Provincial Advisory Council
on the Status of Women
NEWFOUNDLAND & LABRADOR

Poverty in Newfoundland and Labrador: A Submission to the Government of NL's Poverty Reduction and Prevention Strategy

Introduction

Poverty in Newfoundland and Labrador (NL) is a critical issue. It is the extreme but increasingly adverse outcome of an affordability and cost of living crisis. Poverty is also increasing in Canada and has been since 2021. The country is at risk of missing its target to reduce poverty by half by 2030,[1] as stated in the Poverty Reduction Act. In its analysis of poverty measures across the country, Food Banks Canada gave NL a failing grade for its poverty rate (based on the Market Basket Measure or MBM; its unemployment rate; and its food insecurity rate.[2] Rising food costs (and the overall rising cost of living), housing insecurity and a lack of affordable housing; and inadequate wages and insufficient income/financial support all contribute to the rising rates of poverty in the province. These issues are compounded by systemic issues driven by social and gender inequities, such as crime, including gender-based violence (GBV); addictions; and mental illness.

Approximately 55,600, or 10.4% of the province's population lives below Canada's official poverty line, according to 2024 data from the NL Statistics Agency (NLSA) based on Statistics Canada's Market Basket Measure (MBM).[3] In November 2024 there were 382 individuals experiencing homelessness in St. John's according to End Homelessness St. John's, compared to 493 in November 2025, a 29% increase. Rents have increased 20% since 2020, making the rental market unattainable for many folks living in poverty. In 2022, approximately one in nine females in NL were living in poverty and one in 11 males in NL were living in poverty.[4] In 2022 the provincial child poverty rate was 21.4%, an increase of 3.3% compared to 2021, and compared to the national average of 18.1%.[5]

According to Food Banks Canada, NL's material deprivation index[6] shows that NL has the worst standard of living in the country; results suggest that a large proportion of residents continue to lack access to basic necessities.[7] NL received a failing grade by Food Banks Canada in their report for income spent on fixed costs outside of housing.[8] People in this province spend 61.2% of their income on essentials – the highest in Atlantic Canada and among the worst nationally. Levels have remained persistently high since 2023.[9] The cost-of-living squeeze is being driven disproportionately by essentials.[10] Renters and lower-income households typically spend a larger share of their income on necessities, making them more exposed to faster growth in food, rent, and utility costs.[11]

The proportion of people living in a household that reported facing financial difficulty has been increasing in both NL and across Canada.[12] In NL, low income[13] prevalence is higher for females

compared to males; the gap in low-income prevalence between males and females is larger in NL compared to Canada.[14]

Systemic Poverty

Reducing and preventing poverty is no simple task and requires a deep understanding of its systemic causes. Poverty is a complex individual, societal, cultural, and global issue driven by interconnected social, political and economic factors with no one single cause, and no one single solution. The primary economic drivers of poverty are the result of systemic issues of social inequality, oppression and injustice and misguided leadership and governance by political actors and systems.

Poverty does not affect everyone equally. Women, gender and sexually diverse folk, as well as other marginalized populations, including Indigenous, racialized, ethnic, and visible minorities; immigrants; those with disabilities; and seniors, all experience poverty at disproportionately higher levels.

Social Inequality

Inequality is a determinant of health and social well-being. Poverty, as a symptom of inequality, is a social phenomenon as well as an economic one. Social exclusion due to race, gender, ability, ethnicity, sexuality and age contributes to poverty.[15] NL has the highest adjusted market-income inequality among the provinces, making it one of the province's most pressing economic problems.[16] NL's high levels of unemployment and low-income earners reflect income inequality – a result of the unequal distribution of wealth in society, and the misallocation of resources. Adding to this are barriers to access caused by discrimination, political conflict, and environmental change that limits active participation in the workforce. Persistent higher costs of living are driven by these same systemic issues, raising the rates of poverty higher as more and more people are shut out of the workforce.

For those with intersecting marginalized identities, the effects of inequality are more compounded. Limited data from Statistics Canada for 2SLGBTQIA+ people living in the Atlantic region show that they are more likely to work part-time and have lower incomes than the general population, despite more of them having a post-secondary degree.[17]

Another vulnerable segment of the population are seniors with many in this province living below the poverty line. While Statistics Canada reports that in 2024 3.8% of persons 65 years of age and over were low income, based on the MBM, this data is based on an economic family and does not include single individuals.

Systemic racism against Indigenous Peoples in Canada has deepened intergenerational poverty and unequal access to the social determinants of health– including housing, education, income, and healthcare – leading to persistent health inequities across Indigenous communities.[18] As well, immigrants face similar issues and structural barriers to accessing the labour market, including discriminatory hiring practices, and experience higher pay gaps. While racialized children and youth account for 5% of the population of children and youth in NL, 31% experience poverty. This is double the national rate of 15.5% for racialized children and youth in Canada.[19]

Disability adds another layer of inequality. In NL, 58.9% of men with disabilities and 57.2% of women with disabilities were not in the labour force in 2022.[20] Disability assistance in NL reaches 74.1% of the poverty line, the highest among all provinces and the strongest performance on this indicator nationally. Despite leading the country in providing the highest level of support for persons with disabilities, benefits fall short of what is needed to reach the poverty line.[21] People with disabilities experience disproportionately higher rates of poverty.[22] This population is often underrepresented in data because neither the MBM nor the MBM-DIP[23] accounts for the additional costs associated with disability. They face a higher cost of living that is not accounted for in analyses of the adequacy of welfare incomes.

Social assistance benefits and some other payments are typically higher for people with a disability than for those without, but the poverty threshold for a person considered employable is the same as that for a person with a disability. The total income of a person with a disability may appear to be "more adequate," but this does not account for the higher costs of living faced by people with disabilities. These costs can include additional health care or food needs, and/or the additional expenses of assistive devices, rehabilitation, personal assistance, and house adaptation.[24] Additionally, women with disabilities typically experience poverty at a higher rate than men with disabilities; they also face multiple intersecting barriers that contribute to higher poverty rates, such as barriers and discrimination in employment and a higher likelihood of being a caregiver.[25]

Cost of Living

A recent national survey found that affordability pressures tied to everyday necessities are impacting the vast majority of Canadian households.[26] A recent survey of residents of NL by Angus Reid found that the rising cost of living was their number one concern (61.7% ranked it as their top government priority).[27]

Low-income prevalence, based on the Newfoundland and Labrador Market Basket Measure (NLMBM)[28], has increased for both males and females in the province since 2020. Poverty and affordability issues due to a rising cost of living are not separate or unrelated. Poverty is the result of people's basic needs not being met. Today, those basic needs are becoming more unaffordable, leading to increased poverty. As the cost of living continues to rise and incomes fail to keep pace, more people are turning to support services, many for the first time.[29] Coping with the rising cost of living is an additional challenge for individuals already struggling to meet their financial needs.[30] To address this at a societal level, basic needs such as housing and food must be de-commodified, by implementing rent controls; through the regulation of short-term rental properties; by limiting privatization and profit margins; and taxing and regulating large food corporations. At the individual level, we need to fill the gap between what people earn and the income required for basic necessities.

Income adequacy is one of the most critical issues in addressing poverty. If people do not have a sufficient income, then other essential supports cannot be effectively implemented.[31] Too many people have incomes that do not meet the cost of living. A job is no longer a guarantee of economic stability. Keeping up with rising costs has become more difficult even for those who are

employed, who now make up one in five food bank clients.[32] Wages in the public sector have kept well below increases in the cost of living.[33] Since 2021, the cost of food and shelter has risen by approximately 30%. Incomes and benefits have not kept pace with that increase. Governments have introduced a range of affordability measures, but these measures have not increased incomes at the scale required to close the gap.[34] Critical to employee recruitment and retention are wages, especially during an affordability crisis.[35]

Healthcare Linkages

The connection between healthcare and systemic poverty is a compounding crisis known as the health-poverty trap. It runs in both directions, making it a self-perpetuating cycle.

In 2020 the Provincial Government launched Health Accord NL. A major theme in the final report was the social determinants of health - acknowledging that a person's health is not a standalone issue but is interconnected with a range of social, economic, and environmental factors. It involves recognizing that government failures to tackle improved access to education, housing and food security in ways that address inequality actually produce costly long term health problems and economic side effects.[36] Income is one of the leading indicators of health in Canada; it influences an individual's access to education, employment, food security, housing, and preventative health services.[37] Parents dealing with financial stress and food insecurity pass on emotional burdens to their children.[38]

Low-income children and youth have fewer opportunities with education and social supports, leading to lower social status, increased mental stress and anxiety, and fewer choices in employment.[39] In their consultations, Jimmy Pratt Foundation, Choices for Youth, and Community Sector Council (2025) heard from families who cannot afford private therapy or medications. Waitlists for mental health counselling services are long. The cost of travel from rural communities to larger centers to see specialists prevent families from accessing care. People's basic income, and, thus, food insecurity, have significant impacts on health care – the more residents of this province are food insecure the more likely they will experience health issues.[40]

Low-income earners are also more prone to experience mental health issues due to the increased financial stress. Health inequity is socially determined[41] and must be challenged by examining the economic barriers that are a direct cause. The Health Accord NL Report presented fifty-seven calls to action, many of which aim to address income insecurity and its impact on individual and family poverty and health. Action 6.3 How We Live – Life with Economic Security will work to "ensure that Newfoundlanders and Labradorians have a livable and predictable basic income to support their health and well-being, integrated with provincial programming to improve food security and housing security."[42]

Healthcare in this province is currently facing a crisis partly due to issues in the recruitment and retention of health care professionals, with people and families experiencing limited access to family doctors and other health care providers; long wait times in emergency departments at hospitals, and inefficient records management. People are increasingly turning to privatized care

and going out of province to receive medical care – options which are not affordable to most and are unsustainable patchwork solutions.

