Quality of Care NL

Social Determinants of Health

Income

June 2026

Quality of Care NL is proud to partner with **Choosing Wisely Canada**

Choosing Wisely NL™

Who We Are

Quality of Care NL is an applied health and social systems research and evaluation program aimed at improving social and health outcomes in Newfoundland and Labrador.

Quality of Care NL

Proud partner of Choosing Wisely Canada Choosing Wisely NL

Income

Income is one of the most important social determinants of health (SDH). Level of income shapes overall living conditions, affects psychological functioning and influences health-related behaviours. It determines the quality of other SDH, such as food security, housing security and other basic prerequisites of health. More equal income distribution has proven to be one of the best predictors of a society's overall health.[1]

[1]Raphael D, Bryant T, Mikkonen J, Raphael A. (2020). Social Determinants of Health: The Canadian Facts. Oshawa, ON: Ontario Tech University Faculty of Health Sciences and Toronto, ON: York University School of Health Policy and Management. Retrieved from https://www.thecanadianfacts.org/

Income Information for Newfoundland and Labrador and Canada, 2019-2023

	Newfoundland & Labrador					Canada				
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
Gross Income for Population	$38,600	$39,900	$41,900	$42,900	$44,700	$40,400	$42,800	$44,300	$46,000	$47,900
Sources of Income:										
Market Sources (%)	80.0%	74.7%	77.2%	78.9%	79.6%	86.6%	81.2%	84.5%	86.4%	86.6%
Transfer Sources (%)	20.0%	25.3%	22.8%	21.1%	20.4%	13.4%	18.8%	15.5%	13.6%	13.4%
Self-Reliance Ratio[1]	80.0%	74.7%	77.2%	78.9%	79.6%	86.6%	81.2%	84.5%	86.4%	86.6%
Average Incomes from Market (and Other Income) Sources:										
Employment Income	$47,100	$45,700	$48,800	$51,600	$54,400	$49,700	$50,100	$54,400	$57,000	$59,300
Investment Income	$5,900	$6,100	$7,900	$6,200	$6,500	$11,000	$10,200	$11,400	$11,000	$11,800
RRSP Income (≥ 65 years)	$10,000	$10,400	$10,600	$11,600	$12,600	$11,600	$11,800	$12,300	$13,500	$14,500
Private Pension	$22,400	$22,800	$23,200	$24,000	$24,500	$23,600	$24,200	$25,000	$26,000	$26,800
Other Income	$7,700	$8,600	$8,100	$7,500	$7,300	$6,900	$7,500	$7,300	$6,600	$6,800
Average Incomes from Government Transfer Sources:										
Old Age Security/Net Federal Supplements	$9,500	$10,000	$9,800	$10,400	$11,200	$8,800	$9,300	$9,200	$9,800	$10,600
Canada Pension Plan	$6,600	$6,700	$6,800	$7,100	$7,600	$7,700	$7,900	$8,000	$8,200	$8,800
Canada Child Benefit	$5,800	$6000	$6,000	$6,100	$6,400	$6,500	$6,800	$6,600	$6,600	$6,900
GST Credit	$400	$800	$400	$600	$600	$400	$800	$400	$600	$600
Employment Insurance	$11,000	$10,800	$14,200	$11,900	$12,000	$7,600	$7,100	$11,100	$8,300	$8,500
Workers' Compensation	$11,900	$13,100	$13,300	$13,800	$9,600	$10,100	$10,900	$10,700	$10,300	$11,400
Income Support Assistance	$8,500	$8,800	$9,500	$9,400	$9,600	$8,200	$8,600	$8,500	$8,500	$9,100
Provincial Tax Credits	$800	$800	$700	$800	$800	$1,000	$1,200	$1,200	$1,300	$1,200
Other Government Transfers	$800	$6,200	$4,300	$1,200	$600	$500	$4,700	$5,100	$900	$800

[1]The self-reliance ratio is a measure of a population's dependency on government transfers such as: Canada Pension, Old Age Security, Employment Insurance, etc. A higher self-reliance ratio indicates a lower dependency.

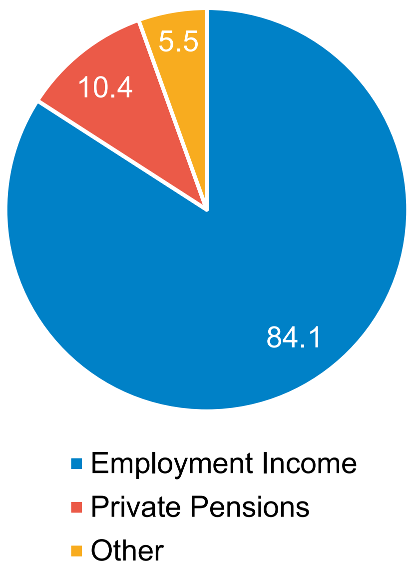
Source: Canada Customs and Revenue Agency summary information as provided by Income Statistics Division, Statistics Canada, and Census of population, Statistics Canada, 2019-2023 (data complied by Community Accounts based on custom tabulations; see https://www.communityaccounts.ca)

Income Information: NL and Canada

Community Accounts (Department of Finance) is an innovative information system that provides community, regional and provincial data. It is built on a well-being framework and provides users with key social and economic indicators.

