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Nova Scotia Alternative Budget 2026

FOR THE MANY



CCPA

CANADIAN CENTRE
for POLICY ALTERNATIVES
NOVA SCOTIA OFFICE

Nova Scotia Alternative Budget 2026: For the Many

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Preamble: Why alternative budgets?

FOUNDED IN 1999, the Nova Scotia office of the Canadian Centre for Policy Alternatives (CCPA-NS) aims to promote policies that are socially and economically just, as well as environmentally sustainable. As a non-profit, non-partisan charitable policy research institute, the CCPA-NS aims to promote evidence-based, accountable, and equitable public policy. It produces in-depth research papers, as well as short commentaries, on a variety of issues.

Since 2000, CCPA-NS has published alternative provincial budgets that evaluate the fiscal situation as well as the spending and taxation options available to the Nova Scotia government. Provincial budgets, like all aspects of public policy, are about making choices and reflecting values.

Alternative budgets serve as a form of popular economic education, teaching people how government budgeting works and demonstrating that alternatives exist. They spark debate,

highlighting the linkages between the social and the economic, underlining the implications of budget decisions for real people, families and communities in all their diversity. Alternative budgets also demonstrate how to build a future that ensures a strong, vital public sector, providing critical services that respond effectively to the needs of Nova Scotians. Our Alternative Budgets aim to position Nova Scotia to achieve greater social and economic equality, foster a greener economy, a more connected society, a robust social safety net, and ultimately, a more sustainable and healthier province. We demonstrate how Nova Scotia can tax and spend differently to move toward those goals.

The Alternative Budget outlines a set of fiscal policy measures within a feasible budget that considers the province's fiscal, social, environmental, and economic realities. It also promotes fair cost sharing through a progressive tax system based on ability to pay.

The process of arriving at costed recommendations involves a multi-sectoral working group (see the acknowledgements section for a list of participants). This working group is convened to review, revise and finalize recommendations and the fiscal framework.

The resulting Nova Scotia Alternative Budget is a tool to:

- Raise public awareness and spark debate about the implications of government budgetary choices.
- Support Nova Scotians to be able to critically weigh governments' priorities and hold them accountable for tax decisions and decisions about allocating resources.
- Shed light on who benefits and who pays for government budgetary decisions.
- Support advocacy by providing organizations and individuals with evidence about the implications of budget decisions for them, their families and their communities.

Why budgets need an intersectional lens

The NSAB emphasizes the need for an intersectional lens to be applied in government budgets, to illustrate the distributional effects of spending and taxation decisions. This analysis should figure into the budgetary decision-making process and be central to ensuring these decisions respect and protect fundamental human rights. At the very least, the Nova Scotia government must be transparent about the differential budgetary effects and enact a similar budgetary act to that of the federal government.¹ As this Act stipulates, the federal government must table an analysis of “the impacts in terms of gender and diversity of all new budget measures,” within the budget or within 30 days of its tabling. This analysis and public reporting that makes the differential impacts transparent, allows for the government to be held to account for them.

The NSAB recognizes, however, that to effectively employ an intersectional lens requires disaggregated data, which is not always available, and often only from the Census. **The Nova Scotia government must also invest to support more provincial, and local, research that makes more robust, disaggregated, and timely data to better inform budgetary, and all public policy decisions.**

Applying an intersectional lens is more than just an analytical tool. Undertaking this analysis using an intersectional lens requires a willingness to disrupt dominant power relationships and to create institutions that no longer exclude based on class, sex, race, sexual orientation, ability, or other markers of privilege and power in our society.

Using this lens for a gender-based analysis, for example, means using budgetary measures to address discrimination rooted in gender stereotypes about women’s skills, abilities, aptitude, and gender roles in our society. It means that budgetary measures must consider how spending and taxation decisions reduce gender inequity; knowing that broad tax cuts benefit men and higher income earners more, and that cuts to public sector jobs

and service negatively affect women, and low-income earners more than men and higher income earners.

As the province with the highest disability rate in Canada² (37.9 per cent of the population), it is critical that this lens also recognizes that disability intersects with race, gender, age, immigration status, Indigeneity, and poverty, and that barriers are structural rather than individual. Employing an intersectional lens means affirming disability inclusion as a matter of human rights, dignity, and justice, not conditional participation. It means advancing disability justice and aligning with Canada's obligations under the United Nations Convention on the Rights of Persons with Disabilities (CRPD), recognizing disabled people as rights-holders entitled to full participation in social, economic, political, and community life.

Disability justice requires adequate income, accessible housing, inclusive health care, community support, employment support, and freedom from institutionalization. The NSAB rejects productivity-based definitions of social worth and commits to public investments that enable disabled people to live with autonomy, security, and belonging regardless of their labour market participation.

The NSAB uses an intersectional lens and its recommendations (major investments and tax changes) are designed to advance equity and justice.

NSAB 2026 Overview: Supporting the Many

IT'S 2026. The billionaire class captures more power and influence every day. It is becoming increasingly clear that, as the billionaire class grows, we are living in a world that is organized for the "benefit of the few." It is the goal of the Nova Scotia Alternative Budget 2026 (NSAB 2026) to make this reality clear and to present an alternative vision that "supports the many."

Elected governments have a twin mandate: make sure the economy expands, while, at the same time, supporting a range of public services such as health care, education, and the environment. There is tension between these two mandates when, for example, measures are taken to expand the economy through tax cuts, privatization initiatives, and resource exploitation that have detrimental effects on communities that are concerned about the public good.

By focusing on "the caring economy," the NSAB 2026 shifts the focus from supporting the few who benefit from economic

expansion, to supporting the many who desire to live in a more equal, democratic, and sustainable society.

Now more than ever, alternative ideas about how to organize our economy and society are needed. Concrete, ready-to-be-implemented policy ideas. For the many, not the few.