Gender-Based Violence (GBV)/Violence and Crime

Poverty has a significant impact on crime; specifically, gender-based violence (GBV) and safety. One of the leading barriers to women leaving abusive relationships is financial. Crime itself is seen as a result of lower levels of social cohesion and people's needs not being adequately met. GBV is rooted in social and gender inequalities, and disproportionately affects women, girls, and sexually diverse individuals.

Rising crime rates, specifically in the metro region of the province, is seen as directly attributable to the challenges that a rising cost of living brings, as well as a reflection of the social-cultural scene in our communities and the lack of support that people are receiving from agencies, governments, communities and other health and social organizations.[43] Ensuring that communities are free from crime and people feel safe requires investment in public services that work to prevent crime by countering poverty and other symptoms of inequality. Providing supports to those that do offend is also important to stop the cycle of violence and to ensure that offenders have the supports they need once released to live a crime-free life, ensuring victim safety and preventing further harm.

In 2024, PACSW wrote to the then Minister of Justice and Public Safety regarding inconsistencies between federal and provincial legislation that addresses family violence in the context of child support, spousal support, and custody and parenting arrangements for children. Legislation that is inconsistent across different familial contexts and across federal and provincial jurisdictions results in inequitable legal decision-making processes that have a direct impact on children, parents, and other family members whose lives are already being disrupted by family conflict and separation. Furthermore, inconsistencies in how FV is defined and understood in the legal system impedes the progress of the National Action Plan to end Gender-Based Violence, which commits to take a coordinated approach and to work in close partnership with governments to act within and across jurisdictions.

Poverty Reduction

Public services play a crucial role in helping households manage increasing costs of living.[44] In June 2006, The Government of Newfoundland and Labrador (GNL) released its Poverty Reduction Strategy, through the Reducing Poverty: An Action Plan for Newfoundland and Labrador report.[45] At that time, NL had the second highest rate of poverty overall and of child poverty.[46] The goal was to transform NL into the province with the least poverty in the country. Five goals were set out to be actioned:

- improved access to and coordination of services for people with low income;
- a stronger social safety net;
- improved earned incomes;
- increased emphasis on early childhood development;
- and a better educated population.[47]

In December 2009, the First Progress Report on the Government of Newfoundland and Labrador's Poverty Reduction Strategy was released. In June 2014, another progress report was released. At that time, NL had the second lowest poverty levels in the country.[48] From 2006 to 2014, over $1 billion in new funding was budgeted through the Poverty Reduction Strategy to implement a broad range of initiatives.

During the COVID-19 pandemic, temporary federal pandemic benefits, such as the Canada Emergency Response Benefit (CERB), caused a sharp, temporary decline in poverty rates across Canada and in NL. There was a post-pandemic rise in poverty, as emergency benefits ended and inflation increased the cost of basic needs. Between 2020 and 2024, the percentage of people in low income in NL rose from 6.6% to 10.4%.[49] In November 2023, the provincial government announced a new poverty reduction plan that focused on improving the overall well-being of Newfoundlanders and Labradorians. This plan targeted 3 key areas: reducing childhood poverty; encouraging meaningful employment; and improving the Income Support program. Combined with the Senior's Health and Well-Being Plan, these initiatives support the goals outlined in the Health Accord.[50] This plan was in addition to more than $900 million the provincial government allocated in Budget 2023 for social programming and support for lower income families and individuals. The poverty reduction plan included incentives to increase the Child Benefit by 300%; streamlining and improving the Income Support Program benefits structure; and implementing a new targeted basic income program for people aged 60 to 64 currently in receipt of Income Support and the Community Supports Program through the Department of Health and Community Services.

These initiatives and incentives were steps in the right direction to help residents with a rising cost of living, and, along with a higher minimum wage, are noteworthy efforts. However, much more remains to be done if young people are to envision a sustainable future here in our province. Absent from this plan are measures to address the affordable housing[51] shortage; the rising price of gas, heating and food; and plans to improve the health care and public transportation systems, as well as access to affordable child care.

Prioritize Well-Being

According to Statistics Canada, indicators of social cohesion and connections have noted a declined ranking in NL; having trust in others has decreased, but especially for women, who ranked eighth out of ten provinces[52] Good governance is tied to people's confidence in social institutions. Confidence in the police has declined for women in the province, who ranked ninth, and confidence in the justice system and courts was ranked at tenth for women in the province. In 2024, NL had the lowest proportion of both men and women with a hopeful view of the future (rank 10) among the Canadian provinces.[53] Individual and social well-being impacts families, communities, and our province. Poor well-being can negatively affect one's ability to work, income level, housing stability, connections to others and physical and mental health.[54] This can then lead to costs related to income support, healthcare and various other social supports. Levels of social support, food security, and housing security also impact our well-being.

Having strong social and economic well-being means being financially stable, socially connected, feeling a sense of belonging in the community, and having a purpose. Life satisfaction and sense of meaning; social cohesion and connections; and culture and identity are all tied to well-being.

Efforts to improve the quality of life for all people of this province should give due consideration to disadvantaged groups in our society and consider how budgets align with equity goals. Support to help make life more affordable for the citizens of NL can deliver meaningful improvements in living standards.

In 2022, the Provincial Government announced the development of a Social and Economic Well-Being Plan, informed by the work of the Health Accord NL, and including a lifecycle approach and six components of well-being. The provincial approach to well-being included addressing: 1) society; 2) health; 3) environment; 4) justice; 5) education; 6) housing; and 7) income and employment. Each of the items represented a major contributor to well-being and contains indicators that help to track progress towards improving the well-being of Newfoundlanders and Labradorians. The plan focused on commitments related to poverty reduction; prevention and early intervention; disability; seniors and aging; housing and homelessness; and the role of the community sector, through the following components: early years; education; food security; housing; income and benefits; community.[55] A Well-Being Framework was developed that includes multiple building blocks and provides a tool to assess an individual's quality of life. It recognizes that health is not solely determined by the absence of disease, but is influenced by various factors, including the social determinants of health.

Government Services Integration

The 2025 report of the National Advisory Council on Poverty on the progress of Opportunity for All – Canada's First Poverty Reduction Strategy noted the challenges faced by individuals to access, or even be aware of, benefits and supports to which they're entitled.[56] There are currently many barriers to access different government benefits. There is a need for better accessibility of benefit programs. In their report, Jimmy Pratt Foundation, Choices for Youth, and Community Sector Council (2025) noted that there are significant gaps in support services. They heard from community organizers that some government programs are outdated, bureaucratic, or difficult to navigate, leading to delays in support. Emergency funding programs exist but require excessive paperwork, and this discourages those in crisis from applying.

Employment, Employment insurance (EI) and Taxing

The province has a long history of unemployment and underdevelopment of our resources. Employment is a key factor in reducing poverty, as it promotes financial stability, social inclusion and economic growth. However, many face barriers to entering or staying in the workforce or finding jobs that pay a living wage.[57] NL's unemployment rate is 9.5%, the highest among all provinces, with limited progress on workforce development and employment supports.[58] Women make up 49.3% of all employees in the province, but 66% of part-time employees.[59] Even in regions that appear to have a relatively strong labour market, disabled women, immigrant women, racialized women, Indigenous women, single mothers, and women with caregiving responsibilities continue to face significant barriers in obtaining and maintaining employment.[60]

The current government must also consider the interrelatedness of labour market wages and government transfer programs. The qualifying thresholds for many provincial government programs, such as the NL Child Benefit and the NL Prescription Drug Plan are too low, meaning that if workers' wages increase, many will be ineligible for such programs.[61] This creates a

disincentive for low-wage workers to work.[62] Changes to minimum wage and government programs must be made in tandem to ensure that those most in need of assistance receive it. One of the recommendations of the province's 2022 Minimum Wage Review Committee Report was that the provincial government review the eligibility and income thresholds of social policies and programs.[63] It is important that income-based policy also work with policies around housing and affordability.

Employment insurance (EI) is meant to act as a stabilizer during periods of job loss, but too many workers cannot access it, particularly young people and those in precarious work.[64] Women disproportionately face barriers in accessing EI benefits, particularly women whose paid work is shaped by caregiving responsibilities, part-time work, racial discrimination, and unequal earnings. Still, while only halfway through the year, the preliminary number of people in the province in receipt of EI is higher than the total number for 2025.[65] NL has a long history of high unemployment rates, often exceeding the national rate. While EI is federally regulated and administered, it interacts with other federal, provincial, and territorial income-support systems, including social assistance programs, and these interactions should be considered in the development of effective policies and in calculating costs and payments. Those interactions, including benefit claw backs and the taxation of EI benefits, also have gendered consequences.