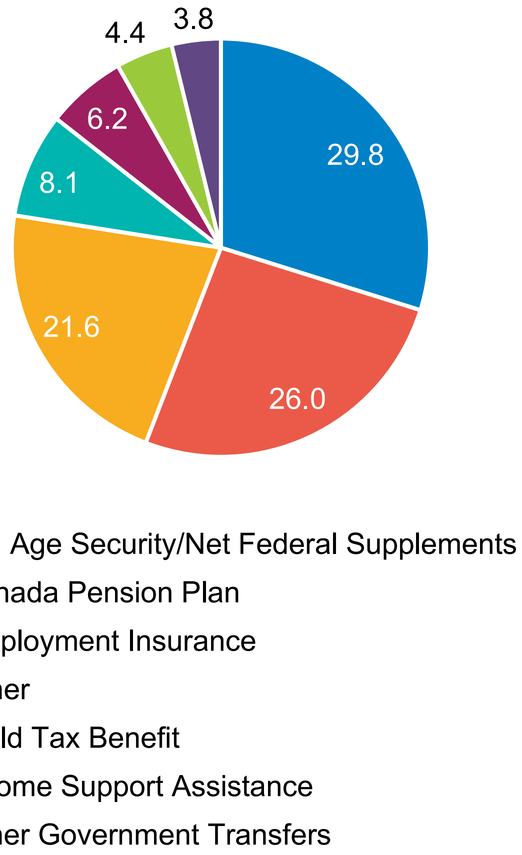
- From 2019 to 2023, NL had a lower gross income compared Canada.
- Compared to Canada, NL has a greater dependence on income from government transfers.
- From 2019 to 2023, average incomes from market sources were lower in NL compared to Canada (with the exception of the 'Other Income' category).
- The government transfer sources providing the highest average incomes for NL have consistently been old age security, employment insurance and workers compensation (all of which were higher in NL compared to Canada).

Sources of Market Income for Newfoundland and Labrador (%), 2023



Other categories include: RRSP Income (0.3%), Investment Income (2.5%) & Other Income (2.7%)

Sources of Transfer Income for Newfoundland and Labrador (%), 2023



Other categories include: GST Credit (1.9%), Provincial Tax Credits (2.8%) & Worker's Compensation (3.4%)

Source: Canada Customs and Revenue Agency summary information as provided by Income Statistics Division, Statistics Canada, and Census of population, Statistics Canada, 2023 (data complied by Community Accounts based on custom tabulations; see https://www.communityaccounts.ca)

Income Information: NL

Community Accounts (Department of Finance) is an innovative information system that provides community, regional and provincial data. It is built on a well-being framework and provides users with key social and economic indicators.

- In NL, the main source of market income was employment income and it accounted for 84.1% in 2023.
- In 2023, old age security/net federal supplements, Canada pension plan and employment insurance made up more than 75% of the government transfer income for persons in NL.

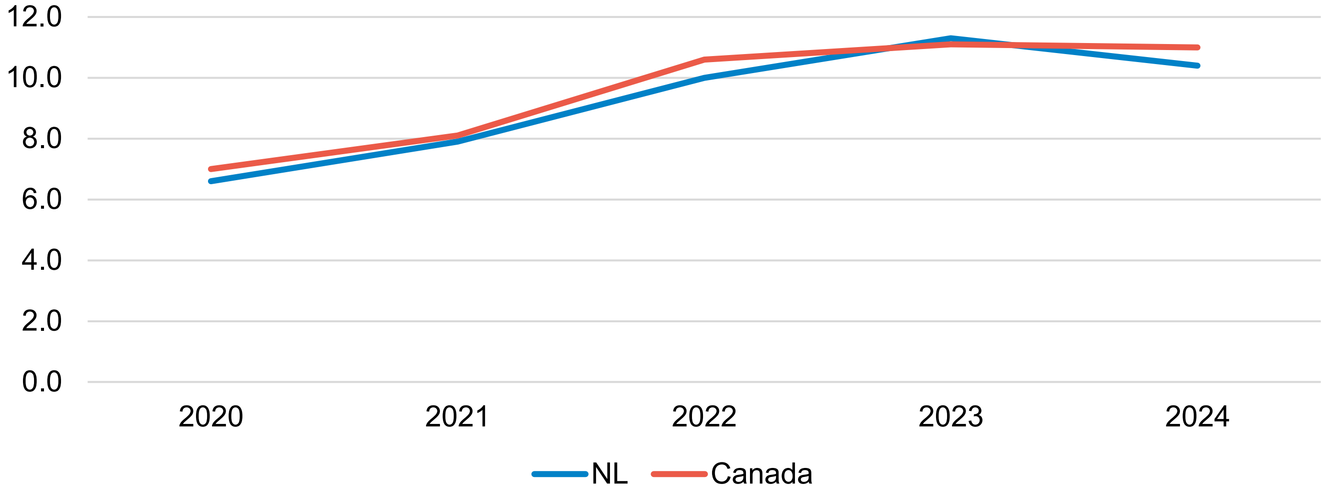
Market Basket Measure (MBM)

The market basket measure (MBM) is the official measure of poverty in Canada. The MBM is based on the cost of a specific basket of goods and services (including food, clothing, shelter, transportation and other necessities) representing a modest, basic standard of living.

