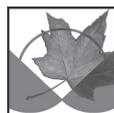


2017 Report Card on Child and Family Poverty in Nova Scotia

Lesley Frank and Christine Saulnier





CCPA

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CAMPAIGN 2000
END CHILD & FAMILY
POVERTY

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Introduction

This House seek(s) to achieve the goal of eliminating poverty among Canadian children by the year 2000.

—*House of Commons, November 24, 1989*

THIS REPORT CARD presents the most up to date data about the magnitude of child and family poverty in Nova Scotia. The most recent statistics show that the child poverty rate in the province went down **less than a percentage point** in 2015 compared to 2014. With over **one in five** children living in poverty, Nova Scotia has done very poorly to achieve the goal of poverty eradication for children by the year 2000- a goal set in 1989 with an all parties' resolution in the House of Commons. The 2015 rate is in fact higher than it was in 1989. Nova Scotia has the highest child poverty rate of the Atlantic provinces.

In recent years there seems to be more interest in understanding what this report card can tell us about our most vulnerable community members-children living in poverty. Following its release there are measurement debates, and at times political pushback ensues. Sometimes, there is an attempt to downplay the problem pointing to the data lag of two years as perhaps not capturing any improvements. There is also a questioning of what we can do, which too often devolves into people wanting to know the one thing that can be done, despite the fact that the reasons for poverty are

complex. People want to understand how we measure poverty, what the geographical boundaries mean, and about the poverty rates for groups of children that we know are more likely to experience poverty. For the most part, these questions point to community members' desire and need for more detailed information about poverty, to understand the problem and presumably, because they want to solve it. We are fortunate this year to have 2016 Census data (also reporting on 2015 data) to draw from in our quest to know more about our most vulnerable children.

We should remind ourselves though that poverty is not just a measure of inadequate income. Poverty is felt. It is a social condition manifested in **families'** struggles to afford the cost of housing, food, childcare, clothing and transportation in the face of low wages, precarious work, racial and gender discrimination, a weak social safety net, inadequate public services and lack of affordable and available child and family services. Telling this story would require different types of data in order to capture the full effects of these struggles. The 2016 Hunger Counts Report revealed for example an alarming increase in the number of food banks users in Nova Scotia. In fact, Nova Scotia experienced the highest increase in numbers of people served from 2015-2016 (20.9% increase) – 30.4% of users being children.¹ We have been tolerating this shameful level of child and family poverty for far too long, allowing thousands of Nova Scotian children to grow up poor.

Poverty hurts our children. It creates personal and social deficits that are felt within families and by society because it limits children's ability to grow up healthy and to develop their potential towards full participation in society. There is a collective cost to poverty.² Income, housing, and food security are essential for social wellbeing and social and economic prosperity. Yet the data reveal a historical picture of the erosion of public services and income supports rather than public investment. One positive change, still yet to be revealed in the data, are the improvements made by the federal government with the introduction of the Canada Child Benefit in 2016. This investment is undoubtedly having a positive impact, but given the depth of poverty faced by so many families, and complex reasons for poverty rooted in historical inequalities (that lead to low incomes), much more investment in families and children will be necessary.

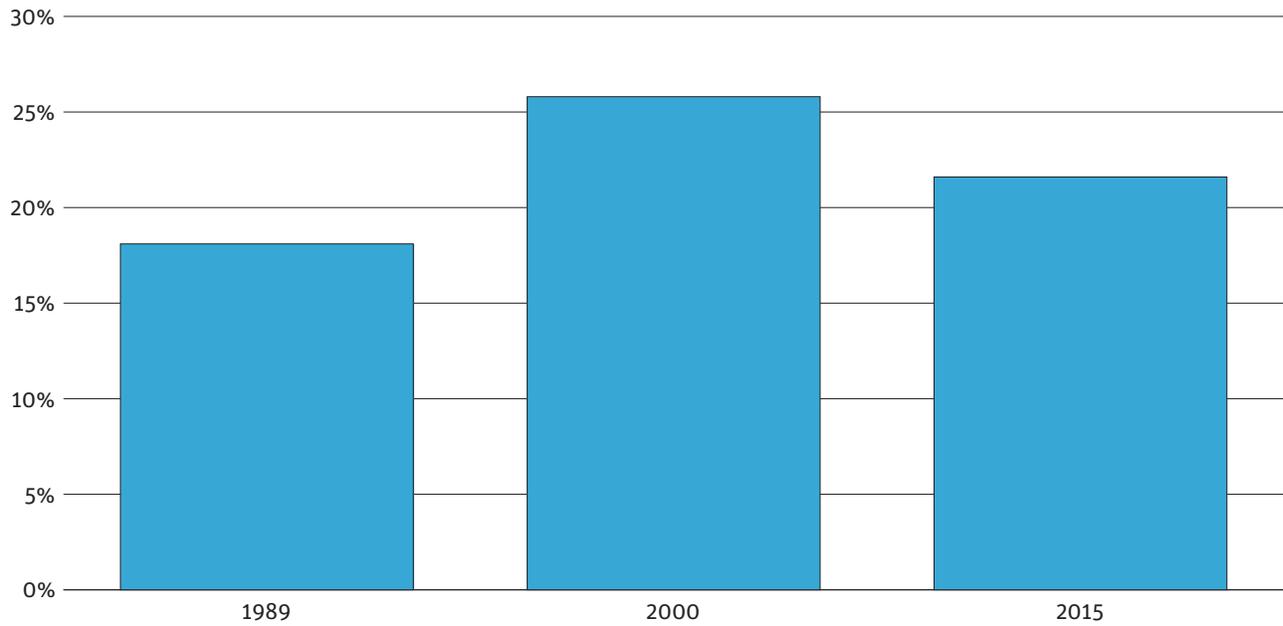
The Record: Tracking Child Poverty 1989–2015

Less than a 1% decrease in the Child Poverty Rate since last year – still higher than 1989

FIGURE 1 SHOWS child poverty rates in Nova Scotia for three key years: 1989—the year the promise was made; 2000—the goal year for eradication of child poverty; and 2015—the year for which we have the most recent statistics. In 1989, the child poverty rate was 18.1 % (41, 910 children). By the year 2000, despite the promise of child poverty eradication, the child poverty rate rose by 42.5%, when as many as 1 in 4 (25.8%) Nova Scotian children were living in poverty (53, 920 children).

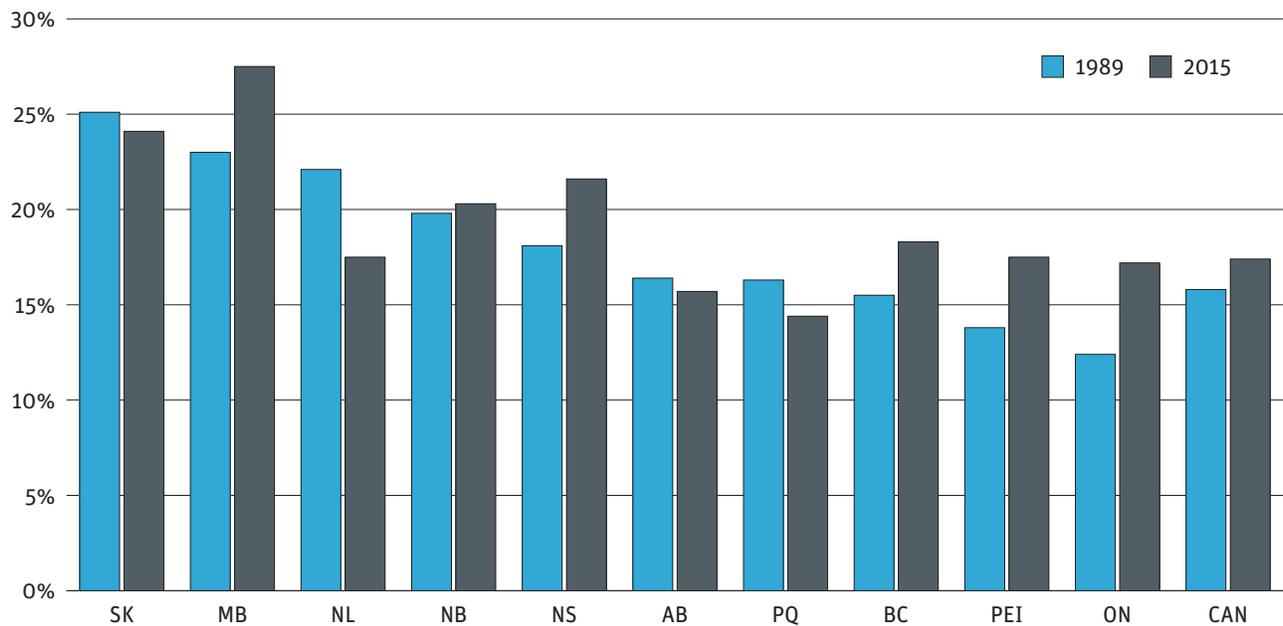
In 2015, 21.6% of Nova Scotian children were living in families with incomes below the AT-LIM. **This means that 35,870 children or more than 1 in 5 children in Nova Scotia were living in poverty in 2015.** The child poverty rate in Nova Scotia decreased by less than 1% since 2014 (22.5%), representing 1,600 children. Comparing the child poverty rate in the year 2000 to the rate in 2015, we see a 16.3% decrease. However, the percentage of children living in low-income circumstances in 2015 is still **19.3% higher than it was in 1989 – when the promise to eradicate child poverty was made.**

FIGURE 1 Child Poverty Rate (AT-LIM), Nova Scotia, 1989, 2000, 2015



Prepared using Statistics Canada CANSIM Table 111-0015 (T1 Family Files, 2015)

FIGURE 2 Child Poverty Rates, By Province, (AT-LIM), 1989 and 2015



Prepared using Statistics Canada CANSIM Table 111-0015 (T1 Family Files, 2015)

