

October 13, 2026

The Right Honourable Mark Carney, P.C., M.P.
Prime Minister of Canada
Ottawa, Ontario

The Honourable Julie Dabrusin, P.C., M.P.
Minister of the Environment, Climate Change and Nature
Ottawa, Ontario

cc: Jean-Clement Chenier, Director General, Office of Energy Efficiency, Environment and
Climate Change Canada

**Re: National Heat Pump Rebate — Ensuring Results for Homeowners, Taxpayers and Canada's
Electrification Goals**

Dear Prime Minister Carney and Minister Dabrusin,

On behalf of the Canadian Association of Consulting Energy Advisors (CACEA), I am writing in
response to October 8th announcement of the National Heat Pump Rebate.

Executive Summary

- **Support:** CACEA supports the National Heat Pump Rebate and its goals of lowering energy costs and reducing emissions. The scale of the investment is encouraging.
- **The risk:** Fast approval with no assessment means heat pumps may be mis-sized, installed in leaky homes or sold with unnecessary add-ons. Homeowners will be uncomfortable, savings and emission reductions will fall short, and public confidence in heat pumps will suffer. The program also creates openings for fraud.
- **Our recommendations:** a CSA F280 heat loss calculation by a qualified person; a duct airflow test where ducts are reused; sharing the results with the homeowner; making electrical panel and service upgrades eligible; clear homeowner information on caveats; and practical fraud safeguards, including random independent verification.
- **The cost of sidelining Energy Advisors:** CACEA estimates about \$20.3 million a year to the federal government and \$19.0 million to provinces and territories (\$39.3 million in total) if 1,000 EAs and 300 support staff lose their work. It would also strand the \$10 million federal investment in training new EAs and affect the wider retrofit sector (Appendix A).
- **Our offer:** CACEA members are ready to support delivery now. We offer to test the submission portal before launch, to share plain-language homeowner information, and to work with ECCC on practical solutions.

CACEA recognizes the Government of Canada's commitment to reducing greenhouse gas emissions (GHG) and to giving Canadians practical options to lower their energy costs. Our members share these goals and support the program's intent. The scale of this investment is notable, and it is one opportunity to contribute to Canada's retrofit industry.

We understand the focus is on lowering the up-front cost of purchasing an electric heat pump, and on providing help when it is needed most. Many heating systems are replaced after an unexpected breakdown, and a 24-hour approval process is a practical answer to that reality.

We are, however, highly disappointed that Energy Advisors (EA) and the EnerGuide label are not required under this program due to the government's focus on a fast turnaround for homeowners. We formally request for the reasons outlined in our earlier letter dated September 8, 2026 in response to the Budget 2026 that future incentive programs engage the EA sector. Please refer to our earlier letter using this [hyperlink](#),

In response to the Heat Pump Rebate Program, there are some essential steps for the government to address to ensure the heat pumps deliver what Canadians and Canadian taxpayers are paying for.

While we appreciate the need for a fast turnaround, the focus on a single upgrade is problematic. A heat pump performs only as well as the home it is installed in. Treating it in isolation overlooks the importance of air sealing, insulation and ventilation improvements that determine a home's comfort, operating cost – not to mention the actual performance of the heat pump itself. To deliver electrification goals as well as the expected savings, affordability, and comfort, heat pumps must be properly designed, sized and installed as part of a whole-home approach to energy efficiency. This is a view shared across the industry.

The concern

Without proper sizing, Canadians are at risk of paying for a heat pump that will not work efficiently. Oversized equipment short-cycles, loses efficiency, struggles with humidity control, and wears out sooner. Undersized equipment leans on costly backup heat such as electric resistance heating that runs on the coldest days, driving up the very bills the program is meant to lower and potentially adding to winter peak demand on the electricity grid.

The right equipment is only part of the answer. If the house is leaking air, the homeowner will still not be comfortable and there may be little to no cost-savings as was promoted in the program, however well the heat pump is chosen. Many will conclude that heat pumps are not worth the investment and do not work. That perception could spread to neighbours, family and friends at the moment when public confidence in heat pumps matters most.

