

Quebec Poverty Line and Market Basket Measure (MBM) - 2025

Updated: December 30, 2025

Executive Summary

Quebec maintains the lowest poverty rate in Canada at 7.4% (2023, up 0.8% from 2022), with Montreal facing unique challenges where approximately 25% of the population lives in or near poverty. The Market Basket Measure (MBM), Canada's Official Poverty Line since 2019, underwent its third comprehensive review with new 2023-base methodology finalized November 7, 2025.

Montreal-Specific Key Figures (2024-2025):

- **Family of 4 MBM Threshold (2024):** \$49,244/year (\$4,104/month) - *StatsCan Table 11-10-0066-01*
- **Single Person MBM Threshold (2024):** \$24,622/year (\$2,052/month) - *calculated using square root equivalence*
- **IRIS Living Income Single Person (2025):** \$40,084/year (minimum for dignity)
- **IRIS Living Income Family of 4 (2024):** \$78,882/year
- **Cost of living increase since 2020:** 21.8% (housing +31.4%, food +28.2%)
- **Single persons poverty rate:** 16% (3x higher than those not living alone)

Market Basket Measure (MBM) - Canada's Official Poverty Line

Definition

The Poverty Reduction Act (2019) established the Market Basket Measure as Canada's Official Poverty Line. The MBM establishes poverty thresholds based on the cost of a specific basket of goods and services representing a modest, basic standard of living.

MBM Components

The basket includes:

- **Food:** Nutritious diet based on Canada's Food Guide
- **Clothing and Footwear:** Essential items for all family members
- **Shelter:** Rental costs for appropriate housing
- **Transportation:** Public transit or modest vehicle costs
- **Other Items:** Personal care, household supplies, furniture, modest recreation
- **NEW 2025:** Communications services (landline, cell phone, internet)

2024-2025 Poverty Thresholds

Current Available Data (2023 base - provisional)

Montreal - Family of 4 (Reference Family)

Year Annual Threshold Monthly

Source

2024	\$49,244	\$4,104	StatsCan Table 11-10-0066-01
2023	\$48,657	\$4,055	StatsCan Table 11-10-0066-01
2022	\$46,472	\$3,873	StatsCan Table 11-10-0066-01
2021	\$43,528	\$3,627	StatsCan Table 11-10-0066-01
2020	\$42,387	\$3,532	StatsCan Table 11-10-0066-01

Montreal - Single Person (Calculated from Family of 4 using square root equivalence ÷2)

Year	Annual Threshold Monthly		Source
2024	\$24,622	\$2,052	Calculated from StatsCan data
2023	\$24,329	\$2,027	Calculated from StatsCan data
2022	\$23,236	\$1,936	Calculated from StatsCan data
2025 (projected)	\$25,323	\$2,110	2.85% indexation applied

Note: Official 2024 data releases Spring 2025; 2025 data releases Spring 2026

Living Income (Revenu Viable) 2024-2025 - IRIS Quebec

2025 Data (Latest)

Location	Single Person	Family of 4	Notes
Montreal	\$40,084	\$85,200	Minimum for dignity

2024 Data

Household Type	Annual Income	% Increase from 2023
Single Person	\$36,046	+16.44%
Single Parent + 1 Child	\$50,175	+11.90%
Family of 4 (2 adults, 2 children)	\$78,882	+11.83%

Source: Institut de recherche et d'informations socioéconomiques (IRIS), 2024-2025

Quebec Government 2025 Indexation

Effective **January 1, 2025**, Quebec implemented a **2.85% indexation** of:

- Personal income tax system
- Social assistance benefits
- Various deductions and tax credits

This adjustment aims to help residents cope with inflationary pressures and maintain purchasing power.