FIGURE 3 Nova Scotia Child Poverty Rate Since 2000

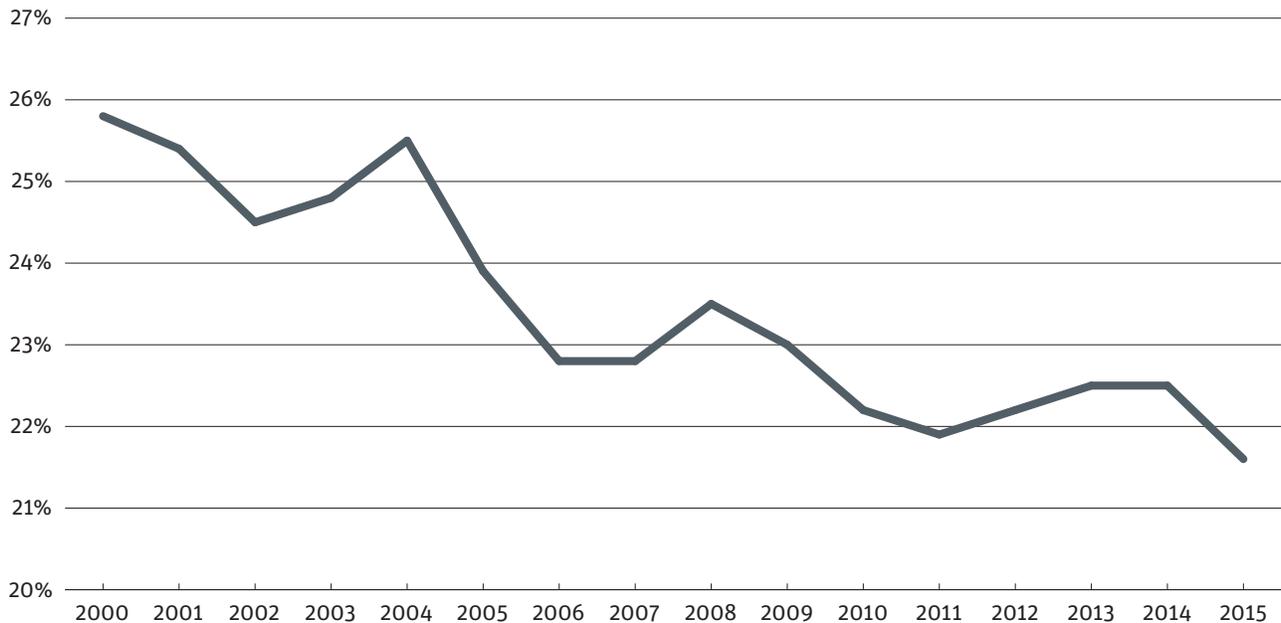


Figure 2 uses the AT-LIM to record the overall increase or decrease in child poverty rates between 1989 and 2015 in each province and in Canada. In 1989, Nova Scotia had the fifth-highest percentage of children living in poverty. By 2015, with the **third-highest provincial child poverty rate**, and the **highest rate in Atlantic Canada**, we lost ground relative to other provinces. Between 1989 and 2015, child poverty rates decreased in four provinces (Newfoundland and Labrador, Quebec, Saskatchewan, and Alberta), and rates increased in six provinces (Ontario, Prince Edward Island, Manitoba, Nova Scotia, New Brunswick, and British Columbia). The net result for Canada was an overall percentage *increase* of 10.1%

Figure 3 shows the fluctuation in the child poverty rate since 2000. While the child poverty rate has declined since the year 2000, it has not been a steady decline. Examining the rate over time allows for analysis of the potential impact of government intervention for poverty reduction. In 2010, several changes came into effect including an increase in the income threshold for the Nova Scotia Child Benefit. The Affordable Living Tax Credit was also introduced in 2010, which provided families in receipt of the Nova Scotia Child Benefit with a quarterly payment attached to their GST/HST credit payments. In 2011, this tax credit was indexed to inflation, the Nova Scotia

Child Benefit increased by 22% and there was a \$250 increase to the yearly personal income tax exemption. Also in 2011, the Personal Allowances to adult recipients of Income Assistance were raised by \$15/month. During this time, the child poverty rate decreased slightly. However, this downward trend was not sustained indicating the need for monitoring and ensuring that all government transfers are tied to the cost of living so they do not lose their usefulness over time.

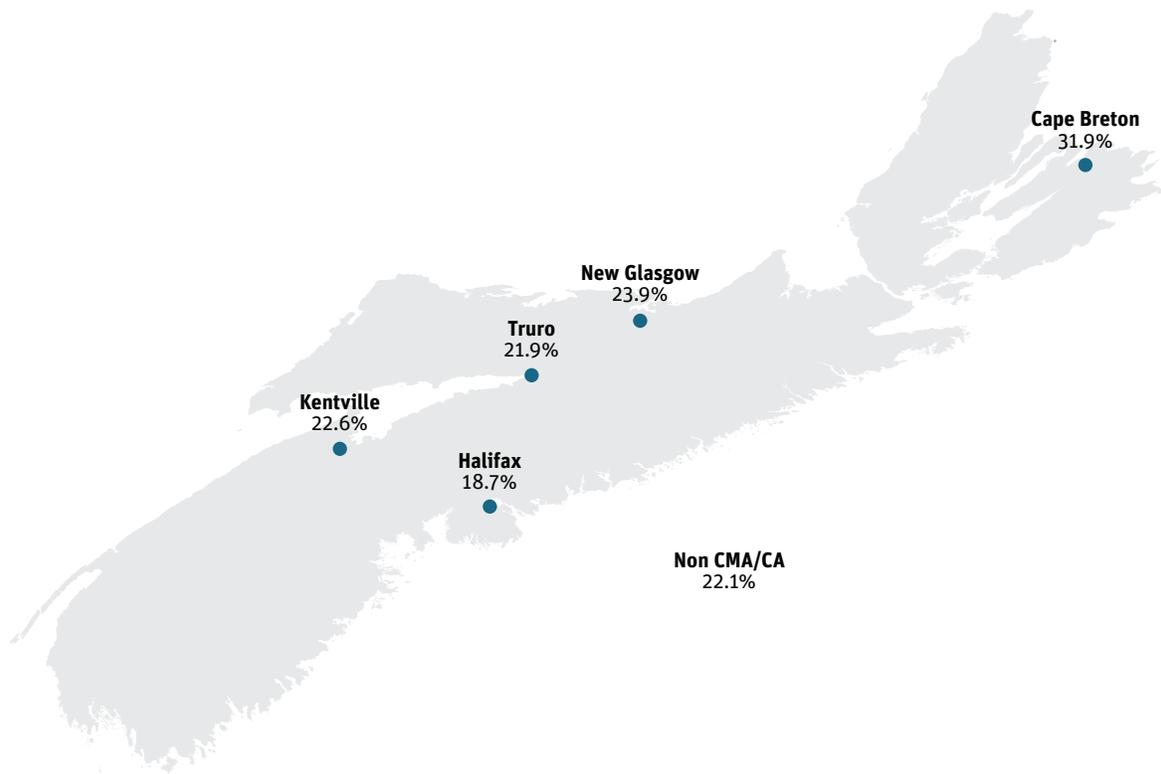
Child poverty rates within Nova Scotia

SOME FAMILIES AND children face higher risks of poverty and greater depths of poverty compared to others. Poverty is not evenly distributed across communities; rather, poverty rates vary by geography as is illustrated in *Figure 3*. *Figure 3* shows the differences based on Statistics Canada's Census Areas (CAs), of which there are 5, and Nova Scotia's one Census Metropolitan Area (CMA) of Halifax. The lowest rate of child poverty is in the Census Metropolitan Area of Halifax (18.7%). The child poverty rates are highest in the Cape Breton CA where almost 1 in 3 children (31.9%) are living below the After-Tax (LIM) — down from 32.8% in 2014. 2015 Rates in Kentville (22.6%), Truro (21.9%), and Non-CMAS/CAs rates were slightly lower from 2014 rates, and the rate for New Glasgow (23.9%) was slightly higher.³

Child poverty rates by community

Table 1 and *Table 2* provide available child poverty rates by Nova Scotia post-al citiesⁱ as well as rural routesⁱⁱ reporting on the top ten highest and lowest rates of child poverty.⁴ These data show disparities of child poverty between communities throughout Nova Scotia that are hidden when poverty rates are calculated as provincial or regional aggregates (Census Areas/Census Metropolitan Areas). **The range of rates is quite significant from a**

FIGURE 4 Child Poverty Rate by Census Area



low of 3.9% in Fall River, part of the Halifax Regional Municipality, to a high of 72.7% in Eskasoni (postal area). A list of all postal areas with available data can be found in Appendix B. **Eighteen communities have child poverty rates over 30%**—ten on Cape Breton island and the others dispersed throughout the province in several counties (Yarmouth, Digby, Hants, Halifax, Cumberland, Guysborough, and Pictou).

It should be noted that the highest child poverty rates in Nova Scotia are seen in postal areas that are over represented by areas where Aboriginal and African Nova Scotian children live. It should also be noted that postal cities for urban areas of the province (Halifax and Dartmouth) reported in Appendix B are aggregates of several postal areas. Such aggregates disguise higher child poverty rates in certain areas of urban Nova Scotia. For example, child poverty rates based on smaller postal units (Forward Sortation Areas-not reported in Appendix B) within the Halifax postal city, range from 14.4% to 35%. Similarly, rates range in the Dartmouth postal city from

TABLE 1 Top 10 Highest Child Poverty Rates by Postal Areas

Postal Area	Child Poverty Rate
Eskasoni ⁱ	72.7
Micmac postal area ⁱⁱ	67.8*
Membertou ⁱ	48.5
Whycocomagh ⁱⁱ	44.2
Afton Station ⁱⁱ	43.8
North Preston ⁱ	40.0
Wagmatcook ⁱⁱ	40.0
East Preston ⁱ	38.9
Yarmouth ⁱ	38.9
New Waterford ⁱ	38.7

Prepared using Statistics Canada, Table F-18 (T1 Family Files, 2015)

Notes ⁱ postal city; ⁱⁱ rural route. *The Rural Route of Micmac includes the Sipekne'katik First Nations.

TABLE 2 Top 10 Lowest Child Poverty Rates by Postal Areas

Postal Area	Child Poverty Rate
Fall River ⁱ	3.9
Hammonds Plains ⁱ	4.7
Falmouth ⁱⁱ	5.1
Blockhouse ⁱⁱ	6.5
Valley ⁱ	6.6
Lawrencetown (Halifax County) ⁱ	6.7
Port Williams ⁱⁱ	6.8
Cheticamp ⁱⁱ	6.9
Porters Lake ⁱ	7.4
Waverly ⁱ	7.9

Prepared using Statistics Canada, Table F-18 (T1FF, 2015)

8.7% to 40%. Postal Area data presented suggest that both rural and urban areas in the province experience high rates of child poverty.