In contrast, the cornerstone of the last budget of the Nova Scotia government was “the largest tax break in the province's history”, amounting to just over \$500 million.³ They claimed this tax cut would “save families over \$1000 a year.”⁴ But who genuinely benefits from these cuts? Which families? Our analysis shows that the richest in our province benefitted the most. The income tax changes alone resulted in a total loss of revenue of \$172 million in the first year, with \$57 million going to the wealthiest 20 per cent of Nova Scotians, while low-income earners received an average of \$6 each. Even then, the average tax cut for the top 20 per cent was only \$432 per person. This likely makes little difference to them, but represents a significant loss of revenue. The bottom 50 per cent of earners received an average tax reduction of \$146.

Did you find your life became more affordable as a result of this tax cut? Probably not. How could the government have better spent the \$57 million, let alone the \$500 million, to support the needs of the many Nova Scotians versus the few?

The NSAB 2026 shows that a better way to spend that revenue to benefit more Nova Scotians is to use it to expand public services, build public housing units, or provide direct income support to lift thousands of people out of poverty. The inability to afford quality affordable housing or access early learning or post-secondary education prevents many from reaching their full potential.

When weighing budget decisions, the NSAB 2026 assesses the opportunity cost of spending and taxation decisions to ensure the many, not just the few, benefit. The NSAB also safeguards people from being unfairly burdened by decisions that have benefited the few at the top of the income and wealth ladder in our province.

The NSAB 2026 prioritizes reducing poverty and removing barriers to advancement, which go hand in hand if the province is to achieve a more equitable distribution of income, and a more inclusive, just society.

The NSAB 2026 also improves tax fairness to ensure those who can do so pay their fair share, while others are not unfairly stretched. The NSAB uses the tax revenue to ensure people pay less out of pocket for essentials. The NSAB increases funding to expand access to key public services, including child care and health care, public transportation, post-secondary education and non-market affordable housing. The NSAB also creates the Nova Scotia Public Insurance Corporation to help lower the cost of insurance for homes and vehicles, and even pets.

Government Budgeting and Households

Government budgetary decisions about cutting taxes or expanding universal, no-fee, or low-fee public services directly affect individual households. While some argue that governments should manage their budgets as if they were households, this is a political argument that benefits the same small group of people who profit from the privatization of services. No household can raise income or access credit in the same way a government can, nor does any household bear the same societal responsibilities that a government does.

The simplistic argument that a government should not spend beyond its annual means and should shrink its deficit or significantly lower its debt by cutting or not expanding services leaves households to fill the gaps. It subjects them increasingly to the whims of the market, with little protection and increasingly unsustainable personal debt loads.

Nova Scotians are financially strained⁵ and without a savings buffer are less able to cope with rising costs or sudden changes.⁶ The government chose tax cuts that amounted to over \$500 million in loss revenue, with an opportunity cost that is too high of a price to pay for something that will benefit the few the most. The

current deficit should not be used to rationalize cuts to services, programs and supports. Nova Scotians cannot absorb any cuts.

Whether Nova Scotians can afford essentials depends on more than just waiting for inflation to ease; it involves considering how to remove corporate profits from some household costs entirely and how to distribute income and wealth better so that all Nova Scotians have more options. The NSAB 2026 shows the way forward.

NSAB 2026 Fiscal Framework

The NSAB 2026 raises or redirects an additional \$732.52 million in revenue. It also invests an additional \$1,731.39 billion in public services, public programs, and income support, for the many. The NSAB 2026 also invests \$1,563.9 billion in capital spending.

These investments, unlike tax cuts, stimulate economic growth, and also generate additional revenue for the government (we estimate **\$760.36 million in 2026-27**). We know, for example, that the economic multipliers, for child care, education, and health care, are far higher than those for tax cuts. Jobs are created when consumers can spend on local services and programs. The NSAB invests in inclusive growth that focuses on local economic development, seeking to replace imports with made-in-Nova Scotia goods, to strengthen the provincial economy.

Despite some economic uncertainty and a projected decrease in net population growth, Nova Scotia is in good fiscal health. The debt-to-GDP ratio is relatively low and has been steady for many years. Debt servicing costs have decreased significantly in the last decade, with debt locked in at very low interest rates. Nova Scotia's fiscal position remains strong, although it could be stronger if the tax system were made progressive and fair, ensuring adequate revenue to fund the services Nova Scotians need.

What has hindered our fiscal position are tax cuts for higher-income earners, ineffective spending on business rebates, and significant untendered, costly contracts subsidizing private

sector profits.⁷ Moreover, the lack of action and investment to address the root causes of problems that have been decades in the making, means we are paying more now to barely address the symptoms. The NSAB invests to address those root causes, including the social and economic factors that affect people's health and thus health care usage. These investments better serve Nova Scotians, while making their life more affordable.

Invest in an Inclusive, Green Care Economy, Not Costly Resource Extraction

UNDER THE GUISE of the perceived threat posed by American tariffs, the newly elected Nova Scotia government plans to exploit more of our natural resources. That is the crux of the planned response. It is extremely inadequate as an economic response to the threats from US President Trump. Instead, the government should focus on diversifying our economy to mitigate environmental harm, lower costs, create decent jobs, and support local, cooperative businesses that replace imports.

Jobs in resource extraction are often presented as a trickle-down solution to poverty, a promise that is unlikely to materialize. Worse, it will mainly enrich multinational corporations. We will pay the costs now and into the future for the destruction of our environment. As Economist Dr. Michael Bradfield showed ten years ago regarding fracking, the “benefits” of these resource extraction projects are overestimated, the costs underestimated, the risks underplayed, the royalty and revenue overblown, and the jobs bonanza speculative.⁸

For the best value for our money, the government should invest more in the care economy. Luck should not determine whether you can access primary care, long-term care, home care, or child care. Expanding these services requires more investment in the skilled workers who provide care. There are no additional child care spaces without improving wages and benefits to attract and retain Early Childhood Educators. There are no new long-term care beds without a team of skilled caregivers, cleaners, and support workers who deserve to be paid decent, living wages.