Our members'¹ experience with fast-moving rebate programs is that the equipment is too often selected on rules of thumb rather than data-supported calculations. These programs also carry an elevated risk of predatory or fraudulent sales practices. When approval is fast and no one checks the work, some sellers take advantage including high-pressure and door-to-door sales,

¹ Many CACEA members have experienced multiple programs prior to Canada Greener Home Programs.

inflated prices because a rebate is available, oversized equipment, unnecessary add-ons such as duct replacement, and false claims of government affiliation. Homeowners are often unfamiliar with the equipment and for those facing a broken furnace and an urgent need for heat, may not receive the information they need to judge whether the system offered is the right one for their home. The result is lower actual performance, smaller than projected emission reductions, increase demand on the electrical grid, possible premature equipment failure, and less value for every public dollar invested.

Proper sizing requires qualified expertise

Every heat pump should be sized using a CSA F280 heat loss and heat gain calculation completed by a qualified person². An F280 calculation is more than plugging numbers into software. Insulation levels, air leakage, windows, foundation type and how the house was actually built all require building science judgement. Errors in those inputs become errors in sizing.

Where an existing duct system is being reused, duct flow testing is equally important. Measured airflow helps confirm the right equipment size, and it protects homeowners from being told they must replace a duct system that is in fact sufficient, an unnecessary cost that can run into thousands of dollars.

A home works as a system, and changing its heating (and cooling) system or air tightness alters how the whole house behaves. Without building science input, homeowners face unintended risks that can impact health, safety, comfort, and costs that no rebate will capture:

- **Moisture and condensation** when air sealing is done without attention to ventilation, leading to mould and building damage.
- **Poor indoor air quality** when a tighter house no longer has adequate fresh air supply.
- **Combustion safety hazards** when a furnace is removed and a remaining gas or oil water heater loses its chimney draft, risking carbon monoxide spillage.
- **Frozen pipes or cold rooms** in areas that were previously warmed by an older system or leaky ducts.
- **Humidity and comfort problems** that homeowners blame on the heat pump rather than the house.

Our recommendations

CACEA respectfully recommends that every heat pump installation funded under this program include:

1. A whole-home heat loss and heat gain calculation (CSA F280), completed by a qualified person before equipment selection and submitted with the rebate claim.

² A qualified person must have taken training on the theory and principles of Heat loss and heat gain and be qualified by a recognized organization to deliver the calculation.

2. A duct airflow test where an existing duct system is being reused, to confirm whether the ducts can deliver the airflow the heat pump requires.
3. A copy of the calculation and the selected equipment's capacity at design conditions provided to the homeowner, so they can see why the system was chosen.
4. An assessment of the electrical panel capacity using tools such as NRCan's SPARK tool.
5. Inclusion and eligibility of electrical panel and service upgrades for the Heat Pump Rebate, so homeowners, especially below-median-income households, are not left unable to install a heat pump because of related electrical costs.

The first four steps can be completed quickly and at modest cost, without slowing the 24-hour approval or requiring a full EnerGuide evaluation.

Clear information for homeowners

We urge the government to expand its communication to include program caveats. Homeowners should be told, in plain language on the rebate portal and in program materials, that:

- A heat pump must be properly sized for the home to perform as promised.
- Air leakage affects comfort, and air sealing may be needed to get the full benefit, thereby promoting that an EA can provide this guidance along with an upgrade roadmap based on building science principles.
- Adding a heat pump may require an electrical panel or service upgrade. These upgrades can be costly, may need utility involvement and/or permits, and often cannot be completed within the program's fast turnaround.
- They should ask their contractor or a qualified EA³ for the F280 calculation and, where ducts are to be reused, a duct flow test to ensure the proper equipment sizing.
- They should seek a second opinion before agreeing to replace existing ductwork.
- They should be wary of door-to-door or high-pressure sales claiming to be part of, or approved by, the government program.

To support this, CACEA has plain-language information for homeowners on heat pumps on our website. It addresses how heat pumps work, what to consider before installing, what to do in an emergency replacement, choosing the right heat pump, hiring a contractor, red flags and scams, costs and rebates, and after installation and upkeep. We will be adding for Thursday Oct 15th a guide on electrical panels which is designed to help homeowners understand whether they need an electrical panel upgrade before adding a heat pump, EV charger or other electric equipment, and covers how to check their panel, safety concerns, load management alternatives, the

³ Qualified professionals must have successfully completed formal F280 training such as that offered by the Canadian Association of Consulting Energy Advisors (CACEA), Canadian Green Communities (CGC), Canadian Heating, Refrigeration, Air Conditioning Institute (HRAI), and Thermal Environmental Comfort Association (TECA)

upgrade process and timeline, hiring a licensed electrician, red flags, costs and rebates. We would welcome the program linking to this resource from the rebate portal and in its program communication content. You can review the information using this [hyperlink](#).