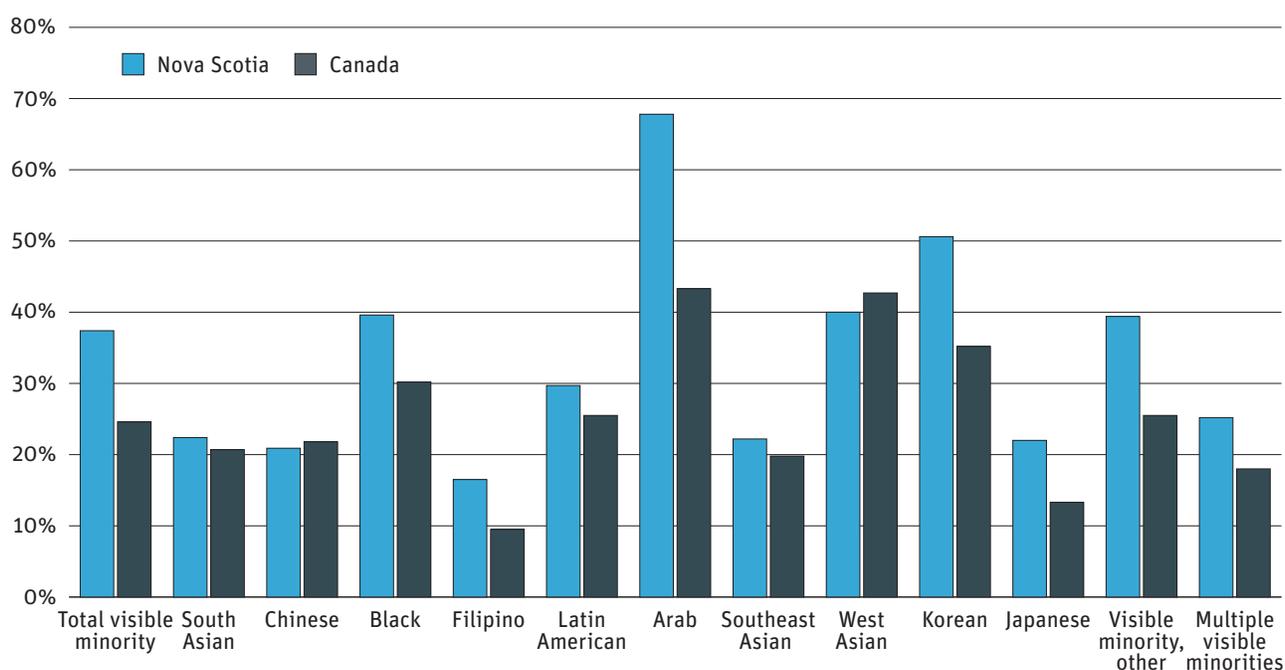
Poverty Rates for our Most Vulnerable Children

WITH THE REINSTATEMENT of the mandatory Long Form Census it is now possible to reliably track child poverty rates for visible minority, immigrant, and children of Aboriginal identity (First Nations, Métis, Inuit and/or those who are Registered or Treaty Indians) living off reserve in Nova Scotia, after a ten-year gap in data. The 2016 census data, reporting on 2015 incomes, shows that while the child poverty rate in Nova Scotia for all children was 22.2%, over one-third (37.4%) of visible minority children are in poverty, 40.3% of immigrant children, and 25.6% of Aboriginal children. Unfortunately, the 2016 census data does not report on the rate of child poverty by disability status. However, we do know that children with disabilities are twice as likely to live in households relying on social assistance and families of children with disabilities are more likely to live in poverty due to increased time away from work.⁵

Visible Minority Children

Figure 5 compares Nova Scotia child poverty rates to national rates for several visible minority groups.⁶ The child poverty rate in Nova Scotia for most

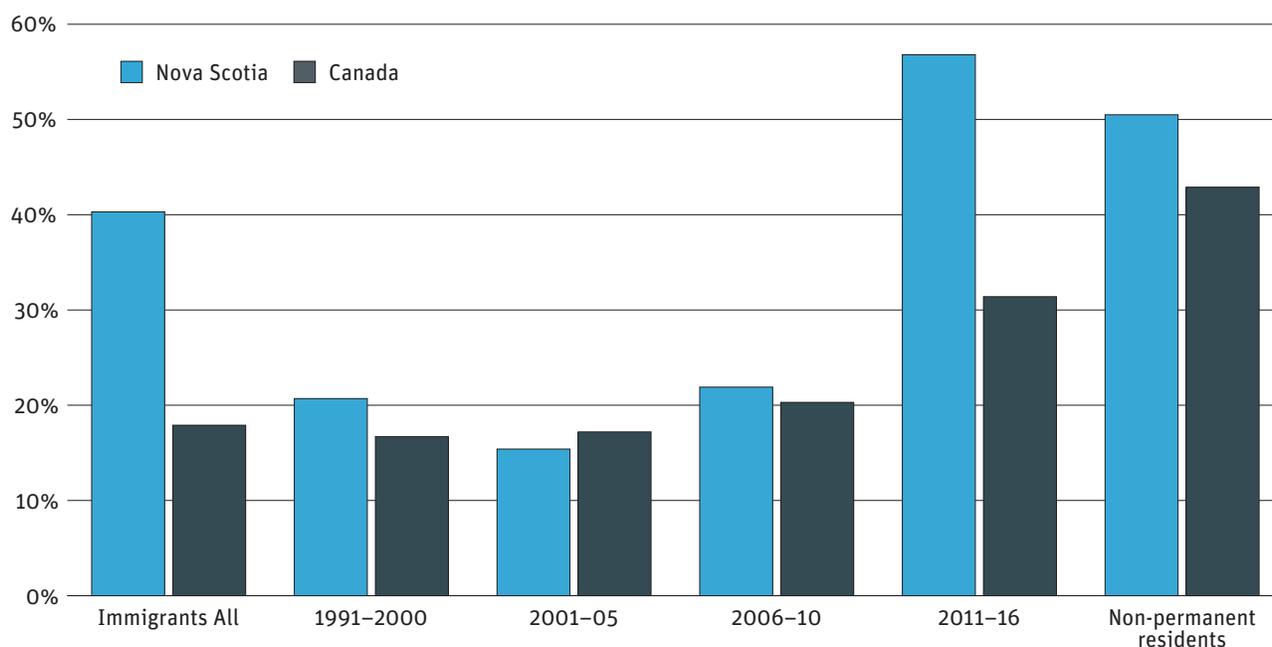
FIGURE 5 Child Poverty Rate by Visible Minority Status, Nova Scotia and Canada, 2015



Prepared using Statistics Canada – 2016 Census. Catalogue Number 98-400-X2016211.

visible minorities groups was higher than the national rates. For example, 67.8% of Arab children in Nova Scotia, compared to 43.3% of Arab children in Canada are living in poverty, and 50.6% of Korean children (compared to 35.2% in Canada). These staggeringly high rates reveal the dynamics of racial and ethnic inequities. Black children make up 43.7% of visible minority children in Nova Scotia and 39.6% of these children are living in poverty (a rate higher than the Canadian rate of 30.2%); a rate that is twice as high as non-visible minority children (but including children with Aboriginal identity) in Nova Scotia. African Nova Scotian children are 4.4% of the population of children in NS, but represent 8% of low income children. It is notable that the postal areas that are loosely associated with communities that are predominantly made up of African Nova Scotians have similarly high poverty rates (East Preston at 38.9% and North Preston at 40%). While there is some overlap with some African Nova Scotians being new immigrants and non-permanent residents, 71.5% of this population report having lived in the provinces for three generations or more (according to Census 2016).

FIGURE 6 Child Poverty Rate by Immigration Status, Nova Scotia and Canada, 2015



Prepared using Statistics Canada – 2016 Census. Catalogue Number 98-400-X2016206.

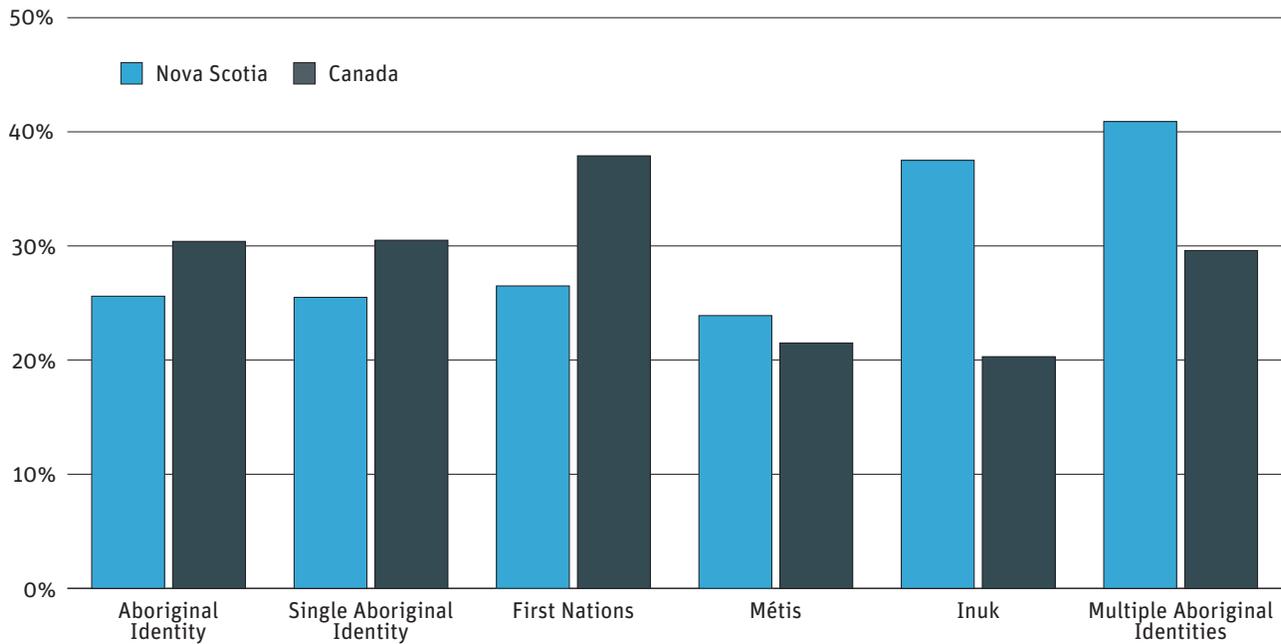
Immigrant Children

Figure 6 provides detail on the child poverty rate in Nova Scotia and Canada for immigrant children showing that Nova Scotian immigrant children have a poverty rate of 40.3% and thus far worse than non-immigrant children a (21.2%), and immigrant children in Canada (17.9%). Over half (56.8%) of new immigrants coming to Nova Scotia between 2011 and 2016 were in poverty compared to 31.4% throughout Canada. Over half (50.5%) of non-permanent residents (children of persons who have a work or study permit or who are refugee claimants) were living in families who had low income. Nova Scotia children who immigrated between 1991–2000 and 2001–05 had lower rates of poverty compared to newer immigrants.