It is also time to recognize the value of all the skilled work in this province that people are already doing, many underpaid, unpaid and all undervalued. Governments have often overlooked the value of caring because it has been perceived as the innate responsibility of women, undervalued and underpaid, and a significant portion (221 million hours per year)⁹ remains unpaid. As economist Armine Yalnizyan has described it, the care economy ultimately helps to define “human development and the economic potential of individuals and whole societies.” It accounts for a significant portion of GDP in Canada,¹⁰ similar to real estate, a third bigger than all manufacturing, almost twice as big as construction or finance, and nearly three times as large as the mining and quarrying sector. Economic growth can’t be sustained without the care economy.¹¹

Labour Market Planning Commission

The NSAB proposes the creation of a Labour Market Planning Commission (LMPC). The goal of the LMPC would be to bring Nova Scotia’s labour force participation rate closer to the national average.

The participation rate is calculated by dividing the total population by the number of people working or seeking work. Currently, the participation rate nationally is around 65 per cent.¹² Nova Scotia’s participation rate is just 61 per cent, among the lowest in the country. If Nova Scotia’s participation rate were at roughly the national average, an additional 40,000 people in Nova Scotia would be working or looking for work. This would increase

GDP by approximately \$2.4 billion,¹³ a 3.7 per cent rise, significantly larger than any proposed megaproject.

The reasons for Nova Scotia's lower participation rate are complex. The largest piece of the puzzle is that Nova Scotia's workforce is about four years older on average than the national average. While it is tempting to simply accept this and move on, many people in Nova Scotia are not working but are capable of doing so with the proper support in place.

A key demographic that needs better support is people with disabilities.¹⁴ In a 2023 survey, 42 per cent of Nova Scotians with disabilities report having asked for employment support or accommodations at work with one-third (32 per cent) of those reporting they did not receive any support and one quarter (25 per cent) received only some support.¹⁵ Many people with disabilities could, and want to, work in productive and fulfilling employment if employers were prepared to create positions that allow them to participate fully. This lack of support condemns many people with disabilities to subsist on income assistance.

Other demographics face systemic barriers to employment as well including women and racialized minorities.¹⁶ In November 2025, Nova Scotia's participation rate was 64.4 per cent for men and 58.2 per cent for women, compared to 64.6 per cent and 61.2 per cent, respectively, at the national level.

Increasing participation across various groups in Nova Scotia is the LMPC's goal. It would accomplish this by bringing together stakeholders to develop a shared understanding of the labour force today and in the future. Some of this work is already underway at the Nova Scotia Community College, which collaborates closely with employers and industry groups to ensure that its educational program offerings align with available job opportunities.

Given governments' underlying 'workfare' approach that imposed employment as a requirement to receive basic income support, we underline that participation in paid work must be voluntary and supported, and lack of employment shall not be

grounds for reduced income, housing access, or public support. The Commission will work alongside disabled-led organizations to ensure that labour market strategies do not undermine income security, autonomy, or the right to live independently in the community.

Job Guarantee?

Part of the LMPC would be to consider developing a job guarantee program. For example, the Nova Scotia Guard could be a provincially-funded job guarantee program¹⁷ rather than another group of volunteers filling gaps. We already rely too heavily on volunteer labour to provide essential services, including firefighting, search and rescue, garbage pickup, and care for community members. We know, for example, that many women would re-enter the workforce or work full-time if they had access to affordable, quality child care in their communities. The provincial government could fund a voluntary program open to every working-age person who is ready, willing, and able to work, providing living-wage public employment opportunities to meet social and environmental needs.

Table 1 / NSAB 2026 Economic Development and Labour Program Expenditure

	\$ millions
Redirecting funding for payroll rebates	-\$22.22
Create Cooperative Investment Corporation prioritizing import replacement, local procurement initiatives	\$14
Create Labour Market Inclusive Planning Commission	\$25
Proactive Enforcement staff for Labour Standards Regulations	\$3.36
Expand and enforce pay equity	\$2.5

The NSAB prioritizes local benefits by focusing on economic development that benefits Nova Scotians, not multinational corporations. There is sufficient evidence that corporate handouts, whether direct subsidies such as payroll rebates or tax incentives, “are poor mechanisms for job creation and other economic development indicators.”¹⁸ Specifically, they have been shown to have little effect on “the number of new firm establishments, job

growth, firm location decisions, and overall economic growth. In fact, business subsidies have the opposite effect; they contribute to inequality and poor fiscal health.”¹⁹

The NSAB redirects the bulk of payroll rebates into investment in local, sustainable, worker-owned, co-operative economic development endeavours.

The NSAB funds investments to maximize the local impact of investments in the public sector, and in procurement to support locally-owned businesses with import replacement enabling communities to be more self-sufficient.²⁰ The US imposition of high tariffs is a reminder that imports leave the province vulnerable to price hikes, and supply chain disruptions. Producing more goods locally means more local benefits, and supports economic diversification to guard against future global risks. This is especially important when it comes to essential goods such as food.

Food and Agriculture: Supporting Local Farmers and Food Sovereignty

Nova Scotia’s agriculture and food sector is under severe stress. Farms in the province have been losing money for years. At the same time, food prices have reached record highs, forcing a large portion of the population to be fed from food banks.

Rising food costs and unsustainable farming practices are leaving Nova Scotians hungry and farmers struggling. The provincial government is a major purchaser of food through hospitals, school food programs, corrections, long-term care, group homes, and more. These food purchases should be leveraged to support locally grown food, rather than imports. This food purchasing power could also assist in the set up of supply chains for public grocery stores. The NSAB proposes that the Nova Scotia government should establish:

- **Non-Profit Grocery Stores:** Offer affordable, fresh, local food while supporting small-scale farmers.

- **Community Food Hubs:** Teach people how to grow and prepare their own food, fostering food security and sustainability.
- **Fair Prices for Farmers:** Ensure farmers receive fair compensation for their work, creating a more resilient food system.
- Establish an **Agricultural Land Trust.**
- Expand **farm water infrastructure** grants.

