METHODOLOGY

General Notes about Grading and Methodology

How we determined indicator grades (Section 1, 2, 3)

Grades were determined by designating the provincial data average as a D grade, then taking the difference between the highest and lowest scores and developing an evenly distributed range from A to F (12 increments).

> *D = Avg of provincial data*
> *Increment = Provincial Data Range Min-Max / 12*
> *Therefore, if D = Avg of provincial data then D+ = Avg of provincial data + increment*

This range from A to F is a data scale. There is a unique data scale for each indicator (see below).

Data from each province was then rounded to the nearest letter grade in the data scale. Where a data point falls between grades, it has been rounded upwards to the higher grade.

Rationale Behind Using Provincial Averages

Each of the grades in the report cards are developed by creating a data scale based on the 10 provinces in Canada.

Each province was given an equal weighting to determine the averages. This approach was used instead of weighting the averages according to the population of each province. We chose this approach because the purpose of this activity is to compare the provinces to each other. Taking their size into account would skew the data so that larger provinces would be more likely to receive moderate grades and would therefore be an unfair comparison.

In addition, to avoid skewing the data scales, grades for the territories were left out of the average. Economic conditions in the territories and challenges with data collection have resulted in some vastly different responses than the rest of the country. Including these data points when developing the scale would have skewed the data for the remaining governments. Territories were still graded on the same scale as the provinces.

Why the Average is a D grade

Determining which letter grade would represent the average was an important task in the development of the report cards. While C is often considered an average grade, we selected D as the average because we begin this exercise with the knowledge that governments across Canada are not doing enough. As poverty and food insecurity are worsening across Canada, and legislation from governments across the country are holding people below the poverty line, we cannot say that provinces are doing a relatively good, or average job when it comes to poverty reduction. A D grade begins this grading exercise with the understanding that there is room for growth in Canada, and that Canadians should not be content with the status of poverty, as it stands.

How we determined grades in Section 4: Legislative Progress

Upon assessment of the legislative progress made in each region over the 2023 year, regions were assigned into one of five performance categories (see below).

Each category is linked with a corresponding grade.

Very Inadequate Progress	Inadequate Progress	Stagnant	Adequate Progress	Very Adequate Progress
F	D	C	B	A
The government needs legislative progress but is failing to take the necessary action. Any action taken, holds people to a similar level of poverty as before. If the trend is continued, the financial situation for people living with low incomes in the province will likely worsen.	The government is introducing the minimum amount of poverty legislation necessary and little to no steps forward have been taken to expand existing efforts.	The government has introduced one or two significant policies but fails to address several key areas of poverty; such as housing, social assistance advancements, and targeted programs for vulnerable demographics.	The government has taken steps to improve poverty elimination in the province. If the trend is continued, it is expected that the province will see positive outcomes for people living with low incomes.	The government has introduced legislation that will lead to positive outcomes for low-income people within the province. The province demonstrates leadership and sets a strong example for other provinces in the country.

How we determined section grades

The report cards are composed of four sections (three for the territories). Each of those sections are given an overall section grade based on the indicators within the section.

Overall section grades were calculated in a standard letter grade-averaging formula. Grades were given an assigned grade point, which was then averaged according to the weight of each indicator. Indicator weights are detailed in the below sections.

Section Grade = (Grade 1 * Weight 1) + (Grade 2 * Weight 2)…/10

Grade points (GP) were assigned on a 4.3 scale.

GP Converter	
A+	4.3
A	4
A-	3.7
B+	3.3
B	3
B-	2.7
C+	2.3
C	2
C-	1.7
D+	1.3
D	1
D-	0.7
F	0

How we determined final grades

Similar to the methodology outline above, the four sections of the scorecard were given a weight which was then converted into an average grade. The formula is the same. Weights for each of the sections are as follows:

> Section 1: Experience of Poverty = 2.5/10

> Section 2: Measuring Poverty = 3.5/10

> Section 3: Material Deprivation = 2/10

> Section 4: Legislative Progress = 2/10

A note on the final grades for the territories

Each of the territories received an incomplete (INC) grade for section one of the report card (see 'Section 1 – Experience of Poverty' below for details). Because of this incomplete grade in section one, we were unable to assign a final grade to the territories. As such, the territories received a final grade of INC.