The electrical panel issue deserves particular attention because it ties directly to the national electricity strategy, *Powering Canada Strong*. Many older homes have 60 or 100 amp service, and a heat pump is often the first major electric load a household adds. As homes also move to electric water heating, cooking and vehicle charging, a panel or service upgrade done in haste for one appliance may need to be redone within a few years which will add unnecessary cost and frustration to the homeowner. A load calculation and electrification plan at the time of the heat pump installation, or load management solutions where an upgrade is not practical, would save homeowners money. Equally important, it would reduce unnecessary demand on utilities and the grid the strategy aims to expand. We, therefore, recommend that electrical panel and service upgrades be included as eligible costs under the rebate.

As more homes electrify, retrofit planning should also be coordinated with Canada's electricity grids. Air sealing, insulation and right-sized equipment reduce peak demand, helping to avoid unnecessary infrastructure costs and supporting a reliable, resilient energy system. Heat pumps that are undersized, or installed in leaky homes, potentially increasing electrical loads during cold snaps at the most expensive hours for utilities to serve. Right-sizing and air sealing in each home is one of the lowest-cost ways to support the strategy's goal of a reliable, affordable grid. EAs can play a vital role in guiding homeowners and contractors to address these items.

Protecting the program from fraud

As noted earlier, a program with 24-hour approval and no energy audit before or after installation will create opportunities for fraud. As program delivery details have not yet been released, we offer the following as options for consideration when finalizing the program requirements. Each could reduce risk without slowing approvals:

Fraud risk	How the program could close it
Phantom or incomplete installations claimed for a rebate	Random post-installation verification by independent third parties, such as EAs (exclusive of EnerGuide label)
Ineligible or lower-grade equipment substituted for what was claimed	Require make, model and serial numbers, AHRI certificate and installation photos with each claim
Inflated pricing because the contractor knows a rebate is available	Publish typical installed cost ranges and require itemized invoices
Unnecessary upsells, such as duct replacement or oversized equipment	Require the F280 calculation and duct flow test results with the claim

Fraud risk	How the program could close it
Inaccurate income information to access the \$10,000 rebate	Consider confirming eligibility through an independent source rather than self-declaration alone
Stacking federal and provincial rebates beyond the actual cost	Coordinate with provincial programs so combined incentives do not exceed the invoiced cost
Unregistered contractors or scams posing as the government program	A public registry of participating contractors, plus clear consumer warnings on the portal

The value of an Energy Advisor

Many homeowners replace mechanical equipment only when it is old or has stopped working, and we appreciate the program's speed will serve them well. EAs can still provide homeowners with assistance including F280 calculations, duct flow testing, panel size assessment, and additional support associated with Heat Pump purchases.

We can't forget that there are homeowners who plan ahead and consider upgrades to insulation, windows, air sealing or other home renovations alongside a new heat pump. For these homeowners, program materials should encourage them to consider hiring an EA to take advantage of their impartial advice on the order and scope of upgrades. This will contribute to a properly sized heat pump that is the right fit for their home upon their retrofit completion. It is critical that the portal and program information continue to reference the contributions and value that EAs provide – be it HVAC support and guidance only or a full EnerGuide audit and fulsome renovation roadmap and related conversations.

The cost of sidelining Energy Advisors

Removing EAs from the process may appear to save time and money, but the cost does not disappear. It shifts to governments. CACEA has estimated the following cost to government when EA and service organization (SO) staff lose their work. This analysis is based on federal wage, tax and Employment Insurance (EI) data and social assistance rates for every province and territory (See Appendix A for details).

- **EAs fall through the safety net.** Most EAs are self-employed. They pay income tax and both halves of CPP, but they cannot collect EI when a program change removes their work. Each unemployed EA potentially represents about \$10,100 a year in lost federal revenue, and an average of about \$28,000 a year across all governments once provincial social assistance is included.
- **SO staff rely on EI.** Each non-EA staff member who loses their job could cost the federal government about \$33,800 a year in EI benefits paid and in income tax and premiums no longer collected.