Source: Ministère des Finances du Québec

Adjustments by Family Size

The MBM uses square root equivalence scale:

- Single person: Divide by 2
- Couple: Divide by 1.41
- Family of 3: Divide by 1.73
- Family of 4: Base threshold

- Family of 5: Multiply by 1.12
- Family of 6: Multiply by 1.22

Montreal-Specific Poverty Data

Poverty Statistics

According to 2024-2025 research examining MBM thresholds:

- **Urban Montreal MBM poverty rate:** 25.4%
- **Suburban Montreal MBM poverty rate:** 12.0%
- **Living Income for Single Person:** \$40,084 (IRIS 2025)
- **MBM Threshold Family of 4 (2024):** \$49,244/year (\$4,104/month) - *Official StatsCan*
- **Single Person MBM (2024):** \$24,622/year (\$2,052/month) - *Calculated*

Vulnerable Groups in Montreal (2024-2025)

Group	Poverty Rate	Comparison
Non-permanent residents	40%	5x higher than general population
Persons living alone	16%	5x higher than couples
Single-parent families	11%	3.5x higher than two-parent families
Without high school diploma	15%	2x higher than those with diploma
Visible minorities	12%	2x higher than non-visible minorities

Source: Centraide of Greater Montreal, 2024-2025 Report

Cost of Living Increases (August 2020 - August 2025)

Quebec has experienced significant price increases affecting poverty thresholds:

Category	Increase	Impact on Low-Income
Overall	21.8%	General purchasing power decline
Housing	31.4%	Largest expense for most households
Food	28.2%	Disproportionately affects poor
Energy	Variable	Significant seasonal burden

Source: Quebec Inequality Observatory, October 2025

Income Inequality (2020-2024)

The gap between rich and poor in Quebec has widened significantly:

- **Richest 20%:** Annual disposable income increased by **51.4%**
- **Poorest 20%:** Annual disposable income **declined by ~2%**

Source: Montreal CityNews, October 2025

Geographic Variations within Montreal CMA

The MBM recognizes different costs across Montreal regions. Note: These figures represent sub-regional breakdowns from research papers and may differ from the official StatsCan MBM threshold of \$49,244 for the Montreal CMA:

- **Montreal Urban Core:** \$40,889 annual threshold (2024 research estimate)
- **Montreal Suburban Areas:** \$40,183 annual threshold (2024 research estimate)
- **Transportation costs:** Higher in suburban areas
- **Housing costs:** Higher in urban core

Quebec Context

- **Provincial poverty rate:** 7.4% (lowest in Canada, 2023)
- **Deep poverty threshold:** 75% of MBM (those in severe poverty)
- **Working poor:** Significant portion despite employment
- **Single persons living alone:** 16% poverty rate (vs 4.8% for those not living alone)

Quebec Social Assistance Rates (2025)

Program	Monthly Amount	Annual	Gap to MBM (2024)
Basic Income Program (B.I.P)	\$1,548	\$18,576	-\$6,046 below MBM
Social Solidarity Program (S.S.P)	\$1,205	\$14,460	-\$10,162 below MBM

Note: Both programs provide income below the Montreal MBM threshold of \$2,052/month (2024), indicating a structural poverty gap of 25-41% for social assistance recipients.

Source: Disability Without Poverty Report, November 2024

2023-Base MBM Updates (Finalized November 2025)

Major Changes Implemented

1. **Communications Services Component:** NEW addition for landline, cell phone, and internet services
2. **Updated Shelter Costs:** Based on current rental market data
3. **Food Basket Revision:** Updated data on food and clothing items
4. **Household Expenditures:** More disaggregated data for accuracy
5. **Transportation Adjustments:** Reflecting modern mobility needs

Review Process

- **June 2023:** Third comprehensive review launched by Statistics Canada
- **May 2025:** Proposed methodology released for public review
- **November 7, 2025:** 2023-base methodology finalized
- **Fall 2025:** Official implementation of new base

Quebec-Specific Considerations (CEPE)

The Centre d'étude sur la pauvreté et l'exclusion (CEPE) notes that an additional 7% should be added to MBM thresholds to account for invisible expenses not captured in the standard basket.