A note on grading in 2023 vs 2024

This grading scale was developed for two purposes: First, this approach allows for clear and direct comparisons between provinces, building a scale from the highest and lowest numbers in the country. Second, because this is the first year that the survey was fielded, grades could not be determined by comparing data to previous years. **From 2024 onwards, scores will be determined by comparing scores to the previous year's numbers and developing a grading scale based on whether numbers improve, remain stable, or deteriorate.**

Section 1 – Experience of Poverty

Section 1 Data Source

The public opinion data used in this section was based on an online study conducted by Discover by Navigator on behalf of Food Banks Canada. A total of 4292 adult Canadians participated in this study. The regional distribution was as follows:

Completed interview per province

Province	Count
ON	1072
QC	706
BC	370
AB	356
MB	343
SK	326
NB	318
NL	318
NS	316
YT	66
PEI	52
NT	33
NU	16
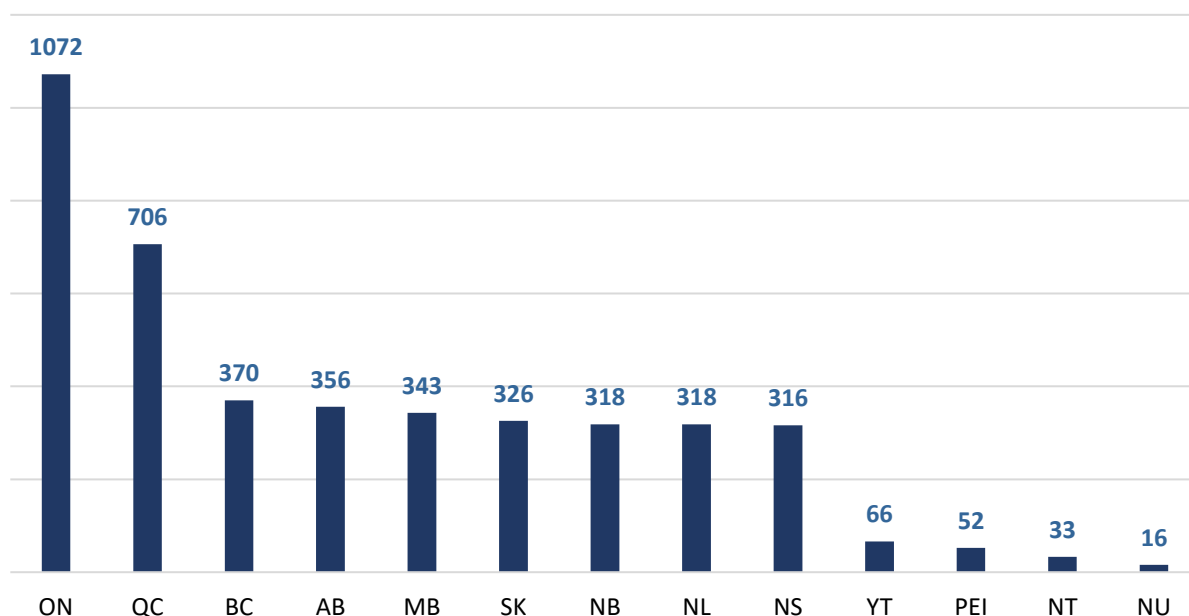
The data collection was conducted between March 22 and April 5, 2023. Quotas and weighting were employed for the general population to ensure that the sample's composition reflects that of the Canadian population according to Statistics Canada census data.

For comparison purposes, a probability sample of this size would carry a margin of error of +/- 2.0 percentage points, 19 times out of 20.

Provincial and regional findings are reported throughout this report. Of note, because of relatively small sample sizes, findings for Prince Edward Island and the North should be interpreted directionally.