- **The cost adds up quickly.** CACEA estimates that if 1,000⁴ Energy Advisors and 300 service organization staff lose their work, the cost would be approximately \$20.3 million a year to the federal government and \$39.3 million a year across all governments.
- **Protecting the federal investment in Energy Advisors.** Through the Canada Greener Homes Initiative, the Government of Canada invested \$10 million in 2021 to recruit, train and mentor up to 2,000 new Energy Advisors, which it said would significantly increase the pool by just over 1,000 advisors working at the time. That is roughly \$5,000 of public money invested in each new advisor. Excluding EAs now would compromise that investment of taxpayers' money, and rebuilding the workforce for future programs would mean paying for it again.

This government has recently stood up for Canadian workers facing layoffs, namely in the steel sector. EAs are a skilled national workforce, built in part through federal investment, and they deserve the same consideration. *Powering Canada Strong* also commits to building the workforce needed for Canada's future electricity system. EAs, who help households electrify efficiently and plan their upgrades in the right order, are part of that workforce. Designing this program without them risks excluding and thereby decimating an entire profession at the very moment their expertise is needed most.

These estimates are conservative. They exclude the cost of rebuilding EA capacity for future programs, rebates wasted on poorly sized or fraudulent installations, and the loss of public confidence in heat pumps and government programs. Keeping EAs engaged costs less than replacing them.

The impact extends well beyond EAs. The EnerGuide evaluation has been the gateway to whole-home retrofits, connecting homeowners with renovators, insulation and air sealing contractors, window and door manufacturers and installers, ventilation specialists and solar installers. A heat pump-only program without that assessment means many of these upgrades will never be identified or their importance understood. The effect on Canada's broader retrofit sector, made up largely of small and local businesses, is likely to be significantly larger than the estimates noted above, and the energy savings and emission reductions those upgrades would deliver will be lost. A strong retrofit industry depends on qualified and trusted contractors and EAs, accessible financing and predictable incentives that allow businesses to invest, hire and train with confidence.

How CACEA can help

CACEA members across Canada are trained and experienced in CSA F280 calculations, duct airflow testing and building science. Many have worked on past NRCan initiatives such as the Local Energy Efficiency Partnerships (LEEP), which focused on right-sizing heating equipment, controls, heat pump calculations, duct design and electrification strategies. Our members are independent of equipment sales and are ready to support program delivery immediately.

⁴ Anecdotally the number of EAs we believe have been laid off or forced to leave the industry due to the closing of the Canada Greener Homes Programs

CACEA also wants to help avoid a repeat of the challenges seen at the launch of the Canada Greener Homes Grant in 2021, when portal and processing problems frustrated homeowners, contractors and EAs and undermined early confidence in the program. Because CACEA is not directly engaged in delivering this program, we can offer an independent perspective. We would be pleased to act as an external group to test the submission portal and homeowner materials before they go live, drawing on members who have guided homeowners through rebate applications and know where the process can break down.

We would welcome the opportunity to discuss how these measures could be incorporated quickly and practically. Working together with government and industry, we can ensure this investment delivers lasting results and helps build a coordinated, accessible retrofit system that works for all Canadians.

Thank you for your leadership on this important initiative, and we hope you will consider our recommendations and offers of assistance.

Respectfully,



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Appendix A: Estimated Cost to Government of Unemployed EA and SO Staff

Estimates assume one full year without work. Federal cost includes EI benefits paid, lost federal income tax, lost EI premiums (employee and employer) and lost GST. Provincial/Territorial cost includes lost provincial income tax and social assistance. Headcounts are CACEA estimates, distributed roughly by population; all totals scale with the number of people affected.

Summary of findings

Based on an estimated 1,000 EAs and 300 SO staff losing their work for one year, the cost to government is approximately **\$39.3 million a year: \$20.3 million to the federal government** and **\$19.0 million to provincial and territorial governments**.

- EAs: about \$10,100 per EA per year in lost federal revenue. Self-employed EAs cannot collect EI, so most of their cost shifts to provinces and territories through social assistance (\$18.1 million of \$28.2 million).
- SO staff: about \$33,800 per person per year in federal cost, mainly EI benefits paid and income tax and premiums no longer collected (\$10.1 million in total).
- Largest impacts: Ontario \$14.5 million, Quebec \$9.5 million, British Columbia \$5.6 million, Alberta \$4.3 million.
- Not included: the \$10 million federal investment (2021) in recruiting and training up to 2,000 new EAs, the cost of rebuilding that capacity, wasted rebates, and impacts on the wider retrofit sector. The estimates are therefore conservative.

