselves from fraud and financial abuse. The Agency offers online learning tools and resources to assist low-income Canadians. For more information, we invite you to visit: <https://www.canada.ca/en/financial-consumer-agency.html>.

Jane Rooney served as Canada's first Financial Literacy Leader from April 10, 2014 to April 10, 2019. Her mandate was to provide national leadership on financial literacy and strengthen the financial knowledge, skills and confidence of Canadians. She collaborated with stakeholders across the country to promote financial literacy, and she oversaw the development of online content, tools and programs that help educate Canadians so they can make responsible financial decisions. Financial literacy remains a priority for the Government and is now part of the mandate of the FCAC. During her term, the Leader and FCAC worked with public, private, and community-based organizations, connected financial literacy networks with one another and collaborated with other federal government departments. The Agency created a National Strategy for Financial Literacy — Count me in, Canada. FCAC also developed a series of free, online tools and programs for consumers to use as they budget, save, plan their finances, and make important choices, whether it's about buying a new home, managing debt, or saving for retirement.

By embedding financial literacy directly into FCAC's mandate through legislative changes in December 2018, the Government has ensured greater continuity and sustainability of the financial literacy program, and its long-term success. FCAC is pursuing its financial literacy priorities, and continuing its work with stakeholders to strengthen the financial literacy of Canadians.

15. I wonder, and hope, is the Federal Poverty Reduction Strategy entrenched into law? This would ensure that poverty reduction would be continued despite what party is in power.

As part of Opportunity for All, the Government proposed poverty reduction legislation to ensure that poverty reduction remains a lasting priority well into the future. The *Poverty Reduction Act*

received Royal Assent on June 21, 2019, and entrenches into law: poverty reduction targets; an official measure of poverty: Canada's Official Poverty Line; and an arm's length National Advisory Council on Poverty.

16. How can we encourage and promote provincial and municipal governments to work with the federal government? We have recently seen a backslide in Ontario due to change in the government.

In the development of the Poverty Reduction Strategy, Minister Duclos consulted with provincial and territorial counterparts through the Forum of Federal-Provincial/Territorial Ministers Responsible for Social Services. Similar conversations took place between Employment and Social Development Canada (ESDC) officials and their provincial/territorial counterparts. On July 31, 2018, provincial and territorial ministers released a joint statement on poverty reduction entitled, "Meeting the Challenge: Provincial-Territorial Vision Statement on Poverty Reduction." The Statement was included in Opportunity for All – Canada's First Poverty Reduction Strategy as it illustrates the alignment that exists and where the Government will continue to strive to ensure all Canadians can reach their full potential. For example, the Statement includes a vision of all Canadians having the opportunity to live with dignity and reach their full potential; emphasizes collaboration to address social and economic challenges that cross levels of government; focuses on poverty reduction, prevention and alleviation; and highlights the importance of listening and incorporating views and perspectives of individuals with lived experience of poverty.

Since 2015, collaboration between orders of government has led to successes in several key areas, such as expanding of the Canada Pension Plan, and targeting investments in homecare and mental health. Collaboration has also meant, for example, that the Canada Child Benefit is not considered income for the purposes of calculating social assistance and, other provincial and territorial child benefit amounts. Cooperation has also given provinces and territories the opportunity to adjust certain parameters of both the Canada Child Benefit (CCB) and the Canada Workers Benefit, so that these benefits can fit within the overall structure and, context of provincial and territorial benefits, and programs. Tailoring these programs allows provincial and territorial governments to meet the unique needs of communities in their respective jurisdictions.

Minister Duclos and ESDC officials continue to work with provincial and territorial colleagues to coordinate current and future poverty reduction initiatives with a focus on addressing gaps in programming, preventing duplication, and making sure that programs work well together. Going forward, the Government recognizes that to be successful, it cannot act alone. Partnerships will be important. That is why Opportunity for All is a call to action to all Canadians to do their part to help the Government realize a vision of a Canada without poverty. The Government will continue to work with other levels of government such as municipalities to advance mutual poverty reduction priorities, and will also work closely with the charitable sector and communities groups that are so important to generating ideas and action on poverty reduction. Community groups and their partners, such as the Tamarack Institute, are on the front lines of tackling poverty each and every day in communities across Canada. If we continue to work together, we will be successful.