A note on the North

Due to small sample sizes, data for the northern territories was collected and analyzed as one region (the North) rather than by territory.

In addition, given the lack of access to the internet in the North, we believe that the sample collected in the territories is not representative of the entire population. Many communities in the North live with little to no access to the internet and are difficult to reach for survey collection.

As such, the territories have been given an incomplete (INC) grade for section one.

Section 1 - Indicator 1: Worse off compared to last year

This grade is based on the percentage of respondents who indicated they are financially worse-off compared to 1 year prior.

Section Weight: 2.5/10

Note: Data are in percentages.

1.1 Worse off Compared to Last Year			
Province	**Data**	**Grade**	**GP**
BC	47.0	D-	0.7
AB	49.4	F	0
SK	49.3	F	0
MB	41.5	C-	1.7
ON	43.1	D+	1.3
QC	33.7	B+	3.3
NL	42.6	C-	1.7
PEI	46.9	D-	0.7
NS	52.5	F	0
NB	46.3	D-	0.7
North	31.3	A	4
CAN	42.6	C-	1.7

Data Scale	Grade
29.6	A+
31.1	A
32.7	A-
34.3	B+
35.8	B
37.4	B-
39.0	C+
40.5	C
42.1	C-
43.7	D+
45.2	D
46.8	D-
48.4	F

Section 1 - Indicator 2: More than 30% of income on housing

This grade is based on the percentage of respondents who indicated they are spending 30% or more of their income on housing.

Section Weight: 2.5/10

Note: Data are in percentages

1.2 30% of Income on Housing			
Province	**Data**	**Grade**	**GP**
BC	39.1	F	0
AB	34.8	D+	1.3
SK	36	D-	0.7
MB	28.7	B+	3.3
ON	37.8	F	0
QC	34.8	D+	1.3
NL	30.9	B-	2.7
PEI	35.2	D	1
NS	35.3	D	1
NB	40.2	F	0
North	53	F	0.0
CAN	36.4	D-	0.7

Data Scale	Grade
25.7	A+
26.7	A
27.6	A-
28.6	B+
29.5	B
30.5	B-
31.4	C+
32.4	C
33.4	C-
34.3	D+
35.3	D
36.2	D-
37.2	F

Section 1 - Indicator 3: Accessibility of healthcare

This grade is based on the percentage of respondents who indicated they 'somewhat disagree' or 'strongly disagree' with the statement 'I can access and receive healthcare anytime I need to' AND stated the reason was due to one or more of the following reasons: 'I can't take time off work'; 'I don't have healthcare coverage'; 'I don't have money for medication'.

Section Weight: 1/10

Note: Data are in percentages.

1.3 Accessibility Healthcare			
Province	**Data**	**Grade**	**GP**
BC	14.2	C-	1.7
AB	15.0	C-	1.7
SK	21.2	F	0
MB	21.2	F	0
ON	30.1	F	0
QC	12.7	C	2
NL	14.0	C-	1.7
PEI	22.3	F	0
NS	8.8	B-	2.7
NB	20.4	D-	0.7
North	9.1	B-	2.7
CAN	18.9	D	1

Data Scale	Grade
0.2	A+
2.0	A
3.8	A-
5.6	B+
7.3	B
9.1	B-
10.9	C+
12.7	C
14.4	C-
16.2	D+
18.0	D
19.8	D-
21.5	F

Section 1 - Indicator 4: Adequacy of supports

This grade is based on the percentage of individuals who indicated that they 'personally receive some form of social security benefit or support' AND indicated that 'social assistance rates aren't high enough to help me keep up with the cost of living'.

Section Weight: 2.5/10

Notes: Data are in percentages.