Focused on supporting access to meaningful employment, the Working Opportunities program was launched in June 2024 and provides people who are non- EI eligible with the same access to funding and supports for training and employment as people who are EI eligible. As of June 2025, over 80 people had been supported to receive training that will allow them to become employed.[66]

Cutting taxes puts more money in some people's pockets, but it reduces the revenue the government needs to fund necessary investments that benefit everyone, including income transfers and public services.[67] Unfortunately, tax cuts disproportionately benefit a small number of high-income households. Despite government claims that tax cuts benefit everyone, families in the lowest income decile save only about $7 on average, while families in the highest income decile save about $922 on average.[68] Regressive tax cuts do little to address the cost of living in most households.[69]

There is widespread support for more investment in direct public service provision – particularly in the area of housing and considerable support for a more redistributive tax system. There is considerably more support for taxing high income households than there is for reducing public services.[70]

Efforts to reduce electricity and home heating costs should be prioritized. Ensuring the July 1 power rate didn't exceed 2.25% was a good first step, but residents are still facing higher costs. The government is being called upon to eliminate the HST from all forms of home heating.[71] A new national survey[72] shows that up to one-third of respondents say the cost of electricity is among the biggest impacts on household finances.[73] The high cost of food and gasoline top the financial pressures faced by respondents, but electricity was named as the top concern of 29% of those asked.

Income Support/ Social Assistance[74]

Canada's income support systems are not keeping up with inflation or the rising cost of living. For those who cannot access work or EI, provincial social assistance is meant to provide enough financial support to make ends meet, but it is woefully inadequate. In NL, social assistance provides just 42.4% of the income needed to reach the poverty line. The province received a failing grade by Food Banks Canada in their 2026 report card for adequacy of government support, with 59% of people who receive government support reporting that it is inadequate. This figure has been consistently high over time.[75] Social assistance rates for the same household used to calculate the MBM represent 1/3 of the income needed for basic necessities including housing; the average part-time or part-year worker in the communities studied[76] in the *Pull Together: Addressing Housing Insecurity in Newfoundland and Labrador* report, even with the addition of EI, receives less than half the income they need to afford the MBM. Workers in this category represent a significant portion of the workforce in the communities studied, as high as 76%.[77]

As of June 2026, there were 29,180 recipients of income support in the province, a slight decrease of 1.19% over the June 2025 value.[78] The previous government introduced Income Support improvements as part of its Poverty Reduction Plan, increasing monthly benefits, enhancing housing and vision care access, and introducing a $100 back-to-school payment for children.[79] Despite these changes, general income assistance rates remain low, and benefits are not consistently indexed in the same way as tax-administered supports. Although minimum wage has been indexed to inflation since 2020 and continues to increase incrementally, people who rely on social assistance have not experienced comparable adjustments. This is creating a growing gap between people in the labour market and people who rely on income assistance.[80]

As part of a suite of measures to help seniors, persons with disabilities and low-income households, an income supplement was introduced to replace a provincial HST credit. It can provide a benefit of up to a maximum of $520 a year, but only households with total family incomes between $15,000 and $40,000 are eligible.[81] At most, this is less than half what the CCPA's reference household needs to earn in order to afford essentials – this is not a policy designed to help working people.[82]

The Newfoundland and Labrador Anti-Poverty Coalition (NLAPC) notes that indexing benefits was one of the most effective tools from the previous Poverty Reduction Strategy, developed and administered under the last PC government. When it was removed, people's standard of living started to decline.[83] Without indexing, the real value of benefits falls every year. Aside from financial impacts, indexing to inflation provides stability and predictability to people who rely on income support.[84] When combined with other Income Support reforms, indexing benefits to inflation would provide a much more sustainable long-term approach to poverty reduction.

The current Moving into the Workforce program offers limited incentives for recipients to enter or remain in the labour force and has a significant claw back rate. Increasing the earnings exemption to a minimum of $300 per month, paired with a gradual 50% phase out rate, would improve work incentives and reduce the incidence of welfare traps.[85]

Minimum Wage

Minimum wage needs to be a living wage and questions around minimum wage should not be addressed in isolation. These questions should be addressed together with questions around other social policy issues such as a Basic Income (BI), affordable housing, food security, and health care. Income is one of the most important social determinants of health (SDH); it determines the quality of other SDH, such as food security and housing.[86]

The gap between wages and affordability requires careful attention to regional differences and the unique challenges facing residents of this province.[87] On April 1, 2026, the minimum wage in NL increased to $16.35 an hour. However, this is the fifth lowest rate in the country, and it will sink to the fourth lowest position after increases which will come into effect in several provinces later this year. As a point of comparison, the minimum wage for workers in the federally regulated private sector is currently $18.15 an hour. The highest minimum wage in the country is in Nunavut, currently set at $19.75 and set to increase to $20.17 on September 1 of this year. The current minimum wage does not cover the rising cost of living. According to the Canadian Centre for Policy Alternatives report, "2025 Living Wages for Newfoundland and Labrador, Nova Scotia and Prince Edward Island: Too many workers struggle to make ends meet"[88], the provincial weighted average living wage in 2025 for the province is calculated at $25.31. Estimated calculations for regional hourly living wages for the province in 2025 were as follows:

- Central $24.40
- Eastern $25.40
- Western $24.40
- Lab-North Peninsula $28.30

The gap between the minimum wage and the living wage is close to $10 an hour. The province's living wage gap in 2025 was calculated at 36.78%.[89]

The living wage is the hourly rate required for a reference household to meet all basic yearly expenses.[90] The reference household used to determine the annual income needed to cover needs, and thus the hourly rate for people working full-time (35 hours a week), full year, is a family of two working parents (aged between 35 and 44) and two young children (aged two and seven). The living wage underestimates the challenges in single-income situations.[91] These living wage estimates reflect the rising costs of food, housing, gas, transportation, child care etc. and with the difficulties in accessing these life necessities.

The living wage in NL is higher than most other provinces because many basic household expenses are higher – a higher cost of living equals a higher living wage. According to the Canadian Centre for Policy Alternatives, "The absence of affordable childcare, government programs that restrict access to health and social benefits to lower-income workers, and a less progressive tax system all mean that workers here need to earn more to afford the same quality of life they would in other jurisdictions."[92]

Minimum wage has clearly become a less and less effective mechanism for ensuring working people can meet their basic living costs. This reality was acknowledged in the province's 2022

Minimum Wage Review Committee Report, which stated that there needs to be more attention given to what would constitute a "living wage" for people in the province.[93]The Canadian Centre for Policy Alternatives argues that "achieving a living wage can come from increased wages, public programs that reduce the cost of living, or a combination of the two"[94]Women make up roughly half of the province's population and yet are over-represented as employees earning minimum wage or less (57% in 2025)[95] This is a form of economic disempowerment. PACSW believes it is important to emphasize conversations about minimum wage should be contextualized around a broader conversation about low-income earners and the gendered nature of this issue. According to the 2019 MBM, the percentage of the NL population considered low income is higher than the national average[96]. The COVID-19 pandemic exposed the injustices faced by low-income earners and, specifically, those working in the care economy – including child, home, and health care workers, educators, cashiers, and those working in the service industries - many of whom are women identified, who work long hours, often without paid sick leave or adequate health benefits and/or pension, and for meagre pay. Paid work in gender-segregated occupations must be valued.

Applying a gender-based analysis (GBA+) lens is essential to understanding the multiple layers of inequity that women identified individuals face. Racialized women are overrepresented as low-income earners and in precarious lines of work. Although ethnicity-based data is not collected in NL, we can look to the Canadian context[97] to develop insight on racialized women and employment in our province. They are more often occupying positions that pay minimum wage or low wages, and these roles are seen as less desirable. Compounding this is the social exclusion, systemic discrimination, and racism they face, thereby amplifying the economic insecurity of low-wage work. Marginalized voices must be heard and be a part of building a sustainable solution.

A wage increase must also come with better support and incentives for employers, especially for small businesses for whom paying higher wages to their employees may not be financially feasible. Government wage subsidies could be introduced and/or expanded upon to support businesses struggling to meet higher pay rates, especially considering the COVID-19 pandemic economic recovery. An increase to minimum wage should be seen as a worthwhile investment, as higher pay leads to higher staff retention, loyalty, and increased productivity.

Gender Wage Gap

In NL, the gap between what women and men earn is the largest in the Atlantic region;[98] its weekly gender wage gap is 24%, higher than the Canadian average of 20% and the second-largest in Canada.[99] The province also has the largest private sector gap, where men earn, on average, $514 more per week than women.[100] The gap is smaller in the public sector but still remains at 6%.[101]

The gap is wider when women face other forms of discrimination based on race, ethnicity, immigration status, or Indigeneity.[102] The gender pay gap in the province is even greater for Indigenous women, at 33%, compared to non-Indigenous men, and for racialized women, which rises to 36%, compared to non-racialized men, while the largest gender pay gap is between Canadian-born men and immigrant women with non-permanent status at 53.7%.[103] In women

dominated sectors, such as health care, education, and administration, women earn less than men on average. In health occupations, women make up more than 80% of workers in every Atlantic province but still earn less than men.[104] In a 2024 report, Statistics Canada highlighted the fact that women remain underrepresented in management roles across Canada, especially at the senior level,[105] as well as in political positions, in the STEM fields, and skilled trades.