Comparison with Other Poverty Measures

Market Basket Measure (MBM) - Official

- **Status:** Canada's Official Poverty Line since 2019
- **Basis:** Cost of basket of goods and services

- **2023-base:** Includes communications services (NEW)
- **Montreal threshold (2024):** \$49,244 (family of 4), \$24,622 (single person) - *StatsCan verified*

Deep Income Poverty (MBM-DIP)

- **Definition:** Income below 75% of MBM threshold
- **Purpose:** Identifies those in severe poverty
- **Example:** Single person in Montreal with income below ~\$18,467 (75% of \$24,622)

Low Income Measure (LIM)

- **Definition:** 50% of median adjusted household income
- **Use:** International comparisons
- **Note:** Different from MBM, often shows higher poverty rates

Low Income Cut-Off (LICO)

- **Status:** Older measure, no longer updated
- **Basis:** Percentage of income on necessities
- **Note:** Being phased out in favor of MBM

Living Income (Revenu Viable)

- **Source:** IRIS Quebec research institute
- **Montreal 2025:** \$40,084 for single person
- **Montreal 2024:** \$78,882 for family of 4
- **Purpose:** Income needed to truly exit poverty
- **Note:** Higher than MBM, includes dignity and participation

Key Findings for Toirem Canada

Poverty Gap Analysis

1. **Official MBM Threshold:** \$49,244 for family of 4 (Montreal, 2024) - *StatsCan verified*
2. **With CEPE Adjustment (+7%):** \$52,691 for family of 4
3. **IRIS Living Income:** \$78,882 for family of 4 (2024) - true poverty exit
4. **Hasidic Family Actual Costs:** \$100,800-\$131,000 (varies by family size; see Document 6 for detailed breakdown)
5. **Gap from adjusted MBM:** \$48,109-\$78,309 (92-149% above adjusted MBM, varies by family size)
6. **Gap from Living Income:** \$15,918-\$45,918 (19-55% above IRIS threshold, varies by family size)

Critical Factors Not in MBM

The standard MBM basket excludes:

- **Kosher food premiums:** 40-80% higher costs
- **Jewish education:** \$8,500 per child annually (public school assumed in MBM)
- **Religious obligations:** \$15,966/year (not considered)
- **Large family adjustments:** MBM underestimates costs for 6+ children
- **Community-specific housing:** Limited availability near synagogues/schools

Validation for Assistance Model

Government data confirms:

- Quebec has lowest poverty rate but still 7.4% in poverty
- Montreal urban areas show 25.4% poverty rate by some measures
- Deep poverty (below 75% MBM) affects most vulnerable
- Living Income (IRIS) shows need for \$40,084 for dignified life (single person, 2025)
- Social assistance recipients structurally below poverty line (gap of \$6,046-\$10,162/year)
- Single persons living alone are 3x more likely to be in poverty (16% vs 4.8%)
- Non-permanent residents face 40% poverty rate (5x higher than general population)
- Cost of living has increased 21.8% since 2020, outpacing benefit increases

Official Government Sources and Links

Statistics Canada - Federal Sources

1. Market Basket Measure Hub:

- <https://www.statcan.gc.ca/en/topics-start/poverty>
- Canada's official poverty measurement portal

2. MBM Thresholds Data Table (11-10-0066-01):

- <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110006601>
- Official thresholds by region and component

3. MBM by Family Size (11-10-0104-01):

- <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110010401>
- Thresholds adjusted for household composition

4. Canadian Income Survey 2023:

- <https://www150.statcan.gc.ca/n1/daily-quotidien/250501/dq250501b-eng.htm>
- Latest poverty rates including Quebec's 7.4%

5. 2023-Base MBM Methodology:

- <https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2025001-eng.htm>
- Deep income poverty analysis

6. Provisional 2024 Estimates:

- <https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2025008-eng.htm>
- Latest provisional poverty data

Quebec Provincial Sources

7. Institut de la statistique du Québec:

- <https://statistique.quebec.ca/en>
- Official Quebec statistics portal
- Low Income Documentation: <https://statistique.quebec.ca/en/document/low-household-and-individual-income>

8. Centre d'étude sur la pauvreté et l'exclusion (CEPE):

- Quebec government poverty research center
- Recommends adding 7% to MBM for invisible expenses

9. IRIS - Institut de recherche et d'informations socioéconomiques:

- Living Income 2024: <https://iris-recherche.qc.ca/publications/revenu-viable-2024/>
- Living Income 2025: <https://iris-recherche.qc.ca/publications/revenu-viable-2025/>

Federal Advisory Bodies

10. National Advisory Council on Poverty:

- 2024 Report: <https://www.canada.ca/en/employment-social-development/programs/poverty-reduction/national-advisory-council/reports/2024-annual.html>
- 2025 Report: <https://www.canada.ca/en/employment-social-development/programs/poverty-reduction/national-advisory-council/reports/2025-annual.html>