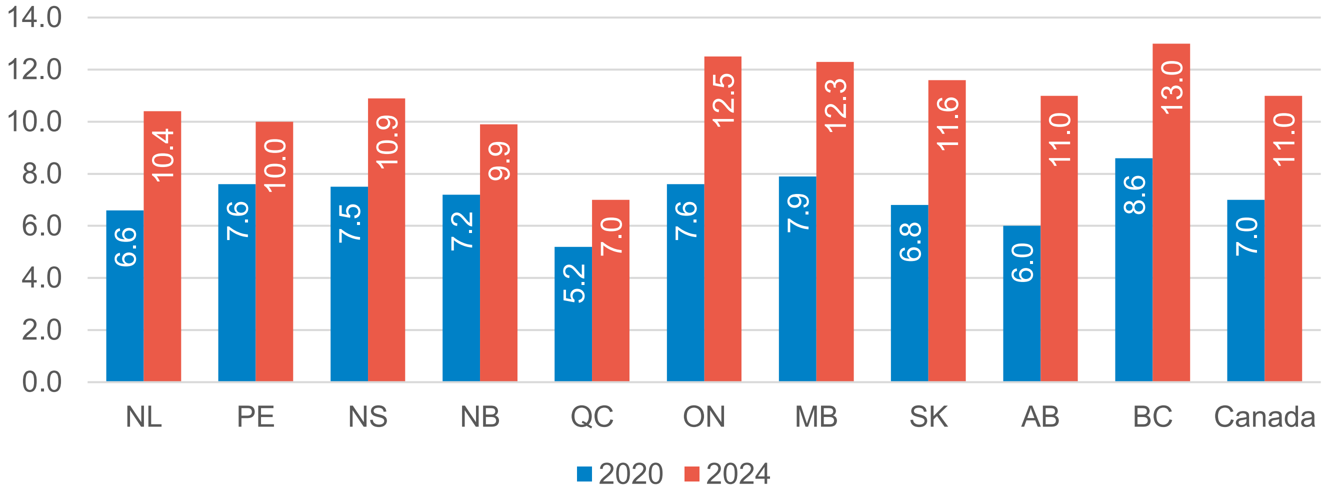
- From 2020 to 2024, NL had a lower prevalence of low income compared to Canada (with the exception of 2023).
- Overall, low income prevalence increased in NL and across Canada from 2020 to 2024 (but did decrease slightly in 2024)
- In 2020, NL ranked third among Canadian provinces for low income prevalence and in 2024 NL ranked fourth (1=best and 10=worst).
- Low income prevalence was substantially lower for all provinces in 2020 likely due to a number of income supports introduced by the Government of Canada in response to the COVID-19 pandemic.

Note: Poverty estimates now use the 2023-base MBM methodology and are only available for 2020 to 2024.

MBM – Low Income Prevalence for All Persons in Newfoundland and Labrador and Canada (%), 2020 to 2024