Total annual cost to government by province and territory

Province / territory	People affected (EAs / staff)	Federal cost	Provincial / territorial cost	Total cost – all governments
Alberta	120 / 36	\$2,381,870	\$1,891,973	\$4,273,844
British Columbia	140 / 42	\$3,035,286	\$2,595,545	\$5,630,831
Manitoba	36 / 11	\$721,352	\$704,928	\$1,426,280
New Brunswick	21 / 6	\$385,975	\$388,558	\$774,533
Newfoundland and Labrador	13 / 4	\$261,134	\$276,248	\$537,382
Northwest Territories	1 / 0	\$10,631	\$37,384	\$48,015
Nova Scotia	27 / 8	\$541,132	\$534,188	\$1,075,320
Nunavut	1 / 0	\$10,631	\$15,386	\$26,018
Ontario	386 / 117	\$8,266,480	\$6,259,115	\$14,525,595
Prince Edward Island	4 / 1	\$66,105	\$101,488	\$167,593
Quebec	220 / 66	\$3,961,109	\$5,566,927	\$9,528,036
Saskatchewan	30 / 9	\$604,900	\$617,226	\$1,222,125
Yukon	1 / 0	\$12,853	\$28,840	\$41,693
Canada – total	1,000 / 300	\$20,259,458	\$19,017,807	\$39,277,265

A2. Inputs by province and territory

Province / territory	EA median wage (\$/h)	EA annual income	EA federal tax	EA prov./terr. tax	Staff median wage (\$/h)	Staff annual income	Staff federal tax	Staff prov./terr. tax	Social assistance, single employable (\$/yr)	EAs affected	Staff affected
Alberta	\$37.00	\$76,960	\$8,411	\$4,196	\$26.43	\$54,974	\$4,359	\$2,228	\$10,902	120	36
British Columbia	\$38.67	\$80,434	\$9,231	\$3,935	\$28.50	\$59,280	\$5,236	\$2,430	\$13,876	140	42
Manitoba	\$38.51	\$80,101	\$9,231	\$7,075	\$24.32	\$50,586	\$3,839	\$3,396	\$11,469	36	11
New Brunswick	\$35.58	\$74,006	\$8,001	\$6,248	\$25.00	\$52,000	\$4,099	\$3,298	\$11,313	21	6
Newfoundland and Labrador	\$37.00	\$76,960	\$8,411	\$7,066	\$26.37	\$54,850	\$4,359	\$3,971	\$12,962	13	4
Northwest Territories	\$38.46	\$79,997	\$9,231	\$4,111	\$36.00	\$74,880	\$8,001	\$3,595	\$33,273	1	0
Nova Scotia	\$38.21	\$79,477	\$9,231	\$8,917	\$25.00	\$52,000	\$4,099	\$4,530	\$9,525	27	8
Nunavut	\$38.46	\$79,997	\$9,231	\$2,960	\$32.40	\$67,392	\$6,797	\$2,127	\$12,426	1	0
Ontario	\$39.00	\$81,120	\$9,641	\$5,161	\$26.67	\$55,474	\$4,619	\$2,680	\$10,242	386	117
Prince Edward Island	\$32.66	\$67,933	\$6,797	\$6,047	\$26.67	\$55,474	\$4,619	\$4,437	\$18,216	4	1
Quebec	\$36.09	\$75,067	\$6,971	\$8,723	\$26.00	\$54,080	\$3,600	\$4,576	\$15,209	220	66
Saskatchewan	\$38.31	\$79,685	\$9,231	\$6,299	\$25.00	\$52,000	\$4,099	\$2,978	\$13,382	30	9
Yukon	\$43.18	\$89,814	\$11,281	\$5,144	\$33.50	\$69,680	\$7,191	\$3,348	\$23,696	1	0
Total										1,000	300

Wages: Job Bank median hourly wage (updated Nov 2025) × 2,080 hours. Northwest Territories and Nunavut have no published EA wage; the Canada median (\$38.46) is used. Taxes: CareerBeacon 2026 calculator at the nearest \$2,000 of income. Social assistance: Maytree, Welfare in Canada 2025 (total welfare income, unattached single considered employable).