Table 2 / NSAB 2026 Agriculture and Food Program Expenditures

	\$ millions
Create Agricultural Land Trust	\$10
Support public grocery store option	\$2
Expand farm water infrastructure grants	\$1
Create a set of incentives to adopt organic practices	\$1
Support for urban community gardens	\$1
Fund 10 new Community Food Hubs	\$20

Addressing the Housing Crisis: Support Developers or Build Housing for All?

IN THE PROVINCIAL BUDGET 2025-2026, Nova Scotia declared that it would make the largest-ever investment in new public housing.²¹ Such a claim, however, merely underscores the fact that this government and previous governments have consistently failed to invest in affordable housing for decades. According to Nova Scotia's Provincial Housing Needs Assessment Report, with an estimated 104,800 dwelling units required by 2032, Nova Scotia should be completing 10,500 new units annually. Thus, the government's planned public housing investment for 515 units falls far short of the assessed need.²² This year's provincial budget only allocated funding for an additional 400 rent supplements, bringing the total to 8,900 for Nova Scotians.²³ In contrast, the NSAB invests significantly to ensure housing security for the many Nova Scotians who are struggling to exercise their right to affordable, safe housing.

Investments in Affordable Non-Market Housing

The most recent Canada Mortgage and Housing Corporation data (Fall 2025) finds that the average rent increase was higher in 2025 than it was in 2024 despite the provincial vacancy rate rising to 2.6 per cent. In 2024 the average rent increase was 4.6 per cent compared to 6.6 per cent in 2025. Nova Scotians seeking affordable rentals are no better off than they were a year ago because despite a greater number of available units, newer rentals are not affordable, and so affordable rental units remain scarce.²⁴

Thousands of Nova Scotians continue to struggle with housing costs, and homelessness continues to rise. In Halifax, the most recent point-in-time results show a 93 per cent increase in the number of people experiencing homelessness since 2022, while communities in Eastern Nova Scotia saw a 72 per cent increase between 2021 and 2024. Housing insecurity affects both urban and rural areas of the province, with a new count in Western Nova Scotia finding 506 adults and 166 children experiencing homelessness.

The NSAB invests in a combination of new construction and acquisitions of existing rental housing stock, all to be owned and operated by the non-market (public, non-profit and co-operative) sectors. The number of units invested in this year's budget (4,178) is based in part on the ten-year target of 33,490 new non-market units established by the provincial Housing for All Working Group²⁵ in 2021 and calculated using data on core housing need data, the number of people experiencing homelessness at that time, and people with disabilities waiting to be de-institutionalized. However, because core housing need data does not include students, we have added 829 additional units to our original target of 3,349 units/year.

Since the Housing for All recommendations were made in 2021, we have seen little housing built in Nova Scotia that is affordable and non-market. Some investments have been made in new public housing units, but this falls far short of matching even the current

number of households on the public housing waitlist, which now stands at 8,200.²⁶ Further, the Affordable Housing Development Program and the Community Housing Acquisition Program are not set up to create affordable units ensuring housing security (in which a tenant spends less than 30 per cent of income on shelter costs, versus rent that is lower than average market rents), and they have modest results to date. Federal investments have been equally limited – just over 300 Rapid Housing Initiative units have been built in the province since the start of the National Housing Strategy²⁷. Looking forward, the province’s National Housing Strategy targets for 2025 to 2028 show a commitment to 474 units of new construction over this three-year period²⁸, with the affordability level of this housing unclear.

The NSAB budget for new builds and acquisitions includes construction costs, as well as ‘soft’ development costs such as architectural and land survey fees, building inspector and lawyer’s fees, deed transfer taxes, and accessibility- and energy efficiency-related renovations for acquired units. The new builds will all include a minimum number of accessible units as needed based on local community consultation. We assume that half of the land required to build the new housing will be contributed in-kind, and that all land is serviced. We note, however, that rural housing organizations in particular struggle to acquire serviced land. Our budget also includes operating costs for acquired units and that 20 per cent of those units will be renovated to be made accessible.

The NSAB invests in 3,778 non-market units each year for the next 10 years, ensuring permanently affordable, accessible housing owned and operated by public, non-profit, and co-operative sectors, with rent geared to income (spending no more than 30 per cent of before-tax income on shelter costs).

Housing Subsidies that Result in Affordability

Currently, the province invests in thousands of rent subsidies, predominantly used by tenants in the private market to help them pay for their housing costs. Based on the province’s 2025-26 budget estimates, this is one of the highest housing-related

expenditures announced – higher than program categories including affordable and community housing, repairs and adaptations, and the secondary and backyard suites programs.²⁹ Over the long term, the use of rent subsidies is a poor use of public funds, as they subsidize private landlords. In the short term, given the number of low-income Nova Scotians who struggle with their housing costs, it is essential to maintain this program until more affordable housing stock is developed. However, it needs to be much better designed.

Eligibility for rent subsidies must be broadened to include low-income newcomers, students, and those low-income households paying at least 30 per cent of their income on their actual shelter costs (versus the average market rent in their community). The calculation used to determine subsidy amounts must also be adjusted so that the subsidy bridges the gap between 30 per cent of household income and the actual rent and utilities paid. This is what affordable housing means, and is not what is currently achieved by most Nova Scotians receiving the subsidy. These changes to eligibility and the amount of subsidy provided are reflected in our budget. The renewable energy chapter also includes investments to help with energy affordability including energy efficiency retrofits, a Home Energy Affordability Program, and balcony solar program.

The NSAB expands the rent subsidy program to provide immediate support to households at risk of losing their homes, while also investing in significantly increasing income assistance and other income supports to reduce poverty substantially in Nova Scotia (see the chapter on income supports).

Strengthening Tenant Protections

The NSAB recognizes that legislative changes are essential alongside investments in rental subsidies and income supports to ensure that rental increases are tempered. The Nova Scotia government must immediately implement vacancy control to prevent significant rent increases when units are vacated.