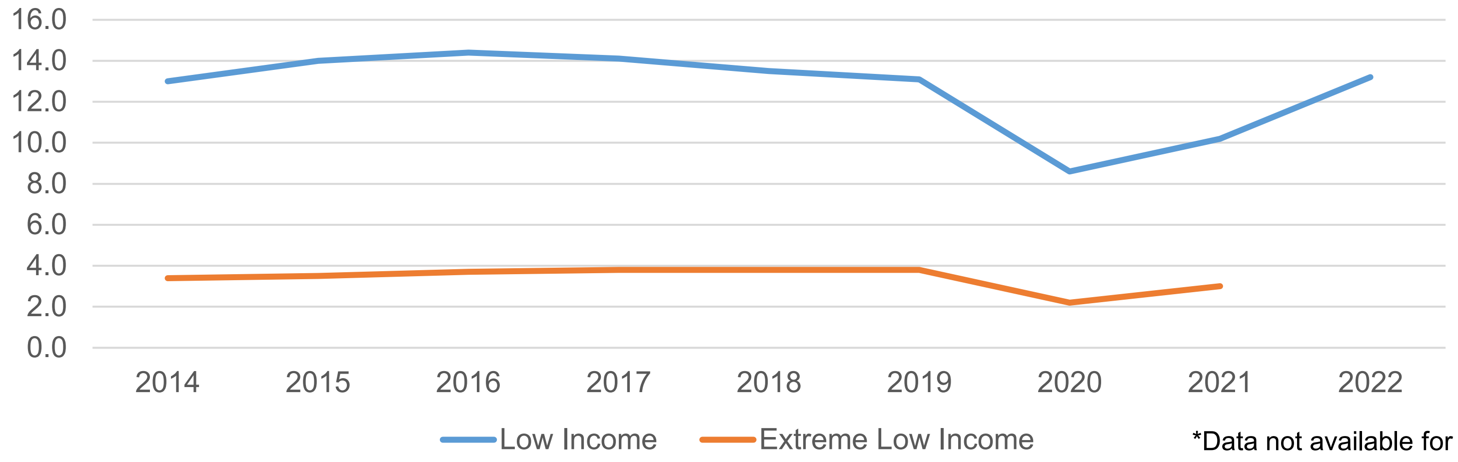


MBM – Low Income Prevalence for All Persons by Province (%), 2020 and 2024



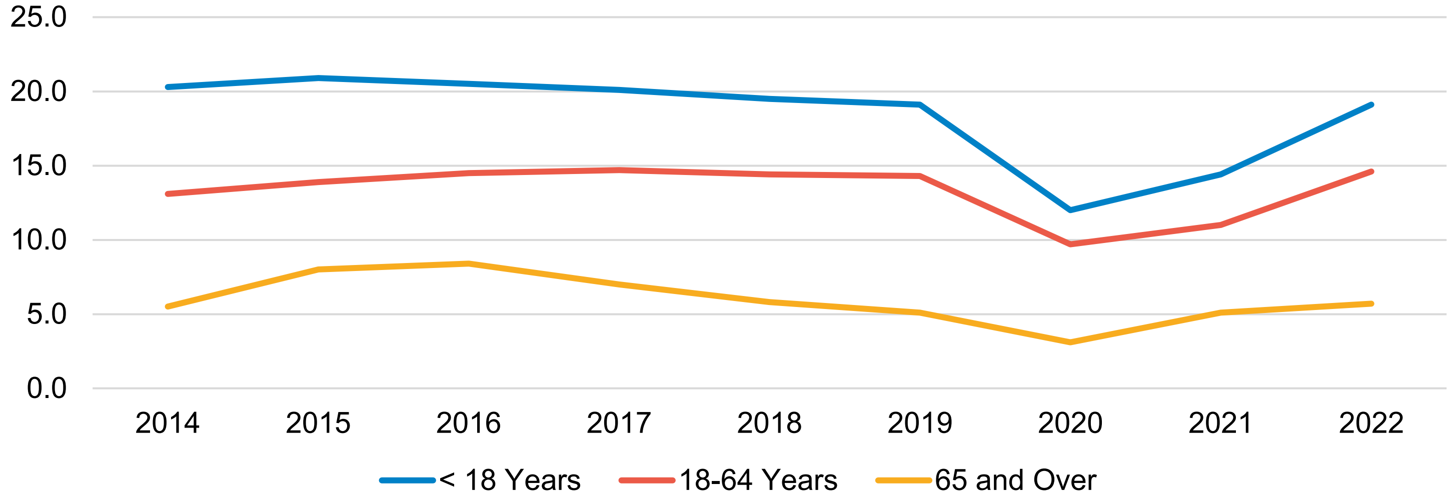
Source: Statistics Canada. Table 11-10-0135-01 Low income statistics by age, gender, and economic family type; Canadian Income Survey (CIS), 2020 to 2024

NLMBM – Low Income and Extreme Low Income Prevalence for All Persons in Newfoundland and Labrador (%), 2014 to 2022



*Data not available for Extreme Low Income in 2022

NLMBM – Low Income Prevalence by Age Grouping in Newfoundland and Labrador (%), 2014 to 2022