1.4 Adequacy of Supports			
Province	Data	Grade	GP
BC	57.3	F	0
AB	48.5	D-	0.7
SK	58.8	F	0
MB	43.2	D+	1.3
ON	44.4	D	1
QC	39.6	C-	1.7
NL	55.1	F	0
PEI	20.8	A-	3.7
NS	38.5	C-	1.7
NB	42.2	D+	1.3
North	31.8	C+	2.3
CAN	45.9	D	1

Data Scale	Grade
13.2	A+
16.3	A
19.5	A-
22.7	B+
25.8	B
29.0	B-
32.2	C+
35.3	C
38.5	C-
41.7	D+
44.8	D
48.0	D-
51.2	F

Section 1 - Indicator 5: Fixed costs as % of income

This grade is based on the combination of results from several questions asking the average amount individuals spend on fixed costs like internet, transport, groceries, and utilities. The average amounts spent were converted into a portion of income for those earning $75,000 a year or less (given in a range from lowest to highest). This number is the higher end of the range provided.

Section Weight: 1.5/10

Notes: Data are in percentages.

1.5 Fixed costs as a % of Income			
Province	Data	Grade	GP
BC	53.6	B-	2.7
AB	54.5	C+	2.3
SK	57.7	D+	1.3
MB	59.1	D	1
ON	55	C+	2.3
QC	57.2	D+	1.3
NL	63.9	F	0
PEI	59.1	D	1
NS	65.6	F	0
NB	59.9	D-	0.7
North	48.8	A+	4.3
CAN	56.3	C-	1.7

Data Scale	Grade
48.6	A+
49.6	A
50.6	A-
51.6	B+
52.6	B
53.6	B-
54.6	C+
55.6	C
56.6	C-
57.6	D+
58.6	D
59.6	D-
60.6	F

Section 2 – Measuring Poverty

Section 2 Data sources

This section relies on a series of data sources, which, like the indicators in Section 1, were selected to address the range of factors that indicate the various manifestations and causes of poverty in Canada.

1. The poverty rate (MBM) is based on data from the Statistics Canada 2021 Canadian Income Survey table showing poverty and low income statistics by selected demographic characteristics. Poverty rates in this table were defined using the MBM with a 2018 base.

2&3. The second (Social Assistance as a Percent of the Poverty Line - Singles) and third (Disability Assistance as a Percent of the Poverty Line) metrics use Maytree's Welfare in Canada 2022 report, a study carried out by Maytree that highlights the components of welfare incomes and compares them to the official poverty line (MBM). MBM thresholds are typically based on the capital city of each region. Grades for the indicators in this report are based on the maximum annual (provincial only) social assistance rates for these groups (unattached singles and unattached singles with a disability) compared to the regional MBM. Details on calculations can be found below.

4. This grade is based on Statistics Canada's Labour force characteristics by province (unemployment), monthly adjusted. This data is from March 2023.

5. This grade is based on the combination of Marginal, Moderate, and Severe food insecurity rates for all persons in 2022 based on data from Statistics Canada Canadian Income Survey (2021).

Special case: Canada and Nunavut grades for Section 2

Note that due to Social Assistance being a provincial program, Indicators 2 and 3 (based on Maytree Social Assistance data) were not included in this section for the Canada scorecard. As such, the weighting for the Canada report card in section 2 is as follows:

Poverty Rate – 4/10

Unemployment – 2/10

Food Insecurity – 4/10

Nunavut also was not captured in Indicators 2 and 3 due to there being no MBM or MBM-N for the territory. It also received the same weighting, as listed above.

Section 2 - Indicator 1: Poverty rate

This grade is based on the percentage of Canadians who live below the official poverty line, otherwise known as the Market Basket Measure (MBM).

Section Weight: 3/10

Notes: Data are in percentages.

2.1 Poverty Rate			
Province	Data	Grade	GP
BC	8.8	F	0
AB	7.8	D	1
SK	9.1	F	0
MB	8.8	F	0
ON	7.7	D	1
QC	5.2	A-	3.7
NL	8.1	D-	0.7
PEI	7.4	D+	1.3
NS	8.6	F	0
NB	6.7	C	2
YK	8.8	F	0
NWT	10.2	F	0
NT	21.3	F	0
CAN	7.4	D+	1.3

Data Scale	Grade
4.6	A+
4.9	A
5.2	A-
5.5	B+
5.9	B
6.2	B-
6.5	C+
6.8	C
7.2	C-
7.5	D+
7.8	D
8.1	D-
8.5	F

Section 2 - Indicator 2: Social Assistance as a Percent of the Poverty Line (Singles)

Section Weight: 1.5/10

Notes: Data are in percentages. Tables demonstrating assistance rates are included below.