The current legislative framework for rent control in Nova Scotia is temporary, set at 5 per cent per year until 2027, and is weakened by well-known loopholes. Under the *Interim Residential Rental Increase Cap Act* the 5 per cent cap only applies as long as the same tenant continues to occupy the same unit. This encourages the use of fixed-term leases and results in significant rent increases when a unit is vacated. Further, those living in student accommodations are not offered the same protections as those living in rental housing with respect to rent controls in the province, since the rent cap does not currently apply to students living in residence.

Nova Scotia's fixed-term lease loophole must end. Unlike periodic leases, fixed-term leases do not automatically renew at the end of their term and are usually twelve months in length. The public has expressed concern about the proliferation of these leases because they do not offer security of tenure. Security of tenure is a crucial aspect of the right to housing, as established in the International Covenant on Economic, Social and Cultural Rights, and tenants must have the right to remain in their homes. From a tenant's point of view, a landlord's unilateral decision not to renew a fixed-term lease is equivalent to an eviction. However, under the current Residential Tenancies Act, there is no recourse for a tenant whose fixed-term lease is not renewed.

Dalhousie Legal Aid recently conducted a survey of tenants in Nova Scotia.³⁰ Results indicate that approximately 25 per cent of respondents are on fixed-term leases, whereas individuals who signed leases prior to 2020 were significantly less likely to be on this type of lease. The increase in the prevalence of fixed-term leases has coincided with a low vacancy rate and the interim rent cap, first introduced as a pandemic measure and now extended until 2027.

The NSAB working group urges the government to update the Residential Tenancies Act to standardize lease terms, with all leases automatically renewing on the anniversary date. While there may be exceptions made for unusual circumstances, these

must be clearly defined and approved by the Residential Tenancies Program.

Compliance and Enforcement Unit

For years, tenants and organizations supporting them have been advocating for the establishment of a compliance and enforcement division under the Residential Tenancies Act in Nova Scotia. The Residential Tenancies Program (RTP) currently handles dispute resolution between landlords and tenants in the province. However, both landlord and tenant stakeholders have raised concerns about compliance with and enforcement of RTP decisions. There is no formal process in place to ensure compliance at the RTP level, and enforcement is carried out by sheriffs at the order of the Small Claims Court. There is also no way to discipline a party for repeat violations of the Residential Tenancies Act (RTA) - bad actors with a track record of disregarding provisions such as the rent cap or failing to complete necessary repairs. The recent survey by Dalhousie Legal Aid Service finds that tenants' issues in Nova Scotia are under-reported and often go unaddressed. They conclude that there is "a situation of chronic insecurity among tenants, many of whom endure substandard living conditions while fearing retaliation or eviction."³¹ Having this division in place would also provide more timely responses to urgent problems, such as a landlord evicting informally by removing a tenant's door or cutting off their utilities.

A 2023 report commissioned by the Province recommended creating a Compliance and Enforcement Unit (CEU) for the Residential Tenancies Program.³² The CEU would investigate RTA violations and have the power to levy fines for non-compliance. It would focus on emergency or urgent offences, as well as egregious and repeat offences. Implementation would require amending the RTA to define penalty amounts and grant the RTP the power to impose penalties. Establishing the unit would require staff to inform and educate the public and to investigate RTA violations. Our budget for the CEU is based on the estimates provided in the 2023 report.

The NSAB invests in establishing a Compliance and Enforcement Unit (CEU) to investigate violations and ensure that landlords meet their obligations.

More Funds for Housing Support Workers

Housing support workers play a key role in tenants' housing security. With so many Nova Scotians finding homes through the private rental market, they help tenants locate rental units and act as intermediaries with landlords when required. They also help tenants navigate government programs and access supportive services in their communities, and play a key role in providing social support. Recent homelessness counts that include rural parts of the province have also identified an increased need for more housing support workers. As such, we are investing in forty new positions – in addition to funds and positions already in place across the province. **These NSAB investments in Housing Support Workers would create 40 positions across the province with staff that would also be available to represent tenants at tenancy board hearings and support the development of tenants' rights groups in different parts of Nova Scotia.**

Rental Housing Registry and Licensing Program

Although it is well established that housing is fundamental to supporting our health and wellbeing, no license is required to provide it, with the exception of shared dwellings (or rooming housing) in a handful of municipalities. Meanwhile, a license is required to do so much else in this province, including driving, fishing, selling alcohol and holding bingo and lotteries. Looking across the country, landlords are licensed in places like Waterloo and London, Ontario.

The quality of rental housing is also inconsistent across the province. Some municipalities have minimum safety and basic quality standards around housing, but many do not. Minimum standards cover things like pests, dampness, fire safety, heating and water, and protect tenants by ensuring that units are safe and livable. Typically, if a unit is not meeting municipal minimum standards, a tenant may report the problem to a municipal bylaw

officer, who may inspect the unit and order the landlord to comply. If the landlord does not comply, there are consequences, such as fines or having the municipality carry out work at the landlord's expense. Even with minimum standards in place, however, a tenant may feel unable to report a problem to their municipality out of fear of losing their home; for example, a landlord may feel compelled not to provide a new fixed-term lease to a tenant who has reported an issue to a bylaw officer.

Given all this, a provincial Rental Housing Registry and Licensing Program is urgently needed. This program would be mandatory for property owners who are (or who want to be) landlords, and would be administered by Access Nova Scotia. When a market-based landlord rents a property, they must first pay a nominal, annual registration fee and comply with licensing conditions. Licensing conditions include providing proof of ownership and occupancy permits for each of their rental units, as well as evidence of compliance with minimum standards. Background checks for any individuals involved in day-to-day property management must also be submitted.

To establish landlord licensing across Nova Scotia, provincial minimum standards legislation is also needed. The design of provincial minimum standards legislation can follow the CBRM's or HRM's minimum standards bylaw, which broadly covers the following: fire prevention; structural soundness; interior walls, ceilings, and floors; foundations and exterior walls; pest control and building health; windows and doors; egress; stairs, decks, and balconies; fireplaces, fuel-burning appliances, and chimneys; heating; plumbing facilities and fixtures; ventilation; and elevators and similar devices. If municipalities wish to add additional requirements, they may do so.