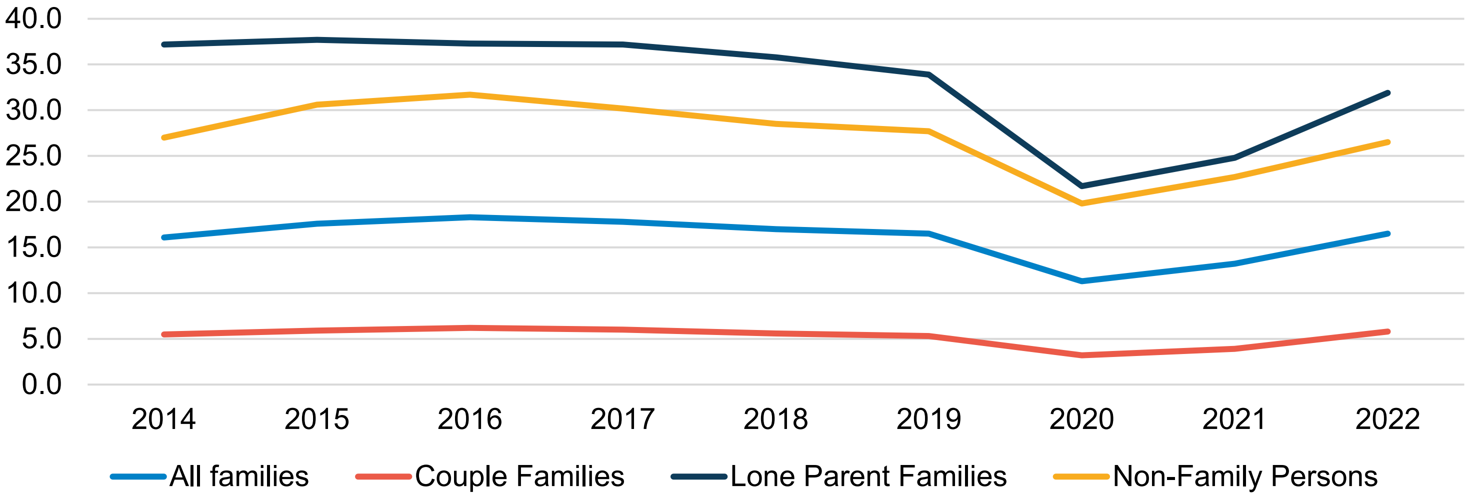
Source: Newfoundland and Labrador Market Basket Measure of Low Income. Statistics provided by Income Statistics Division, Statistics Canada, based on methodology developed by the Newfoundland and Labrador Statistics Agency (NLSA), 2014 to 2022 (see https://www.communityaccounts.ca)

Newfoundland & Labrador Market Basket Measure (NLMBM)

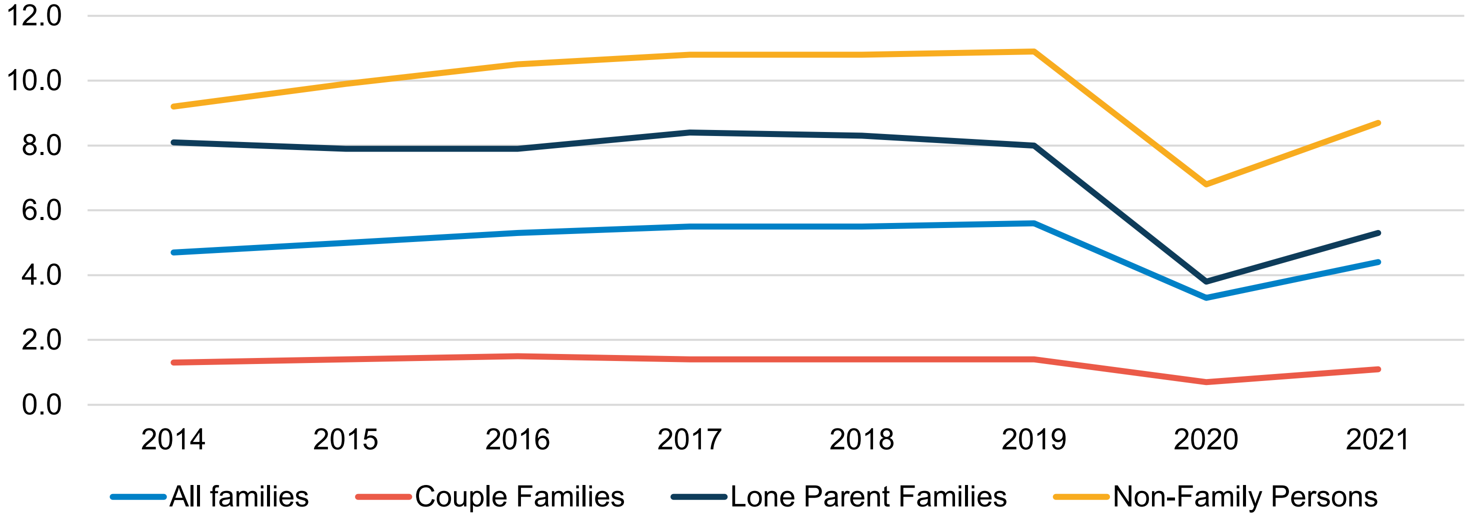
The Newfoundland and Labrador MBM (NLMBM) is produced by the Newfoundland and Labrador Statistics Agency (NLSA) and has the same definition and similar methodology as the MBM but it uses income tax data, rather than survey data, to determine if households or families are in low income. It is based on all tax filers and as such provides a more complete picture of low income prevalence within NL. The MBM and NLMBM values for the province differ slightly for each year because of this distinction.

The NLMBM tracks how the cost of living is changing in NL and helps inform social well-being efforts.