2.2 SA as a % of poverty line			
Province	Data	Grade	GP
BC	42	D-	0.7
AB	32	F	0
SK	45	D	1
MB	37	F	0
ON	34	F	0
QC	89	A	4
NL	46	D	1
PEI	64	C+	2.3
NS	34	F	0
NB	31	F	0
YK	66	C+	2.3
NWT	112	A+	4.3

Data Scale	Grade
93.7	A+
88.9	A
84.1	A-
79.2	B+
74.4	B
69.6	B-
64.7	C+
59.9	C
55.1	C-
50.2	D+
45.4	D
40.6	D-
35.7	F

	AB	BC	MB	NB	NL	NS	ON	PEI	QC	SK
MBM	$ 27,866	$ 27,863	$ 25,471	$ 24,395	$ 25,466	$ 26,219	$ 27,631	$ 25,517	$ 23,014	$ 26,009
Social Assistance	$ 8,940	$ 11,220	$ 9,484	$ 7,050	$ 9,102	$ 8,232	$ 8,796	$ 15,320	$ 18,257	$ 10,760
Additional Social Assistance	$ -	$ 35	$ -	$ 225	$ 2,000	$ 400	$ -	$ 190	$ -	$ -
Provincial Tax Credits/benefits	$ -	$ 423	$ -	$ 300	$ 731	$ 405	$ 721	$ 800	$ 2,142	$ 854
Provincial Assistance as % of MBM	32%	42%	37%	31%	46%	34%	34%	64%	89%	45%

	YK	NWT	NVT
MBM	$ 29,562	$ 22,496	N/A
Social Assistance	$ 18,269	$ 25,057	$ 9,228
Additional Social Assistance	$ 959	$ -	$ -
Provincial Tax Credits/benefits	$ 248	$ 234	$ -
	66%	112%	#VALUE!

Section 2 - Indicator 3: Disability Assistance as a Percent of the Poverty Line

Section Weight: 1.5/10

Notes: Data are in percentages. Tables demonstrating assistance rates are included below.

2.3 DA as a % of poverty line			
Province	Data	Grade	GP
BC	62	D+	1.3
AB	37	F	0
SK	62	D+	1.3
MB	52	F	0
ON	54	D-	0.7
QC	69	C	2
NL	77	B	3
PEI	71	C+	2.3
NS	47	F	0
NB	43	F	0
YK	78	B	3
NWT	93	A+	4.3

Data Scale	Grade
90.7	A+
87.4	A
84.1	A-
80.7	B+
77.4	B
74.1	B-
70.7	C+
67.4	C
64.1	C-
60.7	D+
57.4	D
54.1	D-
50.7	F

	AB (BFE)	BC	MB	NB	NL	NS	ON	PEI	QC	SK
MBM	$ 27,866	$ 27,863	$ 25,471	$ 24,395	$ 25,466	$ 26,219	$ 27,631	$ 25,517	$ 23,014	$ 26,009
Social Assistance	$ 10,392	$ 16,302	$ 12,007	$ 8,703	$ 8,250	$ 11,400	$ 14,264	$ 17,120	$ 13,656	$ 14,320
Additional Social Assistance	$ -	$ 659	$ 1,260	$ 1,425	$ 10,400	$ 400	$ -	$ 190	$ -	$ 840
Provincial Tax Credits/benefits	$ -	$ 423	$ -	$ 300	$ 1,069	$ 405	$ 747	$ 800	$ 2,142	$ 854
Provincial Disability Assistance as % of MBM	37%	62%	52%	43%	77%	47%	54%	71%	69%	62%

		YK	NWT	NVT
MBM		$ 29,562	$ 33,496	N/A
Social Assistance		$ 18,269	$ 25,487	$ 9,228
Additional Social Assistance		$ 4,613	$ 5,328	$ 3,000
Provincial Tax Credits/benefits		$ 248	$ 234	$ -
		78%	93%	#VALUE!