Proactive inspections would be conducted every two years to ensure housing continues to meet minimum standards and to remove the precarity created for tenants when inspections are complaint-based. Landlords would need to respond within specific timelines when repairs are required. Fines would be imposed if repairs are not completed, and landlords who are unresponsive to

repair requests or inspection access would have their licence suspended. Registration fees would be paid annually for each unit, similar to the province’s short-term rentals registry. This would allow for some cost recovery. Inspection reports would be made publicly available, as they are for restaurants and child care centres. Such a system would also align with the government’s use of rent subsidies for tenants (via the Canada Nova Scotia Targeted Housing Benefit), since it would ensure that public dollars are used for housing in good condition.

The amount allocated to landlord registration and licensing includes funds for fourteen officers to conduct inspections across the province, as well as implementation and operational costs.

The NSAB invests to create a Rental Housing Registry and Licensing Program, ensuring all rental properties meet minimum safety and livability standards through proactive inspections.

Table 3 / NSAB 2026 Housing and Homelessness Program Expenditures

	\$ millions
NSAB Housing and Homelessness Program Expenditures	
New Compliance and Enforcement Division for the Residential Tenancies Act	\$3.36
Create a Rental Housing Registry and Licensing Program	\$4.96
Additional funding for Social housing repairs	\$7.19
Invest to hire 40 additional Housing Support workers across the province	\$3.23
Expand income eligibility and provide rent subsidies to 19,590 Nova Scotians	\$162.67
Operational and noncapital costs for acquiring 400 existing apartment units	\$13.50
Funding for tenant associations in each county	\$1.8
Landlord Licensing Fees (revenue)	-\$3.13
NSAB Housing Capital Expenditures	
Build 3,778 Non-Market Rental Units (each year for 10 years)	\$1416.1
Purchase 400 existing units to convert to non-market affordable housing	\$97

Poverty Reduction and Income Security

INEQUALITY IN NOVA SCOTIA operates on several levels. It is first a divide between the few at the top and the many. According to Statistics Canada, the share of income going to the bottom 50 per cent of income earners is 23.8 per cent, compared to 25.4 per cent for the top 10 per cent in 2023.³³ There is also inequality between men and women; at the bottom of the distribution, men and women share the same struggle with very low incomes. However, as we move upward, the picture shifts: by the 75th percentile, which marks the maximum income level earned by three-quarters of the population, most people are still earning modestly, below about \$65,500, depending on age. Above that point, the differences increase significantly. The top two per cent (at the 98th percentile) report incomes more than double those at the 75th percentile. Within this upper range, men's income exceeds women by wide margins; for example, at the 98th percentile women have incomes that can average \$48,000 a year less than men or a 44 per cent gap.³⁴

Even when focusing on homeowners, inequality persists. The concentration of housing wealth³⁵ sees the top 10 per cent of owners hold approximately 25 per cent of the value of all residential properties in the province, while the bottom half owns just 21 per cent.

Other inequalities have also resulted in disparities. For example, African Nova Scotian and Black immigrant communities in the province continue to show disparities in housing, income and employment compared with non-racialized Nova Scotians.³⁶

People with disabilities experience income gaps that vary depending on the severity of their disability; People who have moderate disabilities earn \$36,810 in median annual after-tax income, about \$5,000 less than Nova Scotians without disabilities, with the gap increasing to \$15,000 for those with severe disabilities.³⁷

These disparities suggest that structural barriers limit certain groups' access to higher earnings, and that the extreme concentration of income at the top exacerbates overall inequality. The most significant decline in the after-tax Gini coefficient,³⁸ a measure of income inequality, occurred in 2020, when emergency COVID-19 transfers led to the lowest level of inequality on record. However, when these temporary supports were withdrawn, inequality rose. This suggests that while transfers are highly effective at compressing income gaps, without sustained measures, those gains quickly erode and the underlying structures of inequality return.

One of the outcomes of inequality is poverty. Since 2015, Nova Scotia has consistently recorded higher poverty rates than the Canadian average when measured by the Market Basket Measure (MBM), which is based on the cost of a specific basket of goods and services representing a modest, basic standard of living. Poverty declined in the province from 16.8 per cent in 2015 to 12.0 per cent in 2019. In 2020, emergency transfers related to COVID-19 helped drive the poverty rate down to a historic low of 7.7 per cent, demonstrating the powerful role of income support in helping low-income families. But, when these temporary measures

were withdrawn, poverty increased again, reaching 13.1 per cent in 2022 and 12.9 per cent in 2023. In both years, Nova Scotia posted the highest poverty rate of any province in Canada. By comparison, the national average was 10.2 per cent in 2023, emphasizing the province's persistent gap and the erosion of progress made before and during the pandemic. The most recent data (2024)³⁹ shows Nova Scotia with the highest provincial rate of poverty at 12.8 per cent (tied with BC) and above the Canadian average of 10.9 per cent.

The NSAB invests in the development of a poverty elimination strategy with timelines and measures. Such a strategy must incorporate various measures of poverty including the Market Basket Measure, as well as the Low-Income Measure. It must measure progress not just on a provincial basis for everyone, but have targets for people who have higher poverty levels and significant barriers, including people with disabilities, African Nova Scotians and other racialized minorities, single parents, women and Indigenous people. The Market Basket Measure is based on a survey that excludes all people living on First Nations reserves and therefore cannot be the sole measure that is used to measure progress. No standard poverty measures adequately captures the additional and unavoidable costs of disability, including assistive devices, medications, transportation, personal supports, and care. Such a strategy must ensure that income supports also meet a dignified standard of living for disabled people to prevent the continued legislated poverty of disabled people.

The NSAB seeks to decrease income poverty measured by the Low Income Measure by 20 per cent this year with investments prioritized:

- Base **increase income assistance** rates and **disability supplement**.
- **Improve Incentives to Work:** Further decrease earnings clawback for income assistance and stop clawing back Employment Insurance.