NLMBM – Low Income Prevalence by Family Type in Newfoundland and Labrador (%), 2014 to 2022



NLMBM – Extreme Low Income Prevalence by Family Type in Newfoundland and Labrador (%), 2014 to 2021



Source: Newfoundland and Labrador Market Basket Measure of Low Income. Statistics provided by Income Statistics Division, Statistics Canada, based on methodology developed by the Newfoundland and Labrador Statistics Agency (NLSA), 2014 to 2022 (see https://www.communityaccounts.ca)

Newfoundland & Labrador Market Basket Measure (NLMBM)

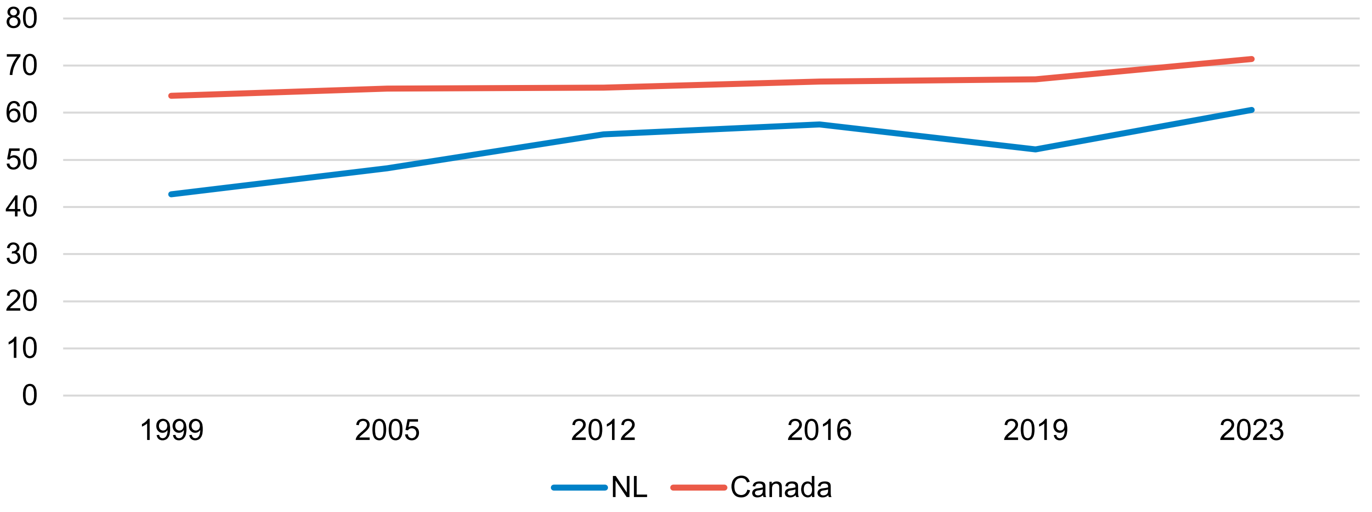
- The proportion of low income individuals in NL increased from 2014 to 2016 and decreased thereafter until 2020. Since 2020, low income prevalence has increased in NL. During this same timeframe, the proportion of extreme low income individuals has largely remained unchanged.
- Individuals 65 years and older are the least likely to experience low income.
- Individuals <18 years are the most likely to experience low income.
- Lone parent families are at the highest risk of low income.
- Unattached individuals (non-family persons) are the most likely to experience extreme low income.

Protection from Income Shocks – Asset Resilience

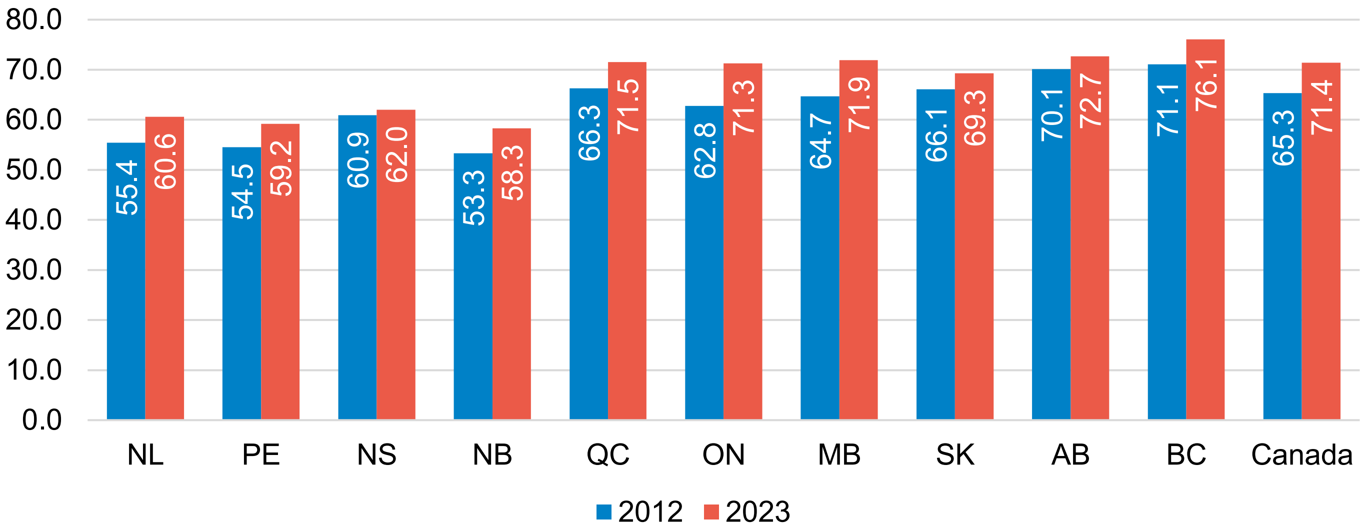
This indicator measures an individual's level of financial security in the face of an economic shock such as job loss or an unexpected expense. Protection from income shocks is measured using the proportion of individuals who are asset resilient. Asset resilience refers to having enough savings to maintain well-being for three months.