Section 2 - Indicator 4: Unemployment

Section Weight: 1/10

Notes: Data are in percentages.

2.5 Unemployment					Data Scale	Grade
Province	**Data**	**Grade**	GP		0.6	A+
BC	4.5	C-	1.7		1.2	A
AB	5.7	D	1		1.7	A-
SK	4.7	C-	1.7		2.2	B+
MB	4.7	C-	1.7		2.7	B
ON	5.1	D+	1.3		3.2	B-
QC	4.2	C	2		3.7	C+
NL	10.3	F	0		4.2	C
PEI	6.6	F	0		4.7	C-
NS	5.7	D	1		5.2	D+
NB	5.8	D	1		5.7	D
					6.2	D-
YK	2.9	B	3		6.7	F
NWT	5.2	D+	1.3			
NT	12.1	F	0			
CAN	5	D+	1.3			

Section 2 - Indicator 5: Food Insecurity

Section Weight: 3/10

Notes: Data are in percentages.

2.6 Food Insecurity			
Province	**Data**	**Grade**	GP
BC	16.8	B-	2.7
AB	21.8	F	0
SK	20.3	D	1
MB	19.6	D+	1.3
ON	19.2	C-	1.7
QC	14.7	A-	3.7
NL	22.5	F	0
PEI	23.6	F	0
NS	22	F	0
NB	22.7	F	0
YK	21.2	D-	0.7
NWT	20.4	D	1
NT	49.5	F	0
CAN	18.4	C	2

Data Scale	Grade
12.9	A+
13.6	A
14.4	A-
15.1	B+
15.9	B
16.6	B-
17.4	C+
18.1	C
18.8	C-
19.6	D+
20.3	D
21.1	D-
21.8	F

Section 3 – Material Deprivation

This section is based on the Material Deprivation Index (MDI).

The Material deprivation index is an internationally validated measure of poverty through the lens of deprivation. Unlike other measures of poverty which are based on income, the MDI looks at the goods and activities a household with an acceptable, above poverty, standard of living would be expected to have in a wealthy country like Canada.

Typically, they consist of a list of 10 to 15 items and activities that people with an acceptable living standard can afford. "Acceptable" is defined by what a substantial portion of the population feel is necessary to have an adequate standard of living.

Examples of these items and activities include a pair of properly fitting shoes and at least one pair of winter boots; the ability to eat meat, fish or another protein equivalent every second day; and the ability to buy small gifts for family or friends once a year.

The MDI is a complimentary tool that could be used in conjunction with the MBM, or other income-based measures of poverty such as the Low-Income Measure.

A household's ability to afford a decent standard of living is influenced by a range of factors, like debt and availability of support. As the MDI is more sensitive than the MBM to circumstances that impact households purchasing power, this type of indicator has been found to be well suited to understand how factors like rapid inflation and rising energy costs impact household finances. Households that are unable to afford several of items on this list are considered to be "materially deprived", which indicates they are more likely to live in poverty.

Previous studies established a deprivation threshold of 2 or more missing items, the European Union currently establishes the threshold at 5 or more missing items. Currently, Food Banks Canada is leading the development of a "Made in Canada" Material Deprivation Index and is in the process of finalizing a list of items that are indicative of a household having a poverty level standard of living.

For the purposes of this report card, respondents who are missing 2 or more items from the draft list may be likely to be experiencing an "inadequate" standard of living, and those missing 5 or more items may be likely to be experiencing a "substantially inadequate" standard of living. It is important to note however, that these missing items are not considered deprivation thresholds.

Once complete, the made in Canada Material Deprivation Index will be a valuable complement to current income-based poverty measures, and an important measure to add to a national poverty reduction strategy.