A3. Annual cost to government by province and territory

Province / territory	EA – federal cost per person	EA – prov./terr. cost per person	Staff – EI benefits paid	Staff – federal cost per person	Staff – prov./terr. cost per person	Total federal cost	Total prov./terr. cost	Total cost – all governments
Alberta	\$9,758	\$15,098	\$26,166	\$33,637	\$2,228	\$2,381,870	\$1,891,973	\$4,273,844
British Columbia	\$10,639	\$17,811	\$28,215	\$36,806	\$2,430	\$3,035,286	\$2,595,545	\$5,630,831
Manitoba	\$10,633	\$18,544	\$24,077	\$30,779	\$3,396	\$721,352	\$704,928	\$1,426,280
New Brunswick	\$9,296	\$17,561	\$24,750	\$31,792	\$3,298	\$385,975	\$388,558	\$774,533
Newfoundland and Labrador	\$9,758	\$20,028	\$26,106	\$33,570	\$3,971	\$261,134	\$276,248	\$537,382
Northwest Territories	\$10,631	\$37,384	\$32,805	\$44,811	\$3,595	\$10,631	\$37,384	\$48,015
Nova Scotia	\$10,622	\$18,442	\$24,750	\$31,792	\$4,530	\$541,132	\$534,188	\$1,075,320

Province / territory	EA – federal cost per person	EA – prov./terr. cost per person	Staff – EI benefits paid	Staff – federal cost per person	Staff – prov./terr. cost per person	Total federal cost	Total prov./terr. cost	Total cost – all governments
Nunavut	\$10,631	\$15,386	\$32,076	\$42,687	\$2,127	\$10,631	\$15,386	\$26,018
Ontario	\$11,061	\$15,403	\$26,403	\$34,163	\$2,680	\$8,266,480	\$6,259,115	\$14,525,595
Prince Edward Island	\$7,986	\$24,263	\$26,403	\$34,163	\$4,437	\$66,105	\$101,488	\$167,593
Quebec	\$8,285	\$23,932	\$25,740	\$32,401	\$4,576	\$3,961,109	\$5,566,927	\$9,528,036
Saskatchewan	\$10,626	\$19,681	\$24,750	\$31,792	\$2,978	\$604,900	\$617,226	\$1,222,125
Yukon	\$12,853	\$28,840	\$32,805	\$43,909	\$3,348	\$12,853	\$28,840	\$41,693
Canada – total						\$20,259,458	\$19,017,807	\$39,277,265

A4. Assumptions

Assumption	Value	Source / note
EI benefit rate	55%	Canada.ca – EI regular benefits
Maximum weekly EI benefit (2026)	\$729	Canada.ca – EI regular benefits
Maximum weeks of EI	45	Canada.ca – 14 to 45 weeks depending on region and hours
Weeks unemployed (scenario)	52	Scenario: one full year without work
Maximum insurable earnings (2026)	\$68,900	Canada.ca – 2026 maximum insurable earnings
Employee EI premium rate (2026)	1.63%	ESDC – \$1.63 per \$100 (lower rate applies in Quebec – not modelled)
Employer EI premium rate (2026)	2.28%	ESDC – \$2.28 per \$100
Annual hours worked	2,080	Full-time: 40 h × 52 weeks
GST rate (federal portion)	5%	Federal GST is 5% in every province and territory
Share of income spent on GST-taxable goods	35%	NO SOURCE – CACEA estimate
Unemployed EAs move onto social assistance? (1 = yes, 0 = no)	1	Scenario switch – self-employed EAs have no EI to fall back on

A5. Sources

- Employment and Social Development Canada – EI regular benefits: canada.ca/en/services/benefits/ei/ei-regular-benefit/benefit-amount.html
- ESDC – 2026 EI premium rate and maximum insurable earnings: search.open.canada.ca (Question Period Note EF_054_20260105)
- Government of Canada Job Bank – Energy Advisor and Administrative Assistant wages: jobbank.gc.ca/marketreport/wages-occupation/296828/ca and [/24789/ca](https://jobbank.gc.ca/marketreport/wages-occupation/24789/ca)
- CareerBeacon – 2026 Income Tax Calculator (by province): careerbeacon.com/en/income-tax-calculator/2026
- Maytree – Welfare in Canada 2025: maytree.com/welfare-in-canada
- Natural Resources Canada – Canada Investing \$10 Million to Create Jobs for New Energy Advisors (May 17, 2021): canada.ca/en/natural-resources-canada/news/2021/05

Un sourced estimates: share of income spent on GST-taxable goods, the social assistance scenario, NT/NU EA wages, and the estimated headcounts and their distribution by province. Job Bank wages are for employees; self-employed EA earnings may differ. Tax calculator figures are approximations. Quebec's lower EI premium rate is not modelled.