In 2022 the province introduced the Pay Equity and Pay Transparency Act, however, regulations have not yet been implemented.[106] The Act as it has been passed has been criticized by feminist, labour and community organizations for being too weak to narrow the pay gap.[107] Among the recommendations for strengthening the Act, are that it apply to both private and public sectors (with ten or more employees), to all employees (the current Act exempts contract workers), and that it include proactive enforcement mechanisms.[108]

Basic Income

A basic income (BI) is a regular cash transfer from the government to individuals and households, without any requirement to look for work or other conditions. BI is a policy approach which gained significant attention and debate in recent years. The concept, rooted in principles of economic justice and social equity, seeks to provide a social safety net to ensure individuals and families have a minimum income.[109] There are three types of basic income:

- Universal basic income (UBI) is a regular cash payment, without a work requirement, to all individuals in society. Everyone, regardless of income level, gets the same amount of money based only on family size. At the end of the year, the government uses the tax system to balance out the scales and recoup the extra cash from the higher income earners who do not end up needing it.
- Guaranteed basic income (GBI) is an income-contingent system, meaning that monthly payments only go to families and individuals with lower income.
- Targeted basic income (TBI) is similar to GBI, but government provides payments to a select population in low income or a sector whose workers are vulnerable to low income.[110]

Advocates claim that BI alleviates poverty, improves mental and physical health and well-being, ensures economic security, and fosters individual freedom and creativity. Critics are concerned about fiscal feasibility, potential reduction in labour market participation, and potential negative impact on the economy.[111]

Basic Income NL, a coalition of community agencies (now referred to as the Newfoundland and Labrador Anti-Poverty Coalition, or NLAPC), released a policy paper in June 2021, A Basic Income for Newfoundland and Labrador: Opportunities, Options and Analysis, that provides analysis on the potential design options, cost modelling, and revenue implications of a BI program in NL. The report recommends a BI model based on a refundable tax credit[112] (RTC) using NLMBM thresholds as the de facto poverty line based on community size. This would allow for two existing tax benefits, the NL Tax Reduction and the NL Income Supplement, to be folded into a Basic Income program. Furthermore, a BI would replace our existing income support spending.[113] The BI model proposed would entirely replace provincial Income Support (social assistance)

payments and the associated resources dedicated to this system. Thresholds would thus need to be established for access to supplemental drug, dental, and transportation supports. A BI would serve as a "top up" to support payments for older adults, as well as the Canada Child Benefit.[114]

The report argues that a BI could reduce administrative barriers, burdens, and costs through the conflation and elimination of existing programs for low-income individuals who must navigate confusing systems of surveillance. A BI program could also act as a bridge between different government programs, making navigating the system more seamless. The coalition also notes BI has the potential to serve as a tool of economic development, particularly in rural and remote communities, and for marginalized individuals. A BI could also serve as a safety net for the increasing number of workers in gig jobs, short-term and contract employment arrangements, many of whom are not eligible for EI.[115] A BI can work in conjunction with other financial support programs and initiatives, such as increases to the minimum wage and as a supplement to EI.

A living wage is a strong complement to a BI; it reduces the overall cost of a BI by reducing the number of households who are living under the poverty line.[116] Current research on BI indicates that it does not deter people from working and can actually increase the rates of employment.[117]

In March 2024, First Voice Urban Indigenous Coalition, in partnership with other organizations and community advocates, submitted a report, *Universal Basic Income: A Strategy for Reducing Indigenous Poverty in Newfoundland and Labrador*[118], to the NL Labour Standards Division on the Minimum Wage Review. Creating a guaranteed annual livable income[119] is included in the National Inquiry into Missing and Murdered Indigenous Women and Girls Calls for Justice (2019).

Implementing any form of BI would involve significant costs but could potentially lead to savings that would mitigate those costs both in the short- and long-term. Savings could be found through the simplification of complex programs and eligibility requirements.[120]

Child Care

Many households don't have access to affordable child care and affordable and accessible child care is essential to address and combat poverty; without it, many women and immigrant families cannot access the labour market. This has long term impacts on families, the social determinants of health, and the province's ability to attract and retain immigrant populations.

Canadian research indicates that access to child care remains a barrier, particularly for equity deserving groups including children with a disability, Indigenous, racialized, and immigrant children, and children living in low-income households.[121] The lack of child care options disproportionately impacts women, delaying their return to the workforce.[122] Creating accessible, affordable child care plays an essential role in the economic security and well-being for women and gender-diverse parents and guardians.[123] Affordable, reliable early education allows parents – particularly women – to participate in the workforce, thereby increasing family incomes and reducing poverty.[124] Yet, child-care systems are impacted by structural inequities.[125]

The projected decline in the child population in this province is the highest in the country (15% between 2021 and 2027); having child care could help retain and grow families.[126] The planning

for more child-care spaces, which must be public, or non-profit, needs to be based on coverage needed in communities, and not on whether someone is willing to open or expand their business.

To understand equitable child care access, it is also important to consider the role it can play for children living in poverty.[127] As noted in NL's *2024 Child and Family Poverty Report*, early learning is a health and economic equalizer and "Poverty contributes to poorer health outcomes for children and youth and also affects school attendance later. Early childhood development programs and policies, particularly affordable child care, can mitigate these negative impacts."[128] "If we consider that Indigenous and racialized children are more likely to live in poverty and that "food insecurity across Canada is highest among lone female parents and among Indigenous and racialized families"[129], "we need to consider the implications of inequitable child care access and how it is further contributing to the disadvantages of children from equity deserving groups."[130] "With the $10-a-day program prompting a new demand, families from equity deserving groups are further removed from access and from the labour market as a result, adding to the cycle of marginalization."[131]

More investment would decrease current costs for families and help reduce inequality, while also preventing worse and costly social problems down the road.[132] Properly funding child care helps families manage cost of living pressures, benefits the economy as a whole and may 'pay for itself.'[133] According to Canadians, the most critically important reasons for providing government funding for child-care programs are to ensure that mothers can return to work after they have children (48%), to make life more affordable for parents (44%), and to give children more opportunities to start learning at an early age (42%).[134]

NL has met the $10 a day target for licensed child care (down from the set fees depending on the age of the child of $44/33/30 a day in 2019), providing funding to licensed care providers that replaces the amount received in parent fees above the $10, with other low-income families also receiving further subsidies. This is a median monthly savings of $738 for parents in St. John's who can access this care.[135] However, parents still face a shortage of new child-care spaces, leaving many families struggling to find and afford care outside licensed facilities.[136] N.L. also offers a child-care subsidy program.[137] However, with strict eligibility criteria, including a needs assessment and income requirements, only a few can access it – not even all low-income families.[138] As of 2025, the provincial child care coverage rate was the lowest in the Atlantic region at 35% of non-school-aged children having access to full-time licensed care. 37% of children lived in "child-care deserts" where there is no access, and another 55% faced inadequate coverage (the second-highest rate in the country). Only seven per cent of communities had adequate coverage, with 59% of access being the target. Across the province, 54% of rural children resided in child-care deserts.[139]

There is broad public support for policies that enhance the affordability and accessibility of high-quality child-care programs for pre-school age children.[140] Yet, despite current concerns about the cost of living, support for government spending on child care rivals that for tax reductions. Canadians - when asked to choose – would prefer the option of maintaining government subsidies for child-care centres over that of withdrawing the subsidies in order to finance tax

cuts.[141] The majority of Canadians support the Canada-wide Early Learning and Child Care (CWELCC) program, which provides federal funding to provinces and territories so that they can work with providers to increase access to child-care spaces for parents at an average cost of $10 a day.[142]

After the implementation of the $10-a-day programs, many YWCA St. John's program participants expressed continued challenges as a result of a lack of access to child care, noting an inability to find a space and navigating lengthy waitlist processes.[143] Research indicates that labour market engagement of women and gender-diverse parents is most impacted by lack of affordable child care access.[144] While the $10-a-day early learning and child-care programs in NL had a positive impact on families in this province, significant gaps remain. While the number of spaces has increased, only 8% of children have adequate child care. Sixty-one per cent are living without adequate coverage, with approximately 3 to 6 spaces available for every 10 children, and 31% of children remain in child-care deserts, where there is no access, and another 61% face inadequate coverage, with only 3 or less spaces for every 10 children.[145]

Compounding access to childcare spaces is a shortage of Early Childhood Educators (ECEs). ECEs are generally paid less than workers in many other 'women dominated' fields of work[146] Research indicates the gendered economic ties to child care and illustrates the essential role of equitable working conditions for ECEs.[147] In 2023, the Jimmy Pratt Foundation, the Newfoundland and Labrador Federation of Labour and the Worker's Action Network of NL commissioned a survey of ECEs across the province. Results revealed that most ECEs work year-round without a full complement of benefits, retirement plans, paid vacations and sick days. Most survey respondents did not have a pension (83%), or health and dental insurance (57%), and ECEs are not guaranteed paid sick days or paid vacation. The child care sector has a recruitment and retention problem; 52% of survey respondents indicated that they would discourage people from entering the profession.[148]

Efforts to increase access must also address inequitable policies pertaining to grant funding for family child-care service providers. Current and potential family child-care service providers with their own children - the majority of them women – face significant barriers to accessing financial support to operate regulated family child-care homes. This emphasizes the importance of working with those involved in the child care sector in order to understand the issues and ensure better policy development.

Working in tandem with child care to address poverty are initiatives such as the Child Benefit Program and school food programs**.** The reference household used in the CCPA's analysis in its *2025 Living Wages* report would not qualify for the NL Child Benefit. To fully qualify for the N.L. Child benefit, a family's net income needs to be less than $20,397 a year.[149] This is a tiny fraction of what the reference household needs to earn to cover basic expenses and is well below the poverty line. To put it bluntly, this is a program designed to fail. No working household could qualify for the program.[150] Federally, the reference household does not qualify for the full benefit from the Canada Child Benefit (CCB), and other than the Canada Carbon Rebate, qualifies for no other income support program, not the Canada Worker Benefit or the GST Credit, as they make

too much money.[151] Investing about $106 million in an expanded N.L. Child Benefit could reduce child poverty by 63%, lifting 5,700 children out of poverty.[152]

In September 2024, the GNL signed a bilateral agreement with the Government of Canada under the National School Food Program (NSFP) (2024 to 2027).[153] School food programs were expanded to all children pre-kindergarten to Grade 9. In the 2024/25 school year, an additional 6,000 students gained access to school lunches under a pay-what-you-can model, reaching a total of 22,000 students.