Aboriginal Children

Figure 7 show the child poverty rate for children of Aboriginal status in Nova Scotia and Canada based on Census data. This data is affected by the incomplete enumeration of certain Indian reserves and Indian settlements in the

FIGURE 7 Child Poverty Rate by Aboriginal Status, Nova Scotia and Canada, 2015



Prepared using Statistics Canada — 2016 Census. Catalogue Number 98-400-X20162173.

Census. The suppression of low income data for persons living on Indian Reserves means that child poverty rates represented in *Figure 7* reflect only children living outside of reserves. Statistics Canada states that it does not apply the low-income concept in the territories and in certain areas based on census subdivision type (such as Indian reserves) in the reporting of the 2016 Census because of “the existence of substantial in-kind transfers (such as subsidized housing and First Nations band housing) and sizeable barter economies or consumption from own production (such as product from hunting, farming or fishing) could make the interpretation of low-income statistics more difficult in these situations.” This reasoning is problematic however, as was stated by Macdonald and Wilson in their report on indigenous child poverty in Canada: “In-kind transfers” on reserves most commonly refer to band housing provided at no cost to band members. This is far from universal and has greatly diminished due to growth in both band-operated rental regimes and individual home purchasing on reserve. Furthermore, the value of such housing is limited by the fact that the occupiers cannot resell them. More broadly, the LIM-AT approach to poverty is strictly an income measure, not a measurement of the cost of living. As such, non-com-

mercial food, barter, and housing that cannot be re-sold has no impact on this measurement given it produces no income.”⁷

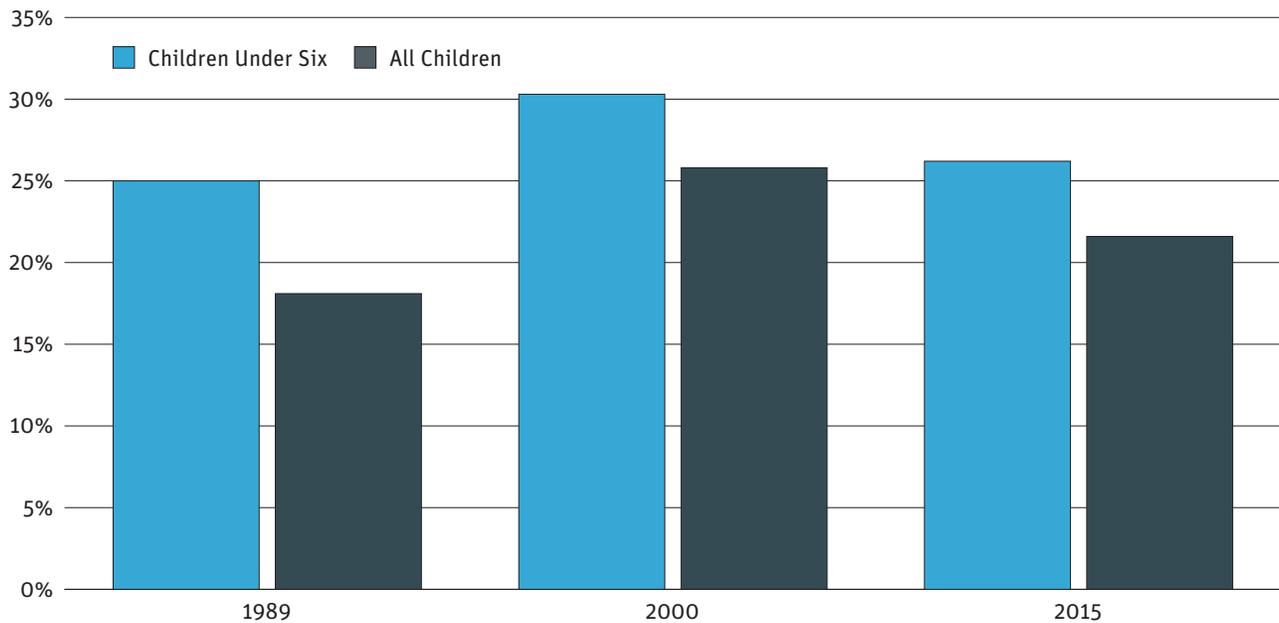
Child poverty rates by postal area shown in Tables 1–3 are calculated using tax filer data, which does include on reserve children. While any given postal area is only loosely associated with understandings of community boundaries, child poverty rates in postal areas that include reserves indicate much higher rates of income poverty for children. For example, census data shows a child poverty rate of 1 in 4 Aboriginal children in Nova Scotia, while the child poverty rate calculated using T1 Family Files shows a child poverty rate of 72.7% in the Eskasoni postal area, 68.8% in the Micmac rural route, 48.5% in Membertou, 44.2% in Whycomagh, and 40% in Wagmatcook postal areas respectively.

Child Poverty by Age and Family Type

Young Children

Figure 8 shows the child poverty rate for children under six in 1989, 2000, and 2015. It demonstrates that poverty rates for younger Nova Scotian children were higher in all three years than they were for all children under 18 (see *Figure 1*). In 2015, for children under 6 in Nova Scotia, the child poverty rate was 26.2%, close to one in three young children, compared to 21.6% of all children. Income data from 2015 reported in the 2016 Census shows that child poverty in Canada is the most severe for our youngest community members.⁸ The child poverty rate in Canada for 17 year olds was the lowest compared to all ages of children, while the child poverty rate for children under 1 was the highest. This can partly be explained by the fact that the earnings of mothers tend to drop after childbirth, referred to as the ‘motherhood pay gap.’⁹ Research is needed on the effects of early parenting on household income; however, we do know that maternity and parental leave entitlements amount to only 55% of earned wages, should you indeed be eligible for them. We also know that women’s access to employment insurance and maternity leave has declined over time because women are more likely to have non-standard work arrangements, which makes meeting the eligibility criteria more challenging.¹⁰ In 2014, just over 20 percent of new mothers had worked but did not qualify for EI benefits, about half were working without

FIGURE 8 Child Poverty Rate for Children Under 6 Compared to All Children (AT-LIM), Nova Scotia 1989, 2000, 2015



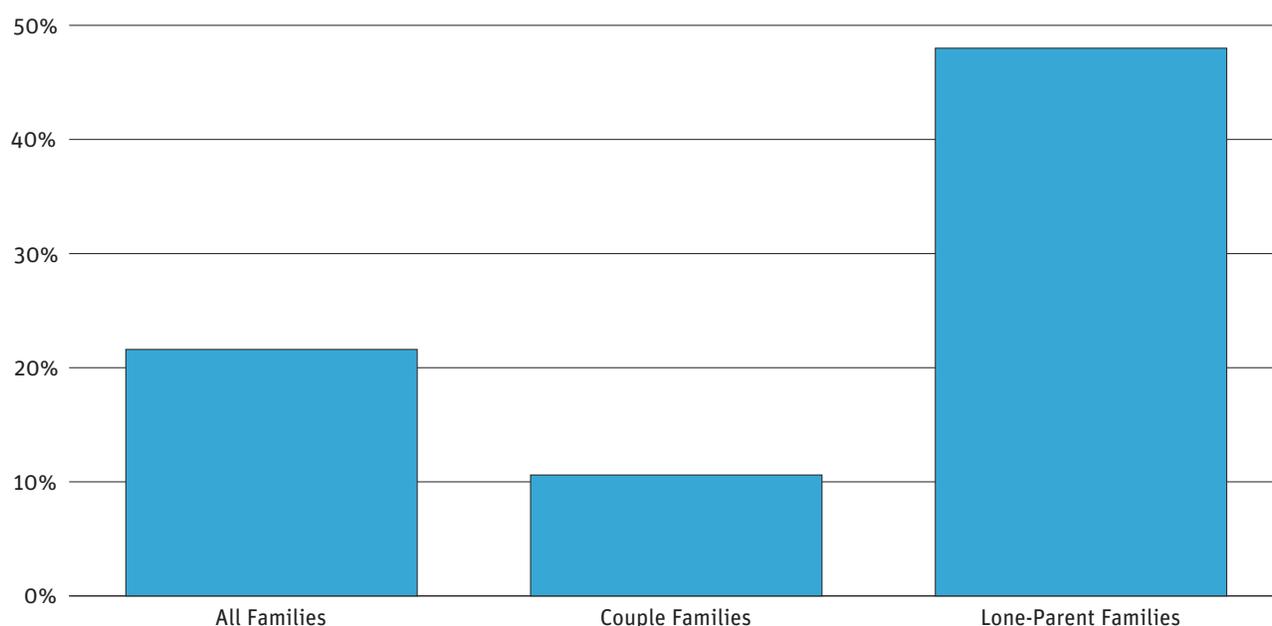
Source: Statistic Canada, T1 Family File, 1989, 2000, and 2015, Custom Tabulation, Reference 16060.