- Overall from 1999 to 2023, the percentage of persons who were asset resilient in NL increased (but it did see a decrease from 2016 to 2019) while the percentage in Canada remained fairly stable with a slight increase in 2023.
- The percentage of persons who were asset resilient has been consistently lower in NL compared to Canada. In 2023, the percentage of persons who were asset resilient was 15% lower in NL compared to Canada
- NL ranked eighth among the Canadian provinces in both 2012 and 2023 for asset resiliency (1=best and 10=worst).

Percentage of Persons who were Asset Resilient (for at least three months) in NL and Canada (All Persons), 1999 to 2023

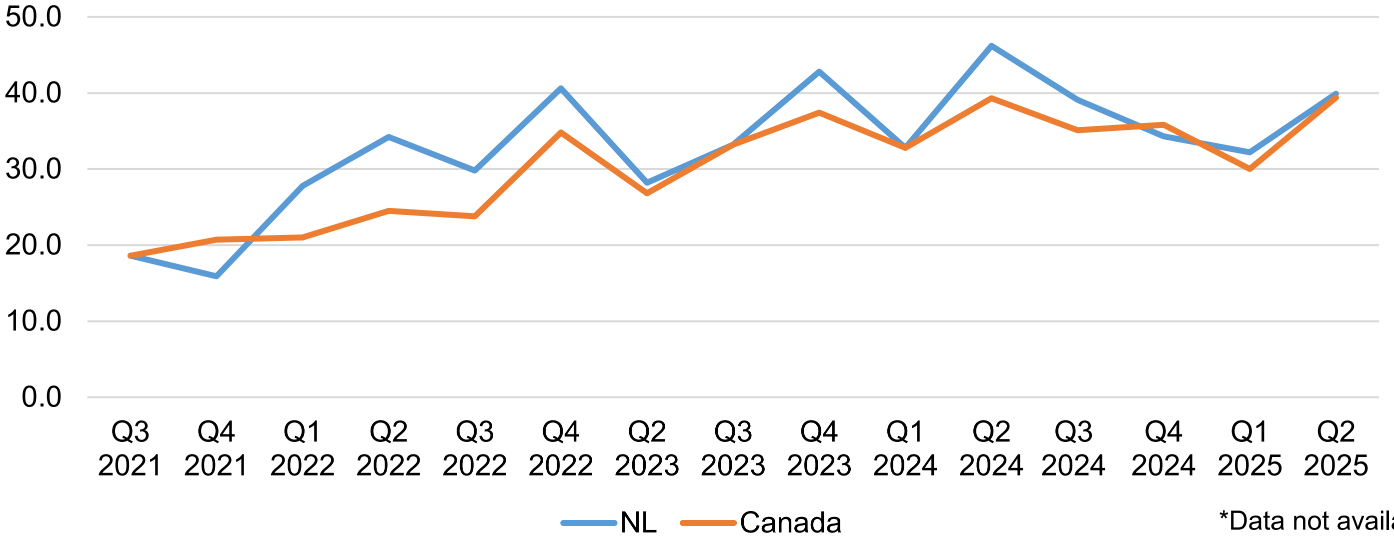


Percentage of Persons who were Asset Resilient (for at least three months) by Province (All Persons), 2012 and 2023