Housing

NL received a failing grade in Food Bank Canada's 2026 Poverty Report Cards for housing affordability, with 39% of people spending 30% or more of their income on housing.[154] Not all groups face the same level of housing insecurity. Racialized individuals and non-permanent residents are more likely to experience housing insecurity -especially related to affordability. In the St. John's metro region, Indigenous people are twice as likely to experience homelessness compared to the non-Indigenous population, according to data from End Homelessness St. John's. While all homeless people face considerable barriers to accessing health care, women face additional obstacles. This is because many services for the homeless have been developed for men and are inappropriate for homeless women and their children.

Shelter is more expensive in the Eastern region of the province, where the increasing costs of urban housing seen elsewhere in Canada have become a challenge in the St. John's metro area.[155] Affordability is the biggest challenge for the Northeast Avalon (St. John's Metro) and is also a significant factor in areas such as Central, Humber and St. George's. In Nunatsiavut, housing inadequacy is a critical issue with many homes in need of repairs.[156] Housing costs, on average, went up by more than 2% between 2024 and 2025 – and that increase is larger than, for example, the small increase in the minimum wage.[157] The Housing Price Index Benchmark Price in NL increased by 29%, and 24% in St. John's, in the last 5 years.[158] Rents have increased 20% since 2020, while vacancy rates have dropped significantly. The average rental housing increase from 2020 to 2024 was 23.1% across NL.[159]

Decades of neglect in supporting low-income rental housing have left the province in a poor position to manage the current crisis. While the province needs to "build more homes", it needs to build more affordable housing, especially non-profit and social housing.[160] Those who qualify for NL Housing often face long waitlists as there are multiple vacant units in need of significant renovation.[161] Social housing waitlists have increased by 21% since 2021, but the number of units has declined and rents have risen sharply.[162] This situation reflects a persistent gap between supply and demand.

As is noted in the report, *Pull Together: Addressing Housing Insecurity in Newfoundland and Labrador*, housing is a complex issue; many factors influence an individual's ability to find and keep housing, such as income, housing costs and availability, access to services and education and employment opportunities, transportation, and individual needs such as accessibility. It is important to consider the interaction between these factors.[163] A lack of housing can inhibit economic development as there is nowhere for workers to live; if economic development

projects progress in a region without adequate planning for housing, it can lead to a decrease in availability and affordability for locals.[164]

Addressing the housing crisis will require a variety of forms of housing with a major emphasis on affordability as defined by people's actual incomes. We need safe, stable, suitable and affordable housing designed for seniors; stable housing for youth; housing co-ops; supportive and transitional housing for women and gender-diverse individuals, as well as newcomers and those fleeing violence; and housing options for individuals facing multiple barriers.

Food Insecurity

Food insecurity is a serious health problem, with poverty as the root cause. It can have serious implications for people's health and well-being beyond just poor nutrition and diet.[165] Food is now treated primarily as a commodity – produced, priced and distributed for economic value. Grocery retail profiteering prevails through high prices and efforts to keep wages low by positioning minimum wage increases as a driver of rising food prices.[166] These dynamics work to deepen food insecurity.[167] However, the government must recognize food as a human right in NL[168]

Food insecurity is overwhelmingly an issue of insufficient income, rather than supply chain constraints.[169] Food Banks Canada argues that the main way to address food insecurity is to address income insecurity.[170] According to Laurel Huget of Food First NL, "The only permanent solutions to food insecurity are those that improve the adequacy and stability of incomes."[171] The Health Accord identifies food security as a social determinant of health and suggests economic security as a way to achieve it. The report also recommends implementing a basic income to achieve greater food security through economic security. Males and females in NL are more likely to live in food-insecure households compared to males and females across Canada.[172] According to 2025 data, 25.5% of people in the province live in households experiencing food insecurity, above the national average of 24%.[173]

Across Canada, food insecurity is highest among single mothers and Indigenous and racialized families.[174] Rates of food insecurity are higher in Atlantic Canada than in other parts of the country and especially high in NL. Food costs are higher in rural and remote areas, which can be seen best in NL, where food makes up 23 to 29% of budgets compared to 17 to 19% in Nova Scotia.[175] Due to the food price crisis, demand is far higher now than during or before the pandemic.[176] Food bank visits continue to increase; food banks in NL reported a 44% increase in visits in 2023 compared to 2019. Single individuals were the most likely frequent food bank users, followed by single parents.[177]

Government engagement with food charity must not replace structural changes that would raise incomes (such as a higher minimum wage, higher income support rates, and a basic income).[178]
It has been recommended by the NLAPC that the provincial government create a NL groceries and essentials benefit to complement the Canada Groceries and Essentials Benefit and could be similar in design to the NL Disability Benefit. A provincial groceries and essentials benefits could lift 2,900 people out of poverty.[179]

It has been recommended that a refundable groceries and essentials credit could be introduced through the provincial sales tax credit structure, with a maximum benefit of $450 for the head of the family, $450 for a spouse, and $450 per child.[180] The credit would begin to phase out once family income reaches $40,000, at a rate of 1.4%. This design is meant to work like a targeted affordability credit: broad enough to reach many low- and modest-income households but reduced as income rises. The simulated credit costs about $115.9 million, which is close to the $123.1 million in revenue the province is giving up through the Basic Personal Amount increase. It would also reduce total poverty: the number of people living below the MBM poverty line would fall from 47,700 to 44,900, meaning about 2,900 people would be lifted out of poverty.[181]

Transportation

Most residents in the province do not have access to affordable public transit, which helps manage transportation costs in other parts of Canada[182] Many have indicated experiencing difficulties in accessing affordable transportation to reach essential services and appointments.[183] Many rural families struggle to access essential services like healthcare, food banks, and employment opportunities due to a lack of transportation. Public transportation options are extremely limited or nonexistent in many areas. The stigma around accessing support services in small communities discourages people from seeking help.[184]

Evaluation Measures for Poverty Reduction and Prevention

Gender data is essential in policy making and informing future policy. Collection of gender statistics and indicators provide an evidence base to develop and monitor policies and programmes. Better provisions need to be made for firsthand statistical data collection. Improved production and accessibility of gender statistics for decision-making will yield prudent decision making when addressing poverty reduction and prevention. Furthermore, more accurate region-specific data collection is necessary to ensure policies align with community needs. [185]

Currently, government does not have a comprehensive, province-wide data collection system in place to monitor and evaluate gender data or region-specific data for poverty reduction and prevention. This is critical to achieving the platform goal of having the lowest poverty rate in Canada by 2036.[186] A strategy must have defined targets with regular reporting, such as:

- Reducing poverty by 50% by 2030 (relative to 2015 levels),
- Matching or surpassing the national average child poverty rate within five years, and
- Matching Quebec's senior poverty rate within five to seven years will provide evidence-based reporting mechanisms that can be communicated to the public.[187]

Other areas of evaluation that are of priority include conducting research to weigh the costs and benefits of various models used to calculate the minimum wage. While some provinces, such as the Yukon, like NL, adjust their minimum wage each year based on the CPI, others, such as Manitoba, adjust based on the inflation rate.[188]

Conclusion

NL requires policy solutions that support our most vulnerable, raising everyone out of poverty. There is a clear link between poverty, well-being and the social determinants of health. It has been argued that the best way to understand the "affordability crisis" is through a lens that evaluates government decisions from a focus on inequality.[189] Poverty and affordability must not be addressed in silos – they are two side of the same coin. Low-income earners are the most affected by a rising cost of living; and more and more people continue to sink into poverty as the cost of living continues to increase. Poverty results in millions of dollars in costs in this province, including having productivity and opportunity impacts; health care costs; crime costs; intergenerational costs; and foregone tax revenues.[190]

Poverty is everyone's problem. It has a significant, negative impact on individual health and social well-being. No single organization or level of government can tackle this alone. Frontline services and community organizations are seeing an overwhelming increase in demand and are struggling in their efforts to try and mitigate the impacts of poverty. These service providers note their efforts are an inadequate response to the needs. The burden placed on the underfunded and overextended non-profit sector to provide essential care and support for people who depend on it to survive[191] is negatively impacting the health and wellness of front-line service providers, who experience compassion fatigue and secondary trauma in increasing numbers.