List of MDI Questions

Below is a list of the questions that were asked in the material deprivation survey. For each question, where a responded indicated 'no', they were asked "Is this because you cannot afford it, or for some other reason?".

1. Are you (Is everyone in your household) able to eat meat or fish or a vegetarian equivalent at least every other day?
2. Do you (Does every adult in your household) have appropriate clothes to wear for special occasions, such as a job interview, wedding or funeral?
3. Do you (Does everyone in your household) have at least one pair of properly fitting shoes and at least one pair of winter boots?
4. Are you (Is everyone in your household) able to get regular dental care, including teeth cleaning and fillings, at least once a year?
5. Are you able to keep your house or apartment at a comfortable temperature all year round?
6. If any of your furniture got damaged or broken, would you able to repair or replace it?

7. If any of the electrical goods in your household (such as a refrigerator, washing machine, laptop computer or electronic device) got broken, would you be able to repair or replace it?
8. Do you have reliable internet connection at home?
9. Are you (Is everyone in your household) able to get around your community whenever you (they) need to, either by having a car or by taking the bus or equivalent mode of transportation?
10. If you wanted to, could you spend a small amount of money each week on yourself?
11. If you had an unexpected expense today of $500, could you cover this from your own resources?
12. Are you currently able to pay your bills on time?
13. Are you able to buy some small gifts for family or friends at least once a year?
14. Are you able to participate in celebrations or other occasions that are important to people from your social, ethnic, cultural, or religious group?

Section 3 - Indicator 1: Severely inadequate standard of living

This grade is based on the % of individuals who were unable to afford 5 or more items from a list of items considered necessary for an adequate standard of living.

Section Weight: 6/10

Notes: Data are in percentages.

3.1 Severely Inadequate (5+)			
Province	**Data**	**Grade**	**GP**
BC	11.3	D+	1.3
AB	13.8	D-	0.7
SK	11.9	D+	1.3
MB	10.7	C-	1.7
ON	12.4	D	1
QC	11.6	D+	1.3
NL	11.3	D+	1.3
PEI	6.1	B+	3.3
NS	17.8	F	0
NB	17.3	F	0
CAN	12.3	D	1

Data Scale	Grade
2.7	A+
3.6	A
4.6	A-
5.6	B+
6.6	B
7.5	B-
8.5	C+
9.5	C
10.5	C-
11.4	D+
12.4	D
13.4	D-
14.4	F

Section 3 - Indicator 2: Inadequate standard of living

This grade is based on the percentage of individuals who were unable to afford 3 or more items from a list of items considered necessary for an adequate standard of living.

Section Weight: 4/10

Notes: Data are in percentages.

3.2 Inadequate (3+)			
Province	Data	Grade	
BC	27.6	D	1
AB	29.8	F	0
SK	25.4	C-	1.7
MB	23.2	C+	2.3
ON	32	F	0
QC	26	D+	1.3
NL	31.2	F	0
PEI	18.4	A-	3.7
NS	32.8	F	0
NB	28.7	D-	0.7
CAN	29.1	D-	0.7

Data Scale	Grade
15.5	A+
16.7	A
17.9	A-
19.1	B+
20.3	B
21.5	B-
22.7	C+
23.9	C
25.1	C-
26.3	D+
27.5	D
28.7	D-
29.9	F

Section 4 – Legislative Process

Section 4 Data Source

The qualitative information collected to determine grades for the Legislative Progress section was retrieved mainly from provincial government sources, such as government websites and budgets.

Information collected was based on the actions taken by the corresponding government in the 2023 calendar year.

Details about the government action which was taken into account when determining a grade are detailed in the section writeups of each report card.

Section 4 Grades

Legislative Progress			
Province	**Data**	**Grade**	**GP**
BC		C	2.0
AB		C	2.0
SK		D	1.0
MB		C	2.0
ON		F	0.0
QC		B	3.0
NL		F	0.0
PEI		D	1.0
NS		F	0.0
NB		D	1.0
CAN		D	1.0
YK		C	2.0
NWT		B	3.0
NVT		C	2.0
Weight			
10			