EI coverage and the other half worked too few hours to be eligible. Parents who are young, less educated and have lower incomes, as well as single-earner or single-parent families, are less likely to access benefits. New immigrant mothers are slightly less likely to access benefits, and new mothers in unionized workplaces are more likely (and those who get access to employer top-ups are more likely to be able to cover most expenses).¹¹

Lone parent families

Figure 9 shows that children living in lone-parent families experience a much greater likelihood of living in poverty than children living in couple families do. In 2015, **almost half** (48 %) of the children living in lone parent families in Nova Scotia lived below the AT-LIM (23,400 children) compared with 10.6% of children living in couple families (12,470 children). The data show that one earner families, particularly if the earner is working for low wages have higher child poverty rates. Income data from Census 2016 shows that gender of the earner effects child poverty rates as well. Children

FIGURE 9 Child Poverty Rate (AT-LIM) by Family Type, Nova Scotia, 2015



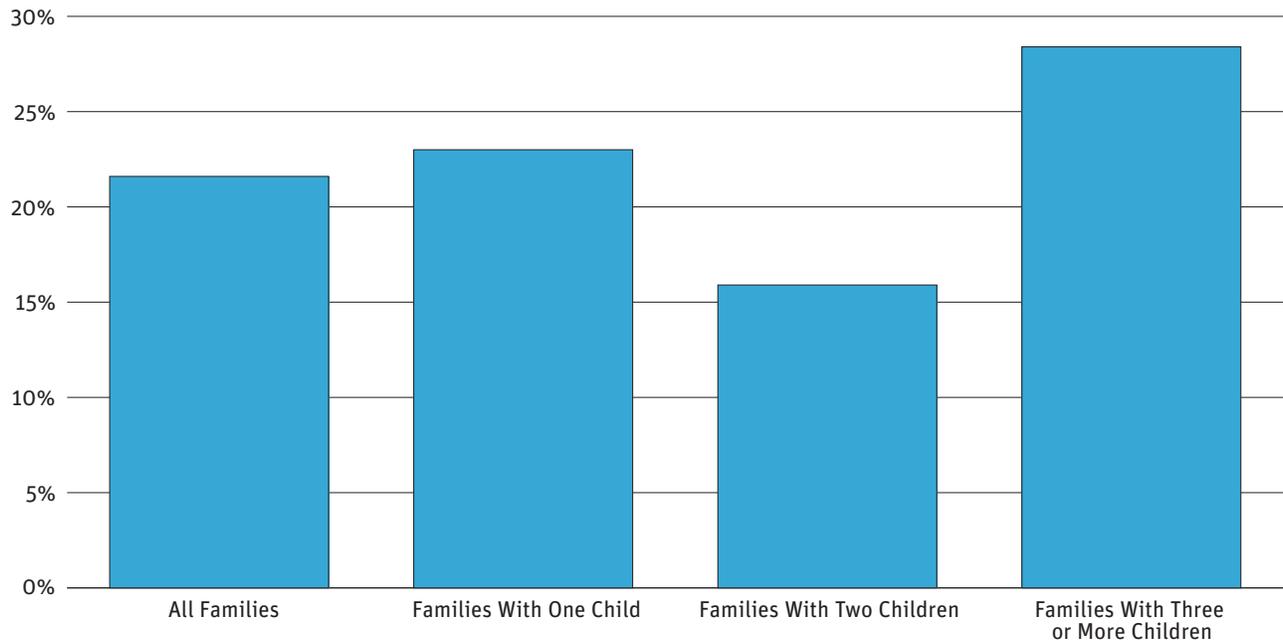
Prepared using Statistics Canada CANSIM Table 111-0015, 2015.

living in female-led lone parent families had a poverty rate of 48.9% in 2015 compared to 30.4% children living in male-led lone parent families.¹² We also know that 82.6% of lone parent families in Nova Scotia in 2015 were female-led¹³ and 78.7% of mothers with children aged 0–5 work outside the home.¹⁴ Women are less likely to be employed full time than men are and more likely to juggle multiple jobs at a higher rate than men.¹⁵ Women also continue to experience employment and wage discrimination. The Nova Scotia median hourly wage for females in 2015 was \$17.95 compared to \$20.00 for males (earning on average \$15,000 less per year).¹⁶ Thus, in many cases child poverty is intricately linked to the dynamics of women’s poverty and the gender discrimination they face in care work and the labour market, and the challenges of unpaid caregiving that falls disproportionately to women.

Larger families

Nova Scotia children living in larger families also have higher rates of poverty. *Figure 10* shows that the poverty rate for children in families with three or

FIGURE 10 Child Poverty Rate (AT-LIM) by Family Size, Nova Scotia, 2015

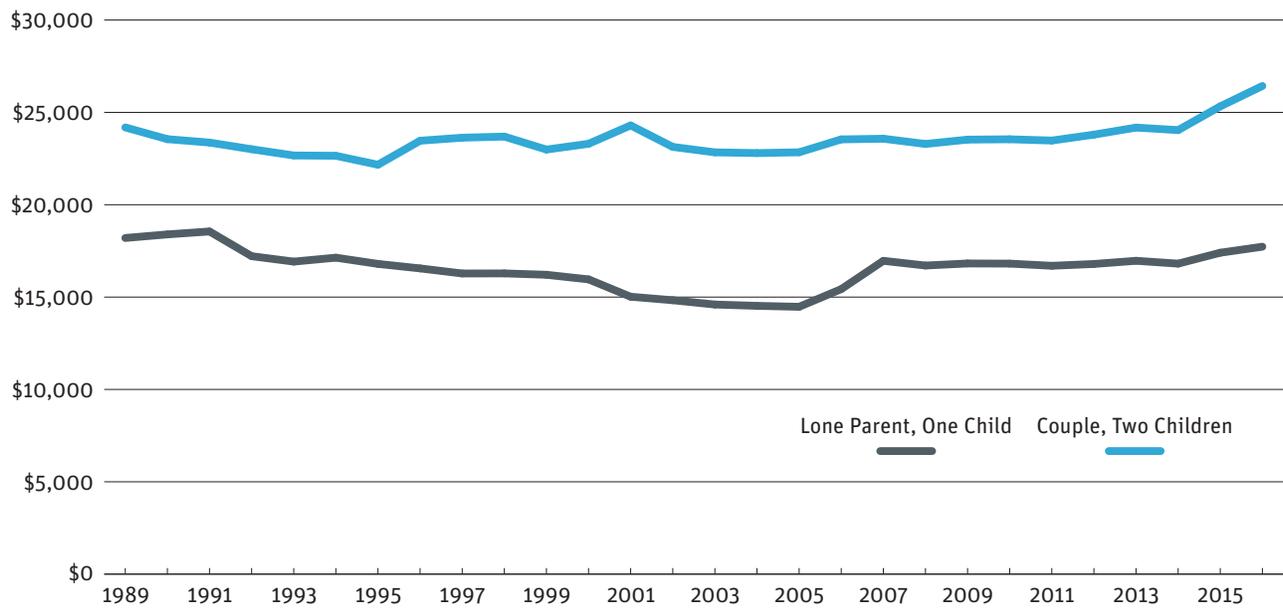


more children was 28.4% in 2015; compared to 23% for families with only one child, and 15.9% for families with two children.

Families Who Depend on Welfare for Household Income

CHILDREN IN FAMILIES that depend on welfare are particularly vulnerable to poverty. The Caledon Institute of Social Policy reports welfare incomes in Canadian provinces annually.¹⁷ Welfare incomes include income assistance payments, federal and provincial child tax credits, and goods and service tax credit payments. *Figure 11* illustrates that total welfare incomes in Nova Scotia have remained flat since 1989 (in constant 2015 dollars). For the year reported in the current report card (2015), welfare incomes for lone parent families with one child were actually lower by \$785 per annum than in 1989 when adjusted for inflation (in 2015 constant dollars).¹⁸ Looking across 1989–2015 the average welfare income was only \$16,874 per year. For a couple with two children, the average welfare income across the years from 1989 to 2015 was \$23,101. For this family type, there is evidence of marginal improvement as incomes were \$1127 per year higher than in 1989, and \$1286 per year higher than in 2014, however this was a mere gain of \$107/month since 2014. Welfare incomes, even since these have included direct transfers in the form of refundable tax credits have always been well below the poverty line. All income support that is not pegged to the cost of living (like income assistance or other provincial transfers) loses their power to reduce poverty over time as prices for goods and services increase.

FIGURE 11 Total Annual Welfare Income by Family Type, Nova Scotia, 1989–2016 (Constant Dollars)

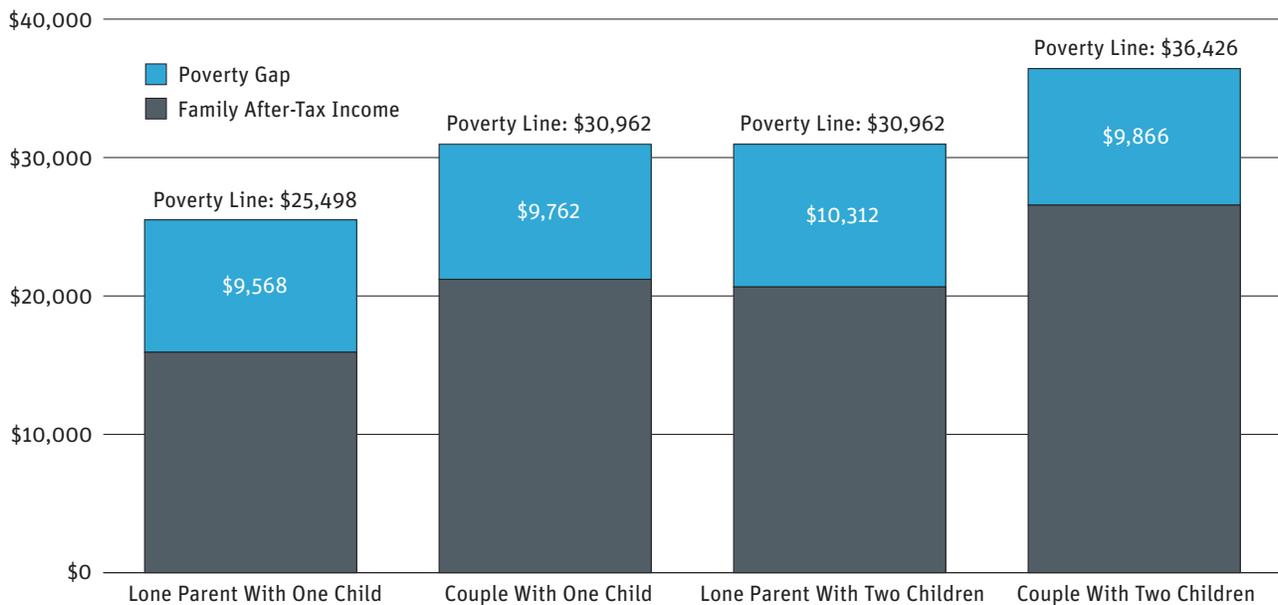


Prepared using Welfare in Canada 2015, Caledon Institute of Social Policy

Depth of poverty

THE CHILD POVERTY rate measures the percentage of children living in families that have incomes below the Low-Income Measure-After Tax. However, **many poor families actually live far below this poverty measure.** The median total after-tax income for low-income families in Nova Scotia,