- **Offset Increased Living Costs** for those with low-income by increasing the Affordable Living Tax Credit and equalizing for all persons in the household (\$3217 per person), expanding eligibility; providing enhanced income support through the tax system and outside of the income assistance program.
- Make Income Assistance available to **refugee claimants**.

Table 4 / NSAB 2026 Income Support and Poverty Reduction

	\$ millions
Increase Affordable Living Tax Credit equalize for kids (\$3217 per person)	\$517
Increase income assistance household rates	\$16.66
Increase disability supplement	\$3.13
Develop Poverty Elimination Strategy with targets and timelines	\$1.20
Decrease earnings claw-back for income assistance, stop clawing back Employment Insurance	\$27

Community Services, Inclusion and Justice

NOVA SCOTIA'S SOCIAL SAFETY NET has major tears in it. Case loads for social workers, especially in child and family services, are out of control. Courts are backlogged. Prisons are overcrowded.

The NSAB seeks to quickly plug holes, and fix gaps, while working toward more permanent solutions.

Bringing social workers' case load in line with national standards will help more children in vulnerable situations get the support they deserve. So too will the creation of a Child and Youth Advocate, similar to other provinces.

Properly funding Legal Aid services will help facilitate better access to justice for low-income people and should help reduce wait times in courts. Expanding access to various court programs in other regions may help as well.

While applying bandages to the worst tears in the social safety net, the NSAB also tries to envision what alternatives may look like, including restorative justice and reintegration initiatives.

The NSAB 2026 invests to accelerate the implementation of the Accessibility Plan for Persons with Disabilities, accompanied by enforceable standards, timelines, and accountability mechanisms, including:

- **Mandatory accessibility compliance** timelines by sector (housing, transportation, digital services, health care, and education).
- An **independent enforcement body** with inspection and penalty authority.
- **Annual public reporting** on compliance, disaggregated by disability type.
- **Ongoing co-governance** with disabled people and disabled-led organizations.

Accessibility planning without enforcement perpetuates exclusion and delays justice.

Table 5 / NSAB 2026 Community Services, Inclusion, and Justice Program Expenditures

	\$ millions
Community Services	
Increase child protection social work staffing levels to meet the Canadian standard caseload	\$12.29
Set-up Child and Youth Commission and include funding for its policy advocacy work	\$1.5
Community Inclusion Infrastructure	
Core Funding to non-profits/advocacy organizations for equity deserving groups	\$6.5
Invest to accelerate the accessibility plan for Persons with Disabilities and in monitoring and enforcement	\$11.5
Increase funding to Communities, Sports and Recreation	\$4.6
Arts, Culture and Heritage	
Fund artist-run centres, facilities and capital projects	\$5.5
Increase project grants and operating funding provided by Arts Nova Scotia	\$2
Invest in core operation assistance to cultural organizations	\$3
Increase funding to Archives, Museums, Libraries Nova Scotia	\$7.6
Justice Services	
Expand investment in the Wellness Court Program	\$2.7
Invest in alternative and restorative justice programs	\$2.5
Invest in community and prison-based offender reintegration initiatives	\$2
Expand Family Violence Court to other sites	\$1.2
Increase investment to expand Legal Aid Services (Nova Scotia and Dalhousie)	\$5.7
Invest in core funding for non-profits providing support for individuals engaged with the justice system	\$2.5

Expand public services to make life more affordable

INVESTMENTS IN PUBLIC SERVICES, universal programs, and redistributive policies can help Nova Scotians access the services they need. Public services remove cost as a barrier to access while also creating public sector jobs which are more likely to be unionized, well paid, and provide access to benefits like pensions and health insurance.

Public Health Care

Health care remains the single largest budget line for the provincial government, as well as one of the major top-of-mind issues for people.

In recent years, there have been improvements in access to primary care. The number of people waiting for a family doctor has declined, though questions have been raised about the accuracy of the waitlist.⁴⁰ People are also more regularly able to get their prescriptions updated thanks to an expanded scope of practice for pharmacists, and while this has put more pressure on

pharmacies, it has largely achieved its goal. The privatized virtual care app has facilitated hundreds of thousands of new medical appointments, demonstrating that health care innovation can still drive actual changes in people's experiences and care. However, there remain serious challenges in health care, where the government is failing to act.

Despite promising access to mental health care for all, little has been done to expand public access to mental health services. The privatization of health services has significantly expanded under this government, which has extremely negative effects on public health care as it is draining away the staff, and creating longer waits in public facilities. There is also creeping privatization of insured services by "executive" health care companies, which allows the wealthy to jump the queue.

One of the most glaring failures is around pharmacare. While four provincial governments reached a deal with the federal government to expand access to medication including contraception⁴¹ and diabetes, Nova Scotia has failed to do so. At this point, given the change in federal leadership, it is unlikely that the federal government will actually sign any further deals. People in Nova Scotia will pay the price of the provincial government's failure. Nova Scotia's share of this funding could have been around \$130-\$150 million each year. This is money to support the health of Nova Scotians that the government has left on the table.

Finally, the government has begun to build on the concept of "health homes" which are essentially health clinics with a wide array of health practitioners, and where patients have a "home" even if they do not have a family doctor. This idea of a "health home" mirrors the Community Health Centre model that CCPA-NS has championed for decades. A key distinction however, is that the government's model does not include any democratic elements where patients can actually be involved in their care. Community Health Centres are a superior model as they are run by an elected board of directors, made up of both patients and staff at the centre. This means Community Health Centres regularly get

input from patients on the services and programs that are required as communities grow and age.