Addressing poverty requires an all-of-government approach that targets the various barriers, pressures, and gaps in services that interact to limit opportunities and results in a continuous cycle of financial, psychological and physical hardship for the people of this province. It is critical that government decisions, including budgetary ones, consider who benefits from and who pays for the costs of tax and spending decisions.[192]

[1] Government of Canada, *We Can Do Better: It Is Not a Safety Net if the Holes Are This Big – the 2025 Report of the National Advisory Council on Poverty* (Employment and Social Development Canada, 2025). https://www.canada.ca/content/dam/esdc-edsc/documents/programs/poverty-reduction/national-advisory-council/reports/2025-annual/NACP_2025_Annual_Report-EN.pdf

[2] Food Banks Canada, *2026 Poverty Report Cards*

[3] Newfoundland and Labrador Statistics Agency, *Number of People in Low Income*. Newfoundland and Labrador. Rounded StatCan MBM. Source: Centre for income and socioeconomic well-being statistics, Statistics Canada. https://www.stats.gov.nl.ca/datatools/Dashboard/DashboardFact.aspx?qfid=55#data_table

[4] Quality of Care NL, "A Look At Poverty, Food Insecurity and Financial Well-being By Sex/Gender in Newfoundland and Labrador," *Practice Points*, v.12, April 2025. https://qualityofcarenl.ca/wp-content/uploads/2025/04/PP12_A-Look-at-Poverty-Food-Insecurity-and-Financial-WellBeing-by-Sex-Gender-in-NL.pdf

[5] Jimmy Pratt Foundation, Choices for Youth, and Community Sector Council, *2024 Newfoundland and Labrador Child and Family Poverty Report Card* (2025). https://campaign2000.ca/wp-content/uploads/2025/10/2024-ChildYouth-Poverty-Report-Card_Sept-28.pdf

[6] The Material Deprivation Index (MDI) is an internationally validated, non-income-based poverty measure that looks at what goods and activities a household with an acceptable standard of living would be expected to have. A serious limitation of the MBM based on the Canadian Income Survey, identified by the Jimmy Pratt Foundation, Choices for Youth, & Community Sector Council in their 2024 report, is that it excludes households in extremely remote areas, people who are unhoused, people living in institutions and provincial Indigenous reserves. As they note, although this comprises a small percentage of the general population, they experience disproportionately high rates of poverty, which can skew our understanding of the prevalence of poverty in these populations. See Valerie Tarasuk, Tim Li, and Andree-Anne Fafard St-Germain, *Household Food Insecurity in Canada, 2021* (Toronto: Research to identify policy options to reduce food insecurity (PROOF), 2022), p.9. https://proof.utoronto.ca/resource/household-food-insecurity-in-canada-2021/

[7] Food Banks Canada, *2026 Poverty Report Cards*. (2026). https://content.foodbankscanada.ca/reports/poverty-report-cards_2026_en_full-report.pdf

[8] Food Banks Canada, *2026 Poverty Report Cards*

[9] Food Banks Canada, *2026 Poverty Report Cards*

[10] Daniel Cerdas Sandi, Christine Saulnier, and Russell Williams, *The Value and Benefits of Public Spending in Newfoundland and Labrador.* (Nova Scotia: Canadian Centre for Policy Alternatives, 2026, July). https://www.policyalternatives.ca/news-research/nl-value-of-public-spending/

[11] Daniel Cerdas Sandi et al., *The Value and Benefits*.

[12] Quality of Care NL, A Look At Poverty

[13] A household is considered low-income if its after-tax income is less than 50% on the median after-tax income,

[14] Quality of Care NL, A Look At Poverty

[15] Jimmy Pratt Foundation et al., *2024 Newfoundland and Labrador Child*

[16] Daniel Cerdas Sandi et al., *The Value and Benefits*.

[17] Daniel Cerdas Sandi et al., *The Value and Benefits*; Atlantic Economic Council, "Spotlight on Diversity, Equity, and Inclusion in Atlantic Canada," May 29, 2024. https://atlanticeconomiccouncil.ca/page/NRdiversityinclusion24

[18] Jimmy Pratt Foundation et al., *2024 Newfoundland and Labrador Child*

[19] Jimmy Pratt Foundation et al., *2024 Newfoundland and Labrador Child*

[20] Daniel Cerdas Sandi et al., *The Value and Benefits*.

[21] Food Banks Canada, *2026 Poverty Report Cards*

[22] Campaign 2000 and Disability Without Poverty, *2024 Disability Poverty Report Card* (Campaign 2000, 2024). https://campaign2000.ca/wp-content/uploads/2024/12/Disability-Poverty-Report-Card-2024-English.pdf

[23] The Deep Income Poverty (MBM-DIP) threshold identified households whose disposable income is less than 75 per cent of the MBM.

[24] Jennefer Laidley and Tania Oliveira, *Welfare in Canada, 2025*. (Toronto: Maytree, Caledon Institute of Social Policy, July 2026). https://maytree.com/wp-content/uploads/Welfare_in_Canada_2025.pdf

[25] Campaign 2000 and Disability Without Poverty, *2024 Disability Poverty Report Card*

[26] Narrative Research, *Canadians are Feeling Financial Pressure from Multiple Household Expenses Led by the Cost of Groceries* (July 29, 2026). https://narrativeresearch.ca/canadians-are-feeling-financial-pressure-from-multiple-household-expenses-led-by-the-cost-of-groceries/

[27] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[28] According to Quality of Care NL, the NLMBM is produced by the Newfoundland and Labrador Statistics Agency (NLSA) and has the same definition and similar methodology as the MBM but it uses income tax data, rather than survey data, to determine if households or families are in low income. The MBM and NLMBM values for the province differ slightly for each year because of this distinction. The NLMBM is more specific to the communities and regions of the province and due to the different methodology and datasets used, cannot be used for nation-wide comparisons, according to Jimmy Pratt Foundation, Choices for Youth, & Community Sector Council, *2024 Newfoundland and Labrador Child and Family Poverty Report Card* (2025). https://campaign2000.ca/wp-content/uploads/2025/10/2024-ChildYouth-Poverty-Report-Card_Sept-28.pdf
[29] Government of Canada, *We Can Do Better*
[30] Government of Newfoundland and Labrador, *Recommendations For a Basic Income in Newfoundland and Labrador: Report of the All-Party Committee on Basic Income. Working draft*. (September 9, 2025). https://www.assembly.nl.ca/business/electronicdocuments/All-PartyCommitteeReportOnBasicIncomeWorkingDraftSeptember9-2025.pdf
[31] Government of Canada, *We Can Do Better*
[32] Food Banks Canada, *2026 Poverty Report Cards*
[33] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[34] Food Banks Canada, *2026 Poverty Report Cards*
[35] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[36] Health Accord NL (2022), *Our Province. Our Health. Our Future. A 10-Year Health Transformation: The Report.* https://healthaccordnl.ca/final-reports/
[37] Jimmy Pratt Foundation et al., *2024 Newfoundland and Labrador Child*
[38] Jimmy Pratt Foundation et al., *2024 Newfoundland and Labrador Child*
[39] Jimmy Pratt Foundation et al., *2024 Newfoundland and Labrador Child*
[40] Food First NL, Nourish Leadership, *Transforming Food, Transforming Health, A Submission to the Health Care Task Force, Health Accord for Newfoundland and Labrador*. (September 2021).
[41] Health Accord NL
[42] Health Accord NL, p.245
[43] "Criminologist Weighs in on Crime Trends Reported in Metro Region," *VOCM News*, July 27, 2026. https://vocm.com/2026/07/27/criminologist-weighs-in-on-crime-trends-reported-in-metro-region/
[44] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[45] Government of Newfoundland and Labrador, *Reducing Poverty: An Action Plan for Newfoundland and Labrador* (June 2006). https://www.gov.nl.ca/sswb/files/publications-pdf-prs-poverty-reduction-strategy.pdf
[46] Government of Newfoundland and Labrador, *Reducing Poverty*
[47] Government of Newfoundland and Labrador, *Reducing Poverty*
[48] Government of Newfoundland and Labrador, *Empowering people…engaging community…enabling success. Newfoundland and Labrador Poverty Reduction Strategy Progress Report*. (June 2014). https://www.gov.nl.ca/sswb/files/poverty-pdf-prs-progress-report.pdf. Source: Statistics Canada's 2011 Low Income Cut-Offs (LICOs), After-Tax
[49] Newfoundland and Labrador Statistics Agency, *Percentage of People in Low Income*. StatCan MBM. Source: Centre for Income and Socioeconomic Well-Being Statistics, Statistics Canada. https://www.stats.gov.nl.ca/datatools/Dashboard/DashboardFact.aspx?qfid=60#data_table
[50] Government of Newfoundland and Labrador, *Provincial Government Provides an Update on the Poverty Reduction Plan and Announces Enhancements to Income Support Program*. (June 24, 2025). News Releases. Families and Affordability. https://www.gov.nl.ca/releases/2025/fa-en/0624n04/
[51] Affordable housing is housing that costs less than 30% of a household's before-tax income.
[52] Quality of Care NL, *Social Determinants of Health*. *Sex/Gender*. (February 2025). Data from Statistics Canada. Table 45-10-0075-01 Trust in Others by Gender and Province; Canadian Social Survey (CSS), Q2 2002 and Q4 2022. https://qualityofcarenl.ca/wp-content/uploads/2025/02/QCNL_SDH_Sex_Gender.pdf
[53] Quality of Care NL, Social determinants of health
[54] Government of Newfoundland and Labrador, *Improving Social and Economic Well-Being in Newfoundland and Labrador. Discussion Guide*.