FIGURE 12 Depth of Poverty for Low Income Families, Nova Scotia, 2015



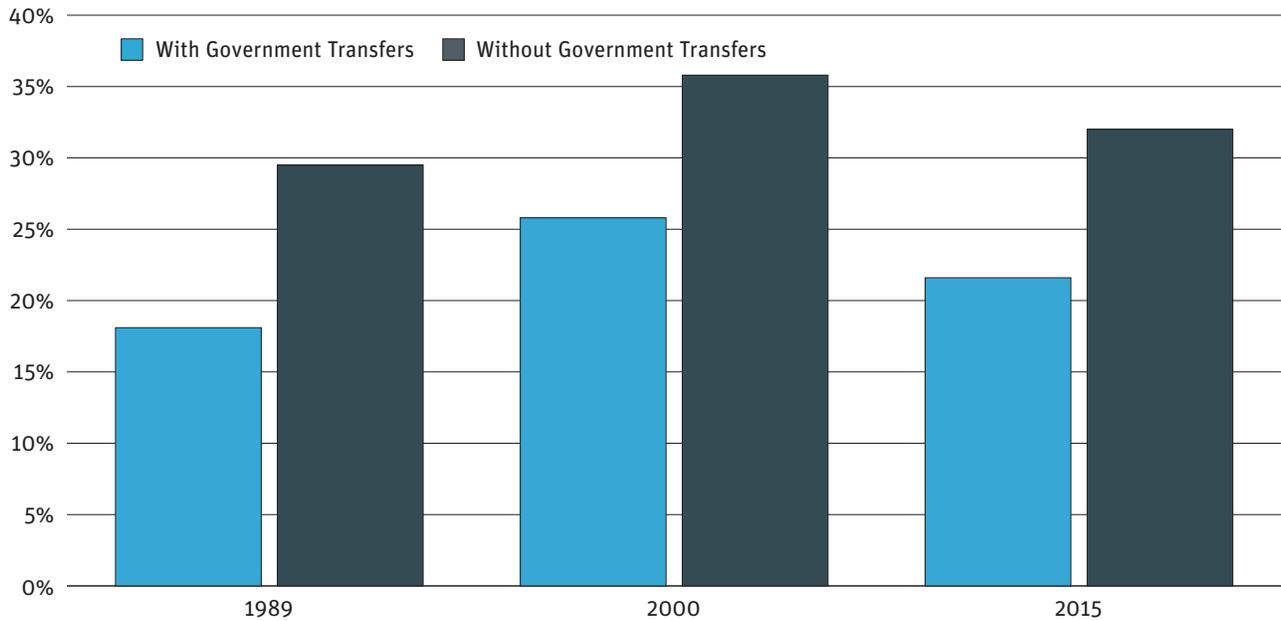
Prepared using Statistics Canada CANSIM Table 111-0015, 2015

when compared with the AT-LIM, allows us to measure the depth of poverty. It was significantly below the AT-LIM for both couple and lone-parent families of different family size. *Figure 12* shows that low-income couple families with two children in Nova Scotia had a median income of \$36,426 per year, leaving them \$9,866 below the poverty line for this family size. Couple families with one child experienced a depth of poverty of \$9,762 per year. Lone parent families with one child were living \$9,568 per year below the poverty line. **Low-income lone parent families with two children had a depth of poverty of \$10,312 per year – meaning they would need an extra \$859/month to bring them up to the poverty line.**

The Effect of Government Benefits

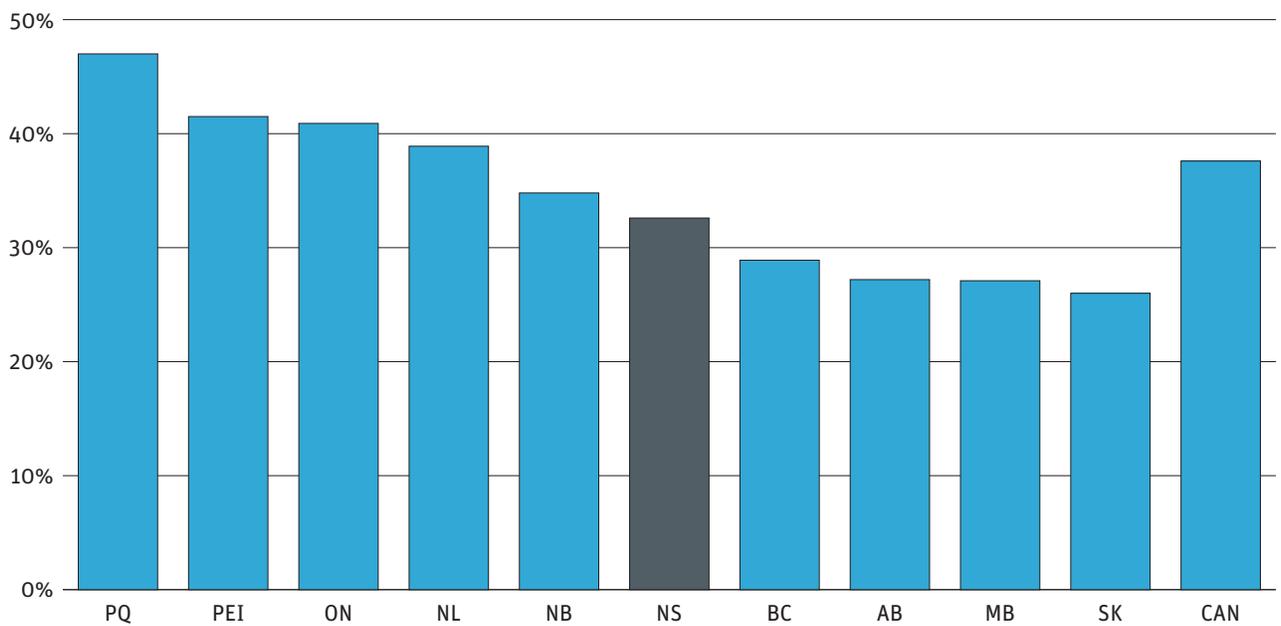
FIGURE 13 DEMONSTRATES that government income benefits to individuals and families can be effective in reducing the rate of child poverty. These benefits are delivered by both the federal and provincial governments. Nova Scotia benefits include both children's benefits and benefits to other family members (federal and provincial Child Tax Credits, the Goods and Services Tax credit, the Working Income Tax Benefit, Employment Insurance, Income Assistance, and the Affordable Living Tax Credit). The graph displays the level of poverty reduction that results from income supports to Nova Scotian families. In 2015, we saw a 32.5% reduction in child poverty due to government transfers (the same reduction as seen in 2014). Indeed, without these government benefits 53,220 (instead of 35,870) children would live in poverty in Nova Scotia. *Figure 14* demonstrates that five other provinces were more effective in reducing child poverty through government transfers and that Nova Scotia's transfers (coupled with federal transfers) were the least effective in the Atlantic provinces.

FIGURE 13 Impact of Government Supports on Child Poverty Rate, AT-LIM, Nova Scotia, 1989, 2000, and 2015



Source: Statistics Canada, Income Statistics Division, T1 Family File 2015, Reference 17061

FIGURE 14 Percentage Reduction in Child Poverty Rates in 2014 Due to Government Income Supports



Source: Statistics Canada, Income Statistics Division, T1 Family File 2015, Reference 17061

Ending Child and Family Poverty

ENDING FAMILY AND child poverty is achievable and depends to a large degree on our governments' agendas for poverty reduction and eradication, as well as their broader social and economic public policy priorities. The lack of significant signs of poverty reduction since 1989 demonstrates that there is a need for more robust public policy and public investment aimed specifically at reducing family and child poverty.

The Need for Comprehensive, Robust Poverty Reduction Plans

All levels of government have an opportunity before them to get things right – with federal government leadership on a national poverty reduction strategy, a promise from the Nova Scotia government to develop a poverty reduction blueprint, some promised action on the part of some municipal governments, and the Department of Community Services' welfare transformation initiative currently underway.

The federal government must renew the use of their federal spending power to support provinces and territories to take action on poverty reduction. In Nova Scotia, the **provincial government needs to move forward on a more comprehensive poverty reduction plan than is currently en-**

visaged, along with legislated targets and timelines. Municipal governments can also help by working in collaboration with local non-government organizations and communities to support progressive initiatives to end poverty.

The high rates of child poverty in rural communities throughout Nova Scotia and in certain areas of HRM, however, also mean that interventions should focus on the broader policies and issues that create these disparities and perpetuate poverty, and also ensure that they address differences at the community level (for example using a rural lens to ensure that adequate services are available no matter where you live). There are many actions that federal, provincial and local governments can take together to work towards this goal. Such a strategy will require collaboration at all levels of government, including Indigenous governments and organizations, as well as with other non-governmental organizations, including people living in poverty.

What about just a Basic Income instead of Government Poverty Reduction Plans?

The concept of a Basic Income (BI) continues to inspire hope for some and anxiety for others across Canada. Ontario's BI pilot is in progress with at least a three-year timeline.¹⁹ Campaign 2000 believes that like all income security programs, BI must be specifically designed to eradicate poverty and contribute to reducing income inequality by providing an adequate minimum floor. Some critics argue that BI is not a silver bullet against poverty because it could have negative impacts on a commitment to adequate wages, have negative impacts on investments in needed public services, or be too small to end poverty altogether. If a BI does come into effect, it must complement stronger investments in public and social services, a well-developed strategy to create higher quality jobs and more robust employment standards that support families to escape poverty's multiple dimensions.²⁰

Key Components of Comprehensive Federal and Provincial Poverty Reduction Plans to End Child and Family Poverty

Address the legacies of colonialism and racism

We must ensure that more efforts are made to achieve poverty reduction for groups who are at greater risk of living in poverty, including visible minority children, children of Aboriginal identity, children with a disability, children of female lone-parent families and those of recent immigrant and refugee families. The reasons they are greater risk are complex, but urgent. For example, Canada's colonial legacy of displacement and removal of Aboriginal peoples from their traditional lands, deliberate attempts to destroy their language, culture and heritage and the systemic under-funding and denial of services and supports for Indigenous peoples must be immediately addressed in the context of truth and reconciliation. Similarly, the United Nations Report of the Working Group of Experts on People of African Descent concludes that "Canada's history of enslavement, racial segregation and marginalization of African Canadians has left a legacy of antiBlack racism and had a deleterious impact on people of African descent, which must be addressed in partnership with the affected communities."²¹ Our provincial government should work with the federal government to implement the recommendations in this UN report including the consideration of "providing reparations to African Canadians for enslavement and historical injustices," and implementing an action plan against racism that addresses disproportionate rates of poverty, unemployment and under employment, and incarceration.