11. Canada's Poverty Dashboard:

- May 2025: <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2025019-eng.htm>
- April 2024: <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2024020-eng.htm>

Data Access Portals

12. Open Government Portal:

- MBM Dataset: <https://open.canada.ca/data/en/dataset/d3af93c1-2080-4411-b2cb-51a136e3ea53>
- MBM Components: <https://open.canada.ca/data/en/dataset/710db18e-6792-48ac-85f1-5758eda90f78>

Research Papers

13. MBM Shelter and Transportation Research (2024):

- <https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2024003-eng.htm>
- Examines costs within census metropolitan areas

14. Disability Without Poverty - Quebec Report (November 2024):

- <https://www.disabilitywithoutpoverty.ca/sites/default/files/2024-11/Quebec%20Report%20Version%201.pdf>
- Montreal MBM thresholds and social assistance rates

15. Quebec Finances - Disposable Income Calculator:

- https://www.finances.gouv.qc.ca/departement/tools_services/calculators/disposable_income
- 2025 indexation rates and benefit adjustments

16. Quebec Inequality Observatory (October 2025):

- <https://montreal.citynews.ca/2025/10/27/cost-living-quebec-gap-rich-poor-2025/>
- Cost of living and income inequality data

17. **Centraide of Greater Montreal Report (2024-2025):**

- <https://www.centraide-mtl.org/wp-content/uploads/2025/06/Report-to-our-community-2024-2025.pdf>
- Vulnerable groups poverty rates in Montreal

18. **FPSS-LACSQ Viable Income Analysis (2024):**

- <https://fpss.lacsq.org/en/actualites/its-getting-harder-and-harder-to-earn-a-sustainable-income/>
- IRIS viable income data by household type

Recommendations

For Toirem Canada Operations

1. Use MBM as baseline but adjust for community-specific costs
2. Document all additional expenses beyond MBM basket
3. Maintain alignment with CRA poverty relief guidelines
4. Track both MBM and actual community poverty rates

For Advocacy

1. Highlight gap between MBM and actual costs for Orthodox families
2. Advocate for religious/cultural adjustments to poverty measures
3. Partner with other organizations serving similar communities
4. Contribute data to future MBM reviews

Data Validation and Important Notes

Data Currency Status (December 30, 2025)

- **2023 Data:** Fully available and official
- **2024 Data:** Provisional estimates available, official release Spring 2025
- **2025 Data:** Will be released Spring 2026

Key Statistical Confirmations

1. **Quebec Poverty Rate:** 7.4% (2023) - Lowest in Canada but increased from 6.6% (2022)
2. **National Poverty Rate:** 10.2% (2023) - Based on 2018-base MBM
3. **Montreal MBM Threshold (Family of 4):** \$49,244/year (2024) - *StatsCan Table 11-10-0066-01*
4. **Montreal MBM Threshold (Single Person):** \$24,622/year or \$2,052/month (2024 calculated)
5. **IRIS Living Income Single Person (2025):** \$40,084/year (Montreal)
6. **IRIS Living Income Family of 4 (2024):** \$78,882/year
7. **2023-Base MBM:** Finalized November 7, 2025, includes communications component
8. **Quebec 2025 Indexation:** 2.85% increase to benefits and tax system (January 1, 2025)
9. **Cost of Living Increase (2020-2025):** 21.8% overall (Housing +31.4%, Food +28.2%)
10. **Single Person Poverty Rate:** 16% (vs 4.8% for those not living alone)

Methodological Notes

- The MBM uses a reference family of two adults and two children

- Adjustments for other family sizes use square root equivalence scale
- CEPE recommends adding 7% to MBM thresholds for Quebec applications
- Living Income (IRIS) provides higher threshold than MBM for true poverty exit

Data Limitations

- Hasidic community-specific data not captured in general statistics
- Religious and cultural expenses not included in standard MBM
- Large family adjustments may underestimate actual costs
- Housing availability not reflected in threshold calculations

This document provides government-sourced, evidence-based poverty thresholds to support Toirem Canada's charitable assistance framework. All sources are official government or recognized research institutions. Last verified: December 30, 2025