[55] Newfoundland and Labrador Centre for Applied Health Research (NLCAHR), *Improving Social and Economic Well-Being in Newfoundland and Labrador*. (October 20, 2022). https://www.mun.ca/nlcahr/media/production/memorial/administrative/nl-centre-for-applied-health-research/media-library/researchexchange/Social%20and%20Economic%20Well-Being%20RRyan%20%20October%2020%202022.pdf
[56] Government of Canada, *We Can Do better*
[57] Government of Canada, *We Can Do better*
[58] Food Banks Canada, *2026 Poverty Report Cards*
[59] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[60] See testimony of Dr. Parisa Mahboubi, House of Commons, Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities, "Evidence", 43rd parliament, 2nd session, (23 February 2021).
[61] Christine Saulnier, and Russell Williams, *Newfoundland and Labrador's 2023 Living Wages: Seeking a Better Deal for Low-Wage Workers.* (Halifax: Canadian Centre for Policy Alternatives, Nova Scotia Office, 2023). https://policyalternatives.ca/publications/reports/newfoundland-and-labrador%E2%80%99s-2023-living-wages
[62] Newfoundland and Labrador Minimum Wage Review Committee Report (2022). https://www.gov.nl.ca/ecc/files/Minimum-Wage-Review-Committee-Report-May-2022.pdf
[63] Newfoundland and Labrador Minimum Wage Review Committee Report
[64] Food Banks Canada, *2026 Poverty Report Cards*
[65] Newfoundland and Labrador Statistics Agency, *Employment Beneficiaries, monthly*. Source: Source: Statistics Canada Table 14-10-0009-01. February 2026. https://www.stats.gov.nl.ca/Statistics/Topics/ei/PDF/Annual_Beneficiaries_NL.pdf.
[66] Government of Newfoundland and Labrador. *Provincial Government Provides an Update*
[67] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[68] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[69] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[70]Daniel Cerdas Sandi et al., *The Value and Benefits*.
[71] "NDP Calling on Province to Remove HST from Home Heating Costs," *VOCM News*, July 30, 2026. https://vocm.com/2026/07/30/305633/
[72] Narrative Research, *Canadians are Feeling Financial Pressure*
[73] "National Survey Shows One-Third of Canadians Strained by High Electricity Costs," *VOCM News*, July 31, 2026. https://vocm.com/2026/07/31/305793/
[74] "Social assistance" and "income support" are often used interchangeably to describe government financial help for low-income residents, but structurally they differ in scope. Social assistance is a broad umbrella term used to encompass all provincial, territorial, or federal measures, while income support is a specific name used by jurisdictions, including Newfoundland and Labrador, to refer to the financial payment program used to deliver monthly necessities to eligible individuals
[75] Food Banks Canada, *2026 Poverty Report Cards*
[76] The communities studied are: Burgeo, Port aux Basques, St. Anthony, Grand Falls-Windsor, Pasadena, Gander, Corner Brook, Placentia, Fogo, Happy Valley-Goose Bay, and Marystown.
[77] Hope Jamieson, *Pull Together: Addressing Housing Insecurity in Newfoundland and Labrador Executive Summary*. (Choices for Youth and Municipalities Newfoundland and Labrador, 2024). https://www.gandercanada.com/media/lejou0g1/executive-summary.pdf
[78] Newfoundland and Labrador Statistics Agency, *Income Support Recipients*. Newfoundland and Labrador. Source: Government of Newfoundland and Labrador, Department of Social Supports and Well-Being. https://www.stats.gov.nl.ca/DataTools/Dashboard/DashboardFact.aspx?qfid=44
[79] Food Banks Canada, *2026 Poverty Report Cards*
[80] Food Banks Canada, *2026 Poverty Report Cards*
[81] Government of Newfoundland and Labrador, Finance. Taxes, Programs and Incentives. Personal. NL Income Supplement and the NL Senior's Benefit. https://www.gov.nl.ca/fin/tax-programs-incentives/personal/income-supplement/
[82] Daniel Cerdas Sandi, Christine Saulnier, & Russell Williams, *2025 Living Wages for Newfoundland and Labrador, Nova Scotia and Prince Edward Island: Too Many Workers Struggle to Make Ends Meet.* (Halifax: Canadian Centre

for Policy Alternatives, Nova Scotia Office, 2025). https://www.policyalternatives.ca/wp-content/uploads/2025/08/2025-Living-Wages-for-NL-NS-and-PEI-Too-many-workers-struggle-to-make-ends-meet-1.pdf

[83] The Newfoundland and Labrador Anti-Poverty Coalition, *Written Submission for the Consultations in Advance of the 2026 Provincial Budget*. https://static1.squarespace.com/static/68b9c0b210446b626402eb7f/t/69d7d9057915cc2f853128d4/1775753482438/NLAPC+PBS+2026-1.pdf

[84] The Newfoundland and Labrador Anti-Poverty Coalition, *Written Submission*

[85] Food Banks Canada, *2026 Poverty Report Cards*

[86] Health Accord NL

[87] Christine Saulnier, and Russell Williams, *Newfoundland and Labrador's 2023 Living Wages*

[88] Daniel Cerdas Sandi, et al., *2025 Living Wages*

[89] Daniel Cerdas Sandi, et al., *2025 Living Wages*

[90] Daniel Cerdas Sandi, et al., *2025 Living Wages*

[91] Daniel Cerdas Sandi, et al., *2025 Living Wages*

[92] Daniel Cerdas Sandi, et al., *2025 Living Wages*

[93] Newfoundland and Labrador Minimum Wage Review Committee Report (2022).

[94] Daniel Cerdas Sandi, Christine Saulnier, & Russell Williams, *2025 Living Wages for Newfoundland and Labrador, Nova Scotia and Prince Edward Island: Too Many Workers Struggle to Make Ends Meet.* (Halifax: Canadian Centre for Policy Alternatives, Nova Scotia Office, 2025). https://www.policyalternatives.ca/wp-content/uploads/2025/08/2025-Living-Wages-for-NL-NS-and-PEI-Too-many-workers-struggle-to-make-ends-meet-1.pdf

[95] Newfoundland and Labrador Statistics Agency, *Profile of Minimum Wage Earners in Newfoundland and Labrador, Annual Average 2025*. Source: Statistics Canada, Labour Force Survey (LFS); Newfoundland & Labrador Statistics Agency, Special Tabulations https://www.stats.gov.nl.ca/Statistics/Topic.s/minimumwage/PDF/Profile__MinWageNL_2025.pdf.

[96] Health Accord NL

[97]https://www.cdhowe.org/sites/default/files/2021-12/Commentary_561.pdf See also Angele Alook, Sheila, Block, and Grace-Edward Galabuzi, *A Disproportionate Burden: COVID-19 Labour Market Impacts on Indigenous and Racialized Workers in Canada.* (Ottawa: Canadian Centre for Policy Alternatives, December 7, 2021). https://policyalternatives.ca/publications/reports/disproportionate-burden

[98] Daniel Cerdas Sandi, et al., *2025 Living Wages*

[99] Daniel Cerdas Sandi, and Christine Saulnier, *Closing the Gaps: Gender Pay Inequity in Atlantic Canada* (Nova Scotia: Canadian Centre for Policy Alternatives, 2026). https://www.policyalternatives.ca/news-research/closing-the-gaps/

[100] Daniel Cerdas Sandi, and Christine Saulnier, *Closing the Gaps*

[101] Daniel Cerdas Sandi, and Christine Saulnier, *Closing the Gaps*

[102] Daniel Cerdas Sandi, and Christine Saulnier, *Closing the Gaps*

[103] Daniel Cerdas Sandi, and Christine Saulnier, *Closing the Gaps*

[104] Daniel Cerdas Sandi, and Christine Saulnier, *Closing the Gaps*

[105] Daniel Cerdas Sandi, and Christine Saulnier, *Closing the Gaps*

[106] Daniel Cerdas Sandi, and Christine Saulnier, *Closing the Gaps*; Ariyana Gomes, "Pay Equity Regulations Nowhere to Be Found Nearly a Year After Deadline, Say Advocates," *CBC News*, October 9, 2024. https://www.cbc.ca/news/canada/newfoundland-labrador/pay-equity-nl-government-update-1.7345831

[107] Daniel Cerdas Sandi, and Christine Saulnier, *Closing the Gaps*

[108] Newfoundland and Labrador Federation of Labour, *Newfoundland and Labrador Needs an Equality Reset: A Backgrounder on Bill 3* Pay Equity and Pay Transparency Act (2023).

[109] Government of Newfoundland and Labrador, *Recommendations For a Basic Income*

[110] Government of Newfoundland and Labrador, *Recommendations For a Basic Income*

[111] Government of Newfoundland and Labrador, *Recommendations For a Basic Income*

[112] A tax credit that can be paid out in a direct cash transfer to an individual

[113] Newfoundland and Labrador Anti-Poverty Coalition, *A Basic Income for Newfoundland and Labrador. Opportunities, Options, and Analysis*. (2021).

https://static1.squarespace.com/static/68b9c0b210446b626402eb7f/t/6a2039967095ce0c8f1e41fc/1780496790789/Basic_Income_Policy_Paper-BasicIncomeNL.pdf
[114] Newfoundland and Labrador Anti-Poverty Coalition, *A Basic Income*
[115] Newfoundland and Labrador Anti-Poverty Coalition, *A Basic Income*
[116] Newfoundland and Labrador Anti-Poverty Coalition, *A Basic Income*
[117] Newfoundland and Labrador Anti-Poverty Coalition, *A Basic Income*
[118] First Light, *Universal Basic Income Proposed to Address Cost-of-Living Crisis,* (2024, April 30). https://firstlightnl.ca/article/universal-basic-income-proposed-to-address-cost-of-living-crisis/
[119] A guaranteed annual income (GAI) is a program that "tops up" incomes of lower-income individuals to an agreed-upon minimum level. Also known as a guaranteed minimum income, income floor, or basic income. A guaranteed livable income is a variant of a guaranteed annual income with a higher benefit rate.
[120] Government of Newfoundland and Labrador, *Recommendations For a Basic Income*
[121] YWCA St. John's, *Child Care at Work: Improving Equitable Child Care Access in Newfoundland and Labrador* (March 2026). https://static1.squarespace.com/static/55cb7bb2e4b00ab2850ee4d8/t/69cab76254aff653103a793d/1774892898184/ChildCareatWork-Report-March2026.pdf
[122] Jimmy Pratt Foundation et al., *2024 Newfoundland and Labrador Child*
[123] The Canadian Women's Foundation, Canadian Centre for Policy Alternatives, Ontario Nonprofit Network, & Fay Faraday, *Resetting Normal: Women, Decent Work and Canada's Fractured Care Economy*. (July 2020). https://canadianwomen.org/wp-content/uploads/2020/07/ResettingNormal-Women-Decent-Work-and-Care-EN.pdf