Much more needs to be done for immigrant families, especially those who are within five years of arrival. Additional investments in settlement services is required including, for example language training and to streamline effective mechanisms for approval of foreign credentials. This would assist some parents to enter the labour market and at higher paying jobs. Revisions to restrictive eligibility requirements for immigrants to the range of public services and community supports would help level the playing field. For example, there are arbitrary groups of children who are non-Canadian citizens who are ineligible to receive the Canada Child Benefit including children whose parents are claiming refugee status; those unable to leave Canada because their parents are from countries with a moratorium on removal because of dangerous conditions, and; Canadian-born children of parents who do not have regularized status.

Ensure income assistance support is adequate and tied to living costs

Families who rely only on income assistance are living far below the poverty line. Combined total welfare income (income assistance payments and tax benefits) needs to be higher to ensure that families can cover their basic needs. The income thresholds for tax benefits and for additional supports (child care, pharmacare, transportation), along with the amount of earnings a recipient can keep before being clawed back need to be increased to allow people to transition into the labour force. Despite persistently high child poverty rates, the current provincial government released a 2015-16 budget that continued its focus on cutting the deficit and most departmental budgets were frozen. While no doubt welcomed by cash strapped families, ad hoc increases by the government of the day is not a substitute for basic benefits set to a recognized standard or regular cost of living increases. The \$17/month increase in 2013-2014 in the personal allowance portion of income assistance for example had no noticeable effect on the child poverty rate in Nova Scotia. It is also unlikely that the May 2016 increase of \$20/month will lower the child poverty rate either, as the median income of low income families on income assistance in Nova Scotia are approximately \$800/month below the poverty line. Though rents throughout Nova Scotia have increased in recent years and are a significant part of a family's budget, there has been no increase in the shelter allowance portion of income assistance since 2000. We know that parent and families with children with disabilities have higher poverty rates overall, but sadly, eligible special needs allowances provided through Income Assistance have also become more restrictive as of late.

The government has been undergoing what it calls a transformation of the Employment Supports and Income Assistance program (ESIA). This transformation, however, is projected to include income assistance increases of between 2% and 5% , and is not scheduled to be implemented until 2019-20. These increases are much too far down the road; income assistance rates need to increase as soon as possible. While proposed changes to wage clawbacks and to how clients receive income support may turn out to be positive, it is likely that they will still not be significant enough to provide adequate supports to lift people to the poverty line. Reform of the ESIA program must also be more far-reaching and, based on the principles of adequacy, social inclusion and respect for human dignity. The primary goals must ensure that income support is sufficient to cover all the essen-

tials of life and promote social inclusion. At the same time, system and regulation changes must remove punitive and unjust rules and regulations that undermine human dignity.²² For example, one should not have to be destitute to be eligible for ESIA assistance. Amongst other things, the government must remove restrictive eligibility rules and reform the budget deficit model that defines how ‘need’ is determined, and the limited liquid assets applicants are allowed to keep. The Employment Support Program must also provide more adequate supports and time to enable those who can to (re)enter the workforce.

Upholding Children’s Right to Child Support

According to the federal Department of Justice’s website on child support, “Children need financial support from their parents — and they have a legal right to it.”²³ Yet currently, there are regional variations in the treatment of child support/maintenance payments for those on social/income assistance. While British Columbia, North West Territories and Ontario exempt child support payments from calculations of income support, Nova Scotia deducts child support payments from the income assistance payments of lone-parent families. Income assistance policy in Nova Scotia deems child support “unearned income” and therefore it is deducted dollar for dollar from the income assistance entitlements of lone parent families — over 80% of whom are female-led. Such differences in income assistance policies contribute to regional variation in child poverty rates. Nova Scotia should follow the lead of British Columbia and Ontario and end the clawback of child support from lone parents on Income Assistance. Taking him at his word, in October of this year, Premier Stephen McNeil indicated that he thought the practice of clawing back child support for those on income assistance was unfair and that his government would look into make changes.²⁴

At the same time, there are also many low income employed single parents who have had to rely on an inefficient Child Maintenance Enforcement system with thousands of cases in arrears.²⁵ Although some changes to this program have been made and others are in the offing, it remains to be seen whether they will be sufficient to ensure that all those who need and are entitled to child support actually receive it.

Increase and Improve System of Federal Transfers for Social Services

Provincial capacity to fund social programs largely depends on cost sharing arrangements with the federal government. With the demise of the 50% cost-shared Canada Assistance Plan in 1996, and the block-funded Canada Social Transfer (CST) that replaced it, funding amounts for social welfare programs are not protected. The CST now transfers only about half the amount of what was transferred under the Canada Assistance Plan. Moreover, because it is block funding it includes funding for post-secondary education and social welfare and due to the lack of accountability and transparency in the federal-provincial transfer system it is unclear how this money is designated or spent.

The federal government can help close these gaps with improvements to the Canada Social Transfer²⁶ (CST) and by tackling regional rule variations that perpetuate poverty. With over 450,000 children in Canada in families receiving meagre income/social assistance, the need for action is urgent. The federal government should increase the CST and designate increased funding specifically for social services and income assistance.

In addition, the federal-provincial transfer system should ensure better accountability and transparency about funding levels and how and where the money is spent.

In consultation with the provinces and territories, the federal government should also create national standards of adequacy for social assistance in line with the Market Basket Measure of Poverty as a condition of the Canada Social Transfer to lift recipients out of poverty.

Progressive Family Tax Policy

This year's report card has included data that covers the period of the previous Conservative government's increase to the Universal Canada Child Benefit (introduced in 2006). In 2015, the UCCB increased from \$100 to \$160 per month for each child under the age of 6. It was also expanded to include children ages 6 to 17, paying a monthly benefit of \$60 per child. These changes were implemented in July 2015 and were retroactive to January 2015 (but this was not a net gain because it also eliminated the Child Tax Credit). As a result, welfare incomes increased for both family types with children, \$50/month for lone parent, one child households and \$107 for a household with two children. This may partly explain the provincial reduction of child

poverty by .9%. However, the UCCB was a taxable, non-indexed poorly designed benefit that unsurprisingly had little impact on reducing poverty.²⁷

This report card does not include data to show the impact of the new Canada Child Benefit because families began receiving payments in July 2016, which means next year's report card will show the impact of six months of support. This program is similar to the previous Canada Child Tax Benefit introduced in 1997. However, the CCB is better designed in that it is progressive, tax-free and provides significant income support. The recent commitment to index the CCB to inflation in 2018 rather than 2020 is also encouraging. However, the CCB requires careful monitoring by government concerning its effectiveness to reduce poverty according to the AT-LIM, as well the Market Basket Measure.

Income redistribution through the taxation system such as federal and provincial/territorial child benefits, have been successful in reducing child poverty since their inception. However, Nova Scotia falls behind the provinces of Quebec, PEI, Ontario, Newfoundland, and New Brunswick in its own provincial tax credits and amongst others provincial income supports, as the Nova Scotia Child Benefit is not indexed to inflation.

Such income-based benefits on behalf of children are important social programs for reducing child poverty, but it is important to note that tax programs in isolation do not replace broad-based social policy necessary to address child and family poverty. Social policy administered through the tax system, which is based on the previous year's earnings, does not address the current realities of families such as taking maternity or parental leave or families needing to turn to provincial income assistance due to sudden illness, disability, caregiving needs, layoffs, or otherwise. Given the depth of poverty faced by so many, none of these tax benefit/credit programs provide reliable incomes adequate enough to bridge the largest of gaps and actually lift people out of poverty. More robust combined federal and provincial enhancements, indexed to inflation, are needed to significantly improve the lives of poor families in this province.

A well-designed, affordable early learning and childcare system

A universally accessible, high quality childcare system is also essential for child poverty eradication. It is critical for enabling labour force participation. Such a childcare program must also be affordable. Apart from facilitating work, and strengthening women's equality, early childhood education and care (ECEC), supports healthy child development, school readiness and

overall child well-being.²⁸ While the Nova Scotia government is to be commended for introducing a universal preprimary program for four year olds, it has some flaws in design and implementation. This program still leaves many families struggling to access childcare for children who are younger than four, but also to afford and find care for their 4 year olds outside of regular school hours. While a step in the right direction, this government policy builds on a system of patchwork programs, instead of building a full seamless system. In June 2017, the Federal government announced a new Multilateral Early Learning and Child Care Framework. This Framework makes a commitment by governments to work towards investments to increase quality, accessibility, affordability, flexibility, and inclusivity in early learning and childcare. Additionally there is a proposed development of a separate framework for Indigenous early learning and childcare.

Fair income for work

Although it is often assumed that working-full time is a pathway out of poverty, plenty of people who work at or around the minimum wage in Nova Scotia know a different reality. Improving the earned incomes for families with children is essential for poverty reduction. Stable employment helps to alleviate or reduce child poverty, but having a job, especially if it is at minimum wage or part time, in itself, does not solve the problem. Since the 1990s there has been an increase in precarious employment (part-time, temporary, or contract work often with low wages and few benefits).²⁹ Changes to the eligibility criteria for Employment Insurance instituted in 2013 also mean that fewer seasonal and precariously employed workers are covered. This has been particularly damaging for women who are more likely to be employed part-time or in temporary, casual and contract work, be self-employed, and have work interruptions due to care responsibilities. In 2010, the provincial government committed to index the minimum wage annually to inflation using the consumer price index, with changes taking effect April 1st of every year. The most recent increase of 15 cents, on April 1st, 2017 brought the minimum wage to \$10.85/hour. On October 1, Nova Scotia became the jurisdiction in Canada with the lowest minimum wage.