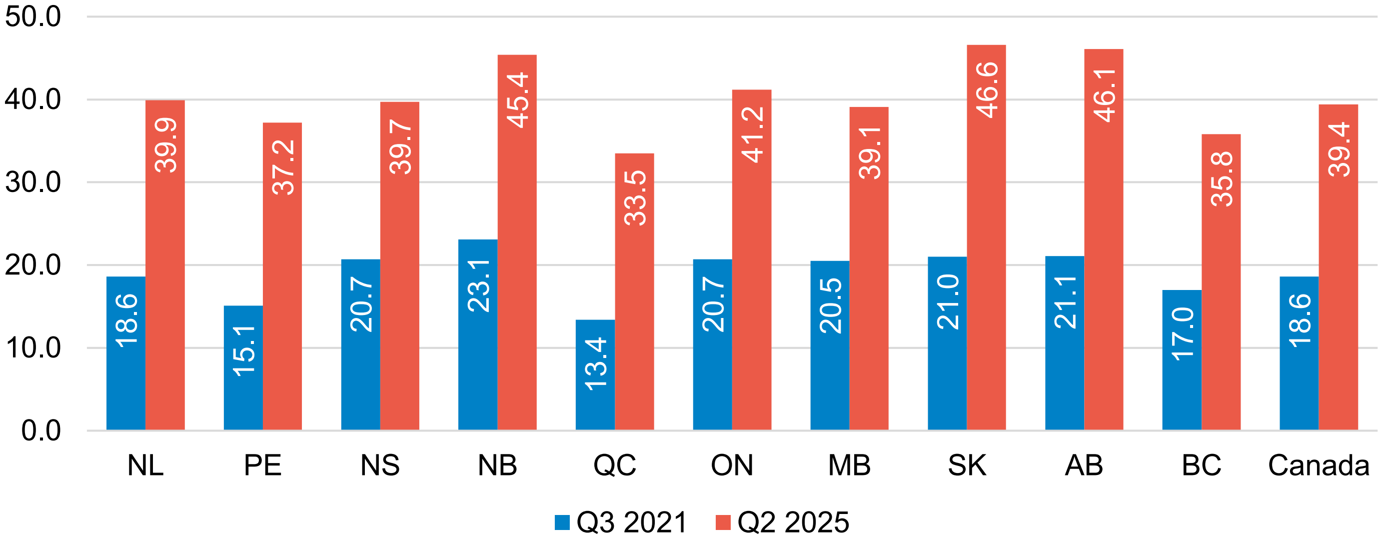
Source: Statistics Canada. Table 11-10-0083-01 Percentage of persons who are asset resilient, Canada and provinces; Survey of Financial Security (SFS), 1999 to 2023

Difficulty Meeting Financial Needs in Newfoundland and Labrador and Canada (%), Q3 2021 to Q2 2025



*Data not available for Q1 2023

Difficulty Meeting Financial Needs by Province (%), Q3 2021 and Q2 2025



Source: Statistics Canada. Table 45-10-0086-01 Difficulty meeting financial needs, by gender and province; Canadian Social Survey (CSS), Q3 2021 to Q2 2025

Making Ends Meet

Making Ends Meet is based on a household's own assessment of its ability to meet its financial needs in terms of transportation, housing, food, clothing, and other necessary expenses.

This indicator captures the subjective (or perceived) financial well-being of Canadians, whereas the poverty indicator (MBM) is an objective measure based on whether a family's income falls below a specified poverty line.

Making Ends Meet was measured using the following question: "In the past 12 months, how difficult or easy was it for your household to meet its financial needs in terms of transportation, housing, food, clothing, and other necessary expenses?". The possible response categories included: very difficult, difficult, neither difficult nor easy, easy and very easy.

- Overall, from Q3 2021 to Q2 2025, households in NL and Canada have found it increasingly difficult to meet their financial needs.
- From Q3 2021 to Q2 2025, households reporting difficulty meeting financial needs has risen by more than 110% in both NL and Canada.
- In Q3 2021, NL ranked fourth among the Canadian provinces for difficulty meeting financial needs and in Q2 2025 NL ranked sixth (1=best and 10=worst).

Department of Children, Seniors and Social Development

The Department of Children, Seniors and Social Development supports individuals, families and communities in Newfoundland and Labrador in achieving improved health and social well-being and reduced poverty. The Department provides financial benefits and other services to eligible low income people to assist in meeting daily living expenses.

- From 2017 to 2021, the income support caseload in NL decreased. From 2022 onwards, the caseload increased but the prevalence remained fairly similar.
- Unattached individuals have consistently made up the largest proportion of the caseload. From 2017 to 2025, the percentage of the caseload due to unattached individuals continued to increase from 73% in 2017 to 78% in 2025 (total unattached individuals/total annual cases).

Newfoundland and Labrador: Income Support Program (%), 2017 to 2025

	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Individuals	40,295	39,935	38,940	36,075	33,045	33,725	34,095	34,100	34,510
Income Support Benefit Prevalence	7.8%	7.8%	7.6%	7.1%	6.4%	6.5%	6.6%	6.6%	6.7%
Total Annual Cases (Total families, includes unattached individuals)	27,760	27,875	27,245	25,405	23,360	23,940	24,295	24,595	25,050
Total Unattached Individuals	20,220	20,645	20,325	19,120	17,685	18,215	18,625	19,075	19,585
Children									
Families with Children	5,730	5,525	5,450	5,015	4,565	4,655	4,680	4,565	4,540
Total Children (<18 yrs)	9,725	9,425	9,335	8,665	7,965	8,115	8,230	8,000	7,970

Source: Compiled by the Community Accounts Unit based on information provided by the provincial department of Children, Seniors and Social Development (CSSD), 2017 to 2025 (see https://www.communityaccounts.ca)

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