17. How can we reduce poverty among working-age adults, in particular single, unattached working-age adults? Given the changing nature of the labour market and economy, there is an emphasis on in-kind benefits (e.g., Pharmacare) which is great. Do cash benefits, or direct transfers, to low-income working-age adults, need to be part of the equation?

Provincial and territorial governments have a shared responsibility with the Government of Canada in addressing the challenges faced by individuals in situations of poverty. Through the Canada Social Transfer, the federal government also provides support to the provinces and territories for social assistance, in which provinces and territories provide income support for those who need it. The Government has also taken steps to improve work incentives for low-income Canadians. As part of Budget 2018, the Government introduced the Canada Workers Benefit (CWB), a strengthened version of the Working Income Tax Benefit, to help low-income workers take home more money while they work and to encourage more people to join and stay in the workforce. The CWB is a refundable tax credit that supplements the earnings of low-income workers.

Under the CWB, the Government has increased maximum annual benefits by up to \$170 for the 2019 tax year, as well as the income level at which the benefit is phased out. As a result of these enhancements, a low-income worker earning \$15,000 a year could receive close to \$500 more under the program for the 2019 tax year than they received for 2018. Overall, for the 2019 tax year, unattached workers are able to receive up to \$1,355 from the enhanced CWB, and couples and single parents up to \$2,335. The Government has also increased the maximum benefit provided through the CWB disability supplement by \$160 to offer greater support to Canadians with disabilities who face financial barriers to entering the workforce.

Additionally, the government recognizes that some low-income workers are not receiving the benefits to which they are entitled. To address this issue, the Canada Revenue Agency (CRA) is now automatically determining whether tax filers are eligible for the benefit, even if they do not claim it, to ensure that everyone entitled to the CWB receives it. A take-up rate of 100% of tax-filers is therefore expected (up from 86% in 2015). An estimated 300,000 additional low-income workers will receive the CWB for the 2019 tax year as a result of these changes, meaning that, in total, over 2 million Canadians will benefit from the strengthened and enhanced CWB.

18. Considering that a poverty line has some arbitrariness to it and that measuring usually favours quantity over quality, how is the quality of life affected for those who are lifted just above the poverty line? If these people no longer have access to certain federal programs or pay higher taxes and contributions, how can you ensure it is not merely a numbers game?

The Government is committed to reducing poverty and ensuring that all Canadians can reach their full potential. Poverty reduction is about ensuring that Canadians can exit poverty and stay out of poverty. That is why one of the key pillars of Opportunity for All is Resilience and Security. This pillar is about promoting the capacity to handle life's risks and challenges, and developing confidence in the future. It is about preventing people from falling into poverty wherever they are on the income ladder, particularly those who have experienced poverty in the past and have worked hard to move up, but also those who have long been in the middle class.

The Poverty Reduction Indicator Dashboard was publicly released on July 18 and is available on Statistics Canada's website. As part of the Resilience and Security pillar, the Government will

track progress on four inter-related indicators of resilience in Canadian households: the hourly wage rate earned by the average Canadian, the percentage of Canadians that fall into poverty each year as well as the percentage of Canadians that are lifted out of poverty each year, the average shortfall below the poverty line among those who are below Canada's Official Poverty Line, and the number of Canadians with sufficient savings and other assets to handle a setback without falling into poverty.

To explore the Poverty Reduction Indicator Dashboard, please visit Statistic's Canada's Dimensions of Poverty Hub here: <https://www.statcan.gc.ca/eng/topics-start/poverty>

19. What is the rationale for removing childcare as one of the items in a basket of goods from the MBM?

The MBM basket represents the costs of goods and services that individuals and families require to meet their basic needs and achieve a modest standard of living. The objective of the basket of goods and services is to include items that are essential for all Canadians and their needs, such as healthy food, appropriate shelter and home maintenance, and clothing and transportation. Childcare is not currently captured as an item in a basket. Instead, out-of-pocket spending on childcare is reflected in the MBM disposable income. It is important to note that the MBM is being reviewed right now. To learn more about what Statistics Canada heard during its cross-Canada consultations on the review of the MBM, please see its "[Update on the Market Basket Measure Comprehensive Review](#)"

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