Food costing research determined that the minimum wage in 2015 (with one full-time and one part-time earner) was not sufficient for a four-person family in Nova Scotia to purchase a basic nutritious diet. Doing so would leave them in a deficit of \$418.07/month. Similarly, a lone mother with two children would experience a deficit of \$510.12/month if the mother worked

for minimum wage.³⁰ As minimum wages increase to \$15 per hour in other provinces, it is time to raise the bottom in our province as well (especially since the minimum wage is worth less now than in 1977 when it peaked in value). A living wage for 2015, one that covers what it actually costs to live and raise a family in a specific community, was calculated to be \$20.10 per adult earner, based on a 35-hour workweek and 52 weeks of employment in Halifax.³¹ This shows the discrepancy between the minimum wage and the living wage in Halifax as well as other areas of the province with the living wage for Antigonish calculated to be \$17.30 for 2016.³² Improvements need to be made to bring the minimum closer to a livable wage. There is also a need to strengthen labour standards in the province to improve the lives of working families, and we must address structural barriers to entering the labour force.³³

Conclusion

IT IS TIME for a new social contract that focuses on increased investments in Canada's income and social security programs to respond more adequately to the complexity as well as social and economic costs of poverty. This social contract needs to include improved labour market conditions with better standards and protections for low paid workers. This will also require more adequate attention to the dynamics of social inequality and the principles of equity, dignity, and social justice to ensure that no one, regardless of age, race, ethnicity, gender, immigration status, Aboriginal identity, or ability, is forgotten.

The Canadian government is in the process of developing a poverty reduction strategy. This has been a long time coming and an opportunity is before us to get things right. At the same time, we must also call upon our municipal and provincial governments to make similar supportive commitments to the idea of a new social contract.

Appendix A

How is child poverty measured?

IN CANADA, THERE are three widely used measures to track poverty statistics: the Low Income Measure, the Low Income Cut-Off, and the Market Basket Measure. For the purposes of the current report card, the After-Tax Low Income Measure (AT-LIM) for children under the age of 18 is used to calculate the percentage and number of children living in poverty in Nova Scotia. The AT-LIM is a relative measure of poverty that determines poverty thresholds set at 50% of the median Canadian income. After taking taxes and benefits into account and adjusting for family size and composition, those with incomes below this threshold, are considered low-income. The AT-LIM is the most recognized measure of poverty internationally. It is most strongly related to health status and developmental outcomes. It is used by UNICEF, the Organization for Economic Cooperation and Development, and the European Union. As UNICEF explains this poverty rate, it captures: **“the proportion of children who are to some significant extent excluded from the advantages and opportunities which most children in that particular society would consider normal.”** Most of the poverty statistics in this report, therefore, are based on this low-income measure for 2015 (the most recent year for which data is available), unless otherwise noted.

This report uses Statistics Canada’s T1 Family File (T1FF) to report on low income according to the Low Income Measure-After Tax (LIM-AT), unless otherwise indicated. The T1FF is based on data collected from income

TABLE 3 After-Tax Low Income Measures, 2015

Number of Adults*	Number of Children Less than 16 Years of Age				
	0	1	2	...	10
1	18,212	25,498	30,962	...	74,673
2	25,498	30,962	36,426	...	80,137
3	32,783	38,247	43,711	...	87,422
4	40,069	45,553	50,996	...	94,708

* Includes parents/spouses, children 16 years of age and over and the first child in lone-parent families regardless of age.

tax returns and Canada Child Tax Benefit (CCTB) records. This report includes recently released census data on low income for Nova Scotia for child poverty rates for visible minority children, immigrant children, and Aboriginal children, but note that there are methodological differences in the calculation of low income rates between the 2015 Census data and the T1FF. This, coupled with the application of different equivalency scales to the data, result in difference rates of child and family poverty (21.6% from the T1FF and 22.2% according to the Census). It is notable that the 2016 census calculation of low income rates excludes First Nations people living on reserve, while these individuals are included in the T1FF low income rates. The authors have prepared all figures, tables and related calculations in this report. Sources used to produce figures and tables are noted.

Appendix B

Child poverty rates by Postal Areas

Postal Areas	Child Poverty Rate	Postal Areas	Child Poverty Rate
Advocate Harbour ⁱⁱ	26.7	Coldbrook ⁱ	13.3
Afton Station ⁱⁱ	43.8	Dartmouth ⁱ	21.6
Amherst ⁱⁱ	28.0	Debert ⁱⁱ	20.7
Annapolis Royal ⁱⁱ	25.0	Digby ⁱⁱ	30.0
Antigonish ⁱⁱ	14.3	East Preston ⁱ	38.9
Arcadia ⁱⁱ	14.3	Eastern Passage ⁱ	14.0
Arichat ⁱⁱ	22.6	Ellershouse ⁱⁱ	9.1
Aylesford ⁱⁱ	20.6	Elmsdale ⁱ	10.3
Barrington ⁱⁱ	8.3	Enfield ⁱ	9.5
Barrington Passage ⁱⁱ	16.7	Eskasoni ⁱⁱ	72.7
Bear River ⁱⁱ	28.6	Eureka ⁱⁱ	18.8
Beaverbank ⁱ	11.2	Dominion ⁱⁱ	23.3
Bedford ⁱ	14.0	Fall River ⁱ	3.9
Berwick ⁱⁱ	18.0	Falmouth ⁱⁱ	5.1
Bridgetown ⁱⁱ	29.8	Florance ⁱⁱ	27.6
Bridgewater ⁱ	26.1	Glace Bay ⁱ	35.0
Brookfield ⁱⁱ	17.3	Granville Ferry ⁱⁱ	21.4
Blockhouse ⁱⁱ	6.5	Greenwood ⁱⁱ	10.0
Cambridge ⁱⁱ	14.3	Guysborough ⁱⁱ	12.5
Canning ⁱⁱ	23.3	Kennetcook ⁱⁱ	15.0
Canso ⁱⁱ	31.0	Kingston ⁱⁱ	17.8
Centerville ⁱⁱ	10.6	Halifax ⁱ	28.2
Chester ⁱⁱ	16.7	Hammonds Plains ⁱ	4.7
Chester Basin ⁱⁱ	17.1	Hantsport ⁱⁱ	15.2
Cheticamp ⁱⁱ	6.9	Havre Boucher ⁱⁱ	14.3
Clarks Harbour ⁱⁱ	17.6	Herring Cove ⁱ	8.0

Postal Areas	Child Poverty Rate	Postal Areas	Child Poverty Rate
Hubbards ⁱⁱ	12.7	Pictou ⁱⁱ	19.4
Inverness ⁱⁱ	16.2	Port Hawksbury ⁱ	25.8
Kentville ⁱ	28.2	Port Williams ⁱⁱ	6.8
Lake Echo ⁱ	12.7	Porters Lake ⁱ	7.4
Lakeside ⁱ	20.0	Pugwash ⁱⁱ	27.8
Lantz ⁱ	9.8	Reserve Mines ⁱ	31.3
Lawrencetown (Annapolis County) ⁱⁱ	29.2	Salt Springs ⁱⁱ	14.3
Lawrencetown (Halifax County) ⁱ	6.7	Saint Andrews ⁱⁱ	11.5
Liverpool ⁱⁱ	25.0	Saint Peters ⁱⁱ	33.3
Lockport ⁱⁱ	14.3	Scotchtown ⁱ	29.4
Louisedale ⁱⁱ	10.5	Sheet Harbour ⁱⁱ	26.1
Lower Sackville ⁱ	19.0	Shelburn ⁱⁱ	29.0
Lunenburg ⁱⁱ	15.5	Shubenacadie ⁱⁱ	24.7
Mahone Bay ⁱⁱ	22.6	Springhill ⁱⁱ	36.5
Membertou ⁱ	48.5	Stellarton ⁱⁱ	23.4
Micmac ⁱⁱ	67.8	Stewiacke ⁱⁱ	11.7
Middle Musquodoboit ⁱⁱ	18.2	Sydney ⁱⁱ	25.5
Middle Sackville ⁱ	9.9	Sydney Mines ⁱ	31.7
Middletown ⁱⁱ	27.7	Tatamagouche ⁱⁱ	19.6
Milford ⁱⁱ	11.9	Timberlea ⁱ	9.3
Mill Village ⁱⁱ	14.3	Trenton ⁱ	28.7
Milton ⁱⁱ	22.2	Truro ⁱ	28.0
Mulgrave ⁱⁱ	17.6	Truro Heights ⁱ	26.5
Monastry ⁱⁱ	15.4	Tusket ⁱⁱ	11.9
Mount Uniacke ⁱⁱ	16.9	Upper Rawdon ⁱⁱ	25.0
Musquodoboit Harbour ⁱⁱ	15.0	Valley ⁱ	6.6
New Germany ⁱⁱ	25.0	Wagmatcook ⁱⁱ	40.0
New Glasgow ⁱ	21.8	Walton ⁱⁱ	15.4
New Minas ⁱ	20.8	Waterville ⁱⁱ	26.1
New Ross ⁱⁱ	11.1	Waverly ⁱ	7.9
New Victoria ⁱ	28.6	Western Shore ⁱⁱ	25.0
New Waterford ⁱ	38.7	Westville ⁱⁱ	21.8
North Preston ⁱ	40.0	Weymouth ⁱⁱ	18.0
North Sydney ⁱ	31.1	Whycocomagh ⁱⁱ	44.2
Oxford ⁱⁱ	21.1	Windsor ⁱⁱ	26.5
Parrsboro ⁱⁱ	29.0	Wolfville ⁱ	21.6
		Yarmouth ⁱ	38.9

Notes

1 Food Banks Canada (2016), Hunger Count 2016, retrieved from <https://www.foodbankscanada.ca/hungercount2016>

2 The actual cost of poverty to Nova Scotia was estimated to be as much as \$2.2 billion in 2008; the toll that poverty takes on health was calculated to require \$240 million in additional health care costs alone. See Angella MacEwen and Christine Saulnier. (October 2010). Cost of Poverty in Nova Scotia. Halifax: CCPA-NS. https://www.policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2010/10/Cost_of_Poverty_in_Nova_Scotia.pdf

3 Non-CMA and CAs refers to rural areas are sparsely populated lands lying outside of census metropolitan areas (CMAs) or census agglomerations (CAs). They include small towns, villages and other populated places with less than 1,000 population according to the previous census as well as remote areas and agricultural lands.

4 Table 1 and 2, as well as Appendix B, only include communities (determined by postal cities and rural routes defined by the Canada Post Corporation) with population numbers large enough to avoid suppression of data. Postal cities are a collection of postal codes that begin with the same first three digits. Any given postal city is only loosely associated with a community and may not align with other understandings of community boundaries. A rural postal code has the numeral 0 (zero) in the second position of the first three digits of the code.

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- 15 Source: CANSIM, Table 282-0031 (2015 data).
- 16 Source: CANSIM, Table 282-0152
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- 25 See <https://novascotia.ca/news/release/?id=20171018001>
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