[124] Choices for Youth and the Jimmy Pratt Foundation, *2023 Child Poverty Report Card* *https://jimmyprattfoundation.ca/wp-content/uploads/2024/02/Feb-15NL_Child-Poverty-Report-Card_FA.pdf*
[125] YWCA St. John's, *Child Care at Work*; see Martha Friendly, Ngoc Tho Nguyen, and Matthew Taylor, *Child Care for Whom? Background Paper for Inclusive Child Care for All* (Toronto: Child Care Resource and Research Unit, November 2023). https://childcarecanada.org/sites/default/files/Child-care-for-whom-Inclusive-cc-for-all.pdf
[126] Daniel Cerdas Sandi, et al., *2025 Living Wages*
[127] YWCA St. John's, *Child Care at Work*
[128] Jimmy Pratt Foundation et al., *2024 Newfoundland and Labrador Child*
[129] Jimmy Pratt Foundation et al., *2024 Newfoundland and Labrador Child*, p.4
[130] YWCA St. John's, *Child Care at Work*
[131] YWCA St. John's, *Child Care at Work*
[132] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[133] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[134] Environics Institute for Survey Research, YMCA Canada and YWCA Canada, *Public Support for Child Care Programs in Canada*. (2025). https://ywcacanada.ca/wp-content/uploads/2025/09/ENV_YMCA_Public-Support-for-Child-Care-Programs-in-Canada.pdf
[135] David Macdonald. And Martha Friendly, *The Price is Not Right (Yet): $10-a-day Child Care Falling Short of Target.* Canadian Centre for Policy Alternatives (July 9, 2025). https://www.policyalternatives.ca/news-research/the-price-is-not-right-yet-10-a-day-child-care-falling-short-of-target/
[136] Daniel Cerdas Sandi, et al., *2025 Living Wages*
[137] Department of Education and Early Childhood Development. (2026). *Child Care Subsidy Policy Manual*. Government of Newfoundland and Labrador. https://www.gov.nl.ca/education/files/Child-Care-Subsidy-Policy-Manual-.pdf
[138] Daniel Cerdas Sandi, et al., *2025 Living Wages*
[139] David Macdonald, *Cash Cow: Assessing Child Care Space Creation Progress*. (Canadian Centre for Policy Alternatives, August 21, 2025). https://www.policyalternatives.ca/news-research/cash-cow-assessing-child-care-space-creation-progress/
[140] Environics Institute for Survey Research, YMCA Canada and YWCA Canada, *Public Support for Child Care*
[141] Environics Institute for Survey Research et al., *Public Support for Child Care*
[142] Environics Institute for Survey Research et al., *Public Support for Child Care*
[143] YWCA St. John's, *Child Care at Work*

[144] YWCA St. John's, *Child Care at Work*; Kerry McCuaig, Emis Akbari, and Allison Correia, *Canada's Children Need a Professional Early Childhood Education Workforce* (Atkinson Centre for Society and Child Development, Ontario Institute for Studies in Education, University of Toronto, April 2022). https://ecereport.ca/media/uploads/wr-downloads/canadas_children_need_a_professional_early_childhood_education_workforce.pdf; Jimmy Pratt Foundation et al. *2024 Newfoundland and Labrador Child*
[145] David Macdonald, *The Last Mile: Provincial Child Care Expansion at the Five-Year Deadline*. (Canadian Centre for Policy Alternatives, January 27, 2026). https://www.policyalternatives.ca/news-research/the-last-mile-provincial-child-care-expansion-at-the-five-year-deadline/
[146] Kerry McCuaig, Emis Akbari, and Allison Correia, *Canada's Children Need a Professional Early Childhood Education Workforce* (Atkinson Centre for Society and Child Development, Ontario Institute for Studies in Education, University of Toronto, April 2022). https://ecereport.ca/media/uploads/wr-downloads/canadas_children_need_a_professional_early_childhood_education_workforce.pdf
[147] Kerry McCuaig, Emis Akbari, and Allison Correia, *Canada's Children*
[148] Jimmy Pratt Foundation, Newfoundland and Labrador Federation of Labour, & Workers' Action Network of NL, *The Child Care Crisis is a Workforce Crisis. Early Childhood Educator Survey Report*. (March 28, 2024). https://nlfed.ca/wp-content/uploads/sites/83/2024/03/JPF-ECE-Survey_FA.pdf
[149] Government of Newfoundland and Labrador. Social Supports and Well-Being. Income Support. The Newfoundland and Labrador Child Benefit (NLCB). https://www.gov.nl.ca/sswb/income-support/child/
[150] Daniel Cerdas Sandi, et al., *2025 Living Wages*
[151] Daniel Cerdas Sandi, et al., *2025 Living Wages*
[152] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[153] Government of Canada. National School Food Program – 2025 to 2027 Action Plan – Newfoundland and Labrador. https://www.canada.ca/en/employment-social-development/programs/school-food/agreements/newfoundland-action-plan-2025.html
[154] Food Banks Canada, *2026 Poverty Report Cards*
[155] Daniel Cerdas Sandi, et al., *2025 Living Wages*
[156] Community Foundation of Newfoundland and Labrador and Memorial University's Harris Centre, *Newfoundland and Labrador's Vital Signs 2024*. Source: Statistics Canada. https://cfnl.ca/wp-content/uploads/2024/05/2024-NL-Vital-Signs-Pages-Final.pdf
[157] Daniel Cerdas Sandi, et al., *2025 Living Wages*
[158] *Newfoundland and Labrador's Vital Signs 2024*. The MLS HPI Benchmark is an estimate similar to the average home price but aims to capture a typical home purchase price in a given market and excludes the highest and lowest prices from its calculation.
[159] Jimmy Pratt Foundation et al., *2024 Newfoundland and Labrador Child*
[160] Daniel Cerdas Sandi, et al., *2025 Living Wages*
[161] *Newfoundland and Labrador's Vital Signs 2024*
[162] Food Banks Canada, *2026 Poverty Report Cards*
[163] Pull together executive summary
[164] Pull together executive summary
[165] Quality of Care NL, A Look at Poverty
[166] Chris Powell, "Minimum Wage Hike Likely Means Higher Grocery Prices: CFIG," *Canadian Grocer*, May 11, 2021. https://canadiangrocer.com/minimum-wage-hike-likely-means-higher-grocery-prices-cfig
[167] Monica Da Ponte, *A Deep Dive into Poverty. An Exploratory Analysis of the Root Causes of Poverty and Possible Pathways for Systems Change* (*Canadian Poverty Institute*, October 17, 2025). https://static1.squarespace.com/static/595d068b5016e12979fb11af/t/68f15efd7cb3a5628aa4b8b8/1760648958486/A+Deep+Dive+Into+Poverty+and+Systems+Change_Aug20.pdf
[168] The right of people, either collectively or alone, to have permanent, physical and economic access to sufficient, culturally appropriate food.
[169] Newfoundland and Labrador Anti-Poverty Coalition, *A Basic Income*
[170] Food Banks Canada, *2026 Poverty Report Cards*
[171] *Newfoundland and Labrador's Vital Signs 2024*
[172] Quality of Care NL, A Look at Poverty
[173] Food Banks Canada, *2026 Poverty Report Cards*

[174] Canadian Income Survey, Statistics Canada. Reported in *Newfoundland and Labrador's Vital Signs 2024*
[175] Food Banks Canada, *2026 Poverty Report Cards*
[176] Food First NL, *Rethinking Food Charity in Newfoundland and Labrador: Results, Reflections, and Recommendations 2022-23*. https://static1.squarespace.com/static/54d9128be4b0de7874ec9a82/t/648379449f66dc3abfdb190d/1686337869723/rethinking-food-charity-final-report-WEB.pdf
[177] *Newfoundland and Labrador's Vital Signs 2024*. Source: Food Banks Canada.
[178] Food First NL, *Rethinking Food Charity*
[179] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[180] To test this, Cerdas Sandi, D., C. Saulnier, and R. Williams (2026, July) simulated a scenario using Statistics Canada's Social Policy Simulation Database and Model (SPSD/M).
[181] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[182] For All of Us, PC Platform 2025
[183] Government of Newfoundland and Labrador, *Recommendations For a Basic Income*
[184] Jimmy Pratt Foundation et al., *2024 Newfoundland and Labrador Child*
[185] Jimmy Pratt Foundation et al., *2024 Newfoundland and Labrador Child*
[186] Government of Newfoundland and Labrador, *Provincial Government Begins Development of New Poverty Reduction and Prevention Strategy*. (2026, March 26). News Releases. Social Supports and Well-Being. https://www.gov.nl.ca/releases/2026/sswb/0326n01/
[187] Food Banks Canada, *2026 Poverty Report Cards*
[188] Beginning April 1, 2024, Nova Scotia's minimum wage rate was adjusted with inflation plus an additional 1% annually.
[189] Daniel Cerdas Sandi et al., *The Value and Benefits*.
[190] Christine Saulnier and Charles Plante, *The Cost of Poverty in the Atlantic Provinces* (Nova Scotia: Canadian Centre for Policy Alternatives, April 2021). https://www.policyalternatives.ca/wp-content/uploads/attachments/CostofpovertyinAtlanticprovincesCCPA.pdf
[191] Government of Canada, *We Can Do Better*
[192] Daniel Cerdas Sandi et al., *The Value and Benefits*.