The NSAB prioritizes the following:

- Advancing **Disability-Inclusive Health Care** that supports:
 - **Accessible** communication and service delivery.
 - Adequate access to **assistive devices and long-term support**.
- **Community-based care** that prevents unnecessary institutionalization.
- **Expanding Community Health Centres:** Transform “health homes” into democratically run Community Health Centres that prioritize patient needs.
- **Investing in Mental Health:** Move toward the World Health Organization’s target of 12 per cent of health spending on mental health services.
- **Ending Privatization:** Bring privatized services, like virtual care, back into the public system.
- **Pharmacare for All:** Do whatever it takes to secure a federal pharmacare deal and phase out seniors’ pharmacare premiums.

Table 6 / NSAB 2026 Health Care Program Expenditures

	\$ millions
Fund 10 new Community Health Centres	\$100
Support Existing Community Health Centres	\$10
Require Health Homes to have a patient advisory council, elected by patients	\$1
Improve staffing ratios in long term care	\$60
Begin to address gaps in mental health care; with a goal of dedicating a total of 12 per cent of health care funding	\$100
Begin phasing-out Pharmacare premiums, fees, and copayments	\$33
Advance Disability-Inclusive Care (assistive and long-term supports; accessible communication and service delivery)	\$5
Universal contraception coverage	\$12
Eliminate ambulance fees	\$13.5
Invest in strategy of supports for recruitment and retention of paramedics	\$13.1
Increase funding in 2SLGBTQIA+ health including gender-affirming care	\$3
Extend public health insurance to refugee claimants, migrant workers and international students, upon arrival	\$7
Expansion of home care/home support services	\$4
Invest in community-based harm reduction services and supports	\$2.5
Invest in voluntary and evidence-based drug treatment programs	\$8
Increase stable core funding for public health	\$3

Public Education: Pre-primary to Grade 12

Publicly-funded education must be strengthened because it is losing its ability to play a crucial role in levelling the playing field, ensuring everyone has equal opportunity to achieve their potential.

The NSAB 2026 prioritizes funding for primary to grade 12 education to bolster the team of professionals and resources required to ensure quality educational opportunities at every grade level for all students. The funding allows for hiring of additional teachers to decrease class sizes for junior and senior high school (to a hard cap of 28), to make all soft caps, hard caps for all grades, and to decrease the number of multi-grade classes. It also allows for additional administrative support for teachers, to increase mental health supports including to hire additional

guidance counsellors and school psychologists, to hire additional speech language pathologists, EPAs, and additional English language support, as well as more funding for learning aids and to expand learning centres, and for additional classroom supplies.

Early Learning and Child Care

The most significant support to making life more affordable for families with children has been the investment in early learning and child care. This investment, which has been largely federal, decreases child care costs for families by an average of 50 per cent and is expected to reduce fees to \$10 per day on average by 2026. For some families lucky enough to access licensed care, they could save as much as \$6000 a year.⁴²

The CCPA-NS's recent child care report⁴³ highlights why it is essential to have systematic, central planning and increased federal and provincial funding to develop a non-profit, public, quality, affordable, accessible, and high-standard year-round child care system that meets the diverse needs of families in every community. **The NSAB prioritizes investment to:**

- Fund a **workforce retention strategy** and provide **additional wage support**.
- Develop the **Early Learning and Child Care Central Agency** to oversee system planning and operational support.
- Provide additional **investment for capital and operational funding** of child care, with a plan to bridge the gap to offer quality child care, based on need, ensuring diverse options, across the province.

Post-Secondary Education

With the highest tuition fees in the country, attending university has become out of reach for more young people, and leads to high levels of debt for many students. Those seeking further education should receive support, and the government should eliminate this debt rather than adding to it. This would mean no longer administering a loan program or loan forgiveness program.

- **Freeze university tuition fees** and offset the loss of revenue to universities.
- **Reduce NSCC Tuition** by 50 per cent.
- Convert Nova Scotia Student **Loans to grants**.
- Increase **post-secondary core funding** and tie to decreasing senior admin positions.
- Increase NS Student Assistance Grants by **\$150/month**.
- Support for **Indigenous Learners**.
- Create a **dedicated Sexual Assault Post-Secondary Support Resource Fund**.

Table 7 / NSAB 2026 Early Learning, Public, and Post-Secondary Education Expenditures

	\$ millions
Public Education (Pre-primary to Grade 12)	
Hire additional teachers and additional staff to support students	\$75
Hire additional administrative support (photocopying, calling attendance, data entry, etc.)	\$7
Invest in air quality, installing carbon monoxide detectors to monitor air and additional HEPA filters	\$6
Early Learning and Child Care	
Develop a workforce retention strategy, provide additional wage support	\$9
Develop Early Learning and Child Care Central Agency to oversee system-planning, and operational support	\$3
Additional investment for staff core funding child care system based on need, ensuring diverse options	\$9.67
Post-Secondary Education	
Freeze university tuition fees and offset loss of revenue to universities	\$15.5
Reduce NSCC Tuition by 50 per cent	\$21
Convert Nova Scotia Student Loans to grants	\$39
Increase post-secondary core funding tied to decreasing senior admin positions	\$38
Increase NS Student Assistance Grants by \$150/month	\$10
Support for Indigenous Learners	\$3
Create a dedicated Sexual Assault Post-Secondary Support Resource Fund	\$2
Stop charging interest on student loans	\$10
Reinvest from loan forgiveness program	-\$10.5

Consumer Protection, Advocacy and Support

IF THERE IS ONE LESSON to be taken away from the destruction of public-sector jobs and social supports, as well as the ongoing contravention of the rule of law in the USA, it is the importance of having strong processes and procedures in place to protect us. It is time to strengthen those processes, ensuring that more people have a say in decisions that affect them daily. Strengthening oversight to ensure everyone has access to clean water, affordable transportation, housing, food, and healthy, safe workplaces. It is important to prioritize investments in the proactive application of strengthened regulations that protect Nova Scotians.

The NSAB invests in moving away from complaint-based investigations to a Compliance Enforcement Division for Labour Standards, Health and Safety Regulations, and the Residential Tenancies Act. The NSAB also invests in the Early Learning and Child Care Central Agency, to oversee the planning, funding, and expansion of a complete system. It is well past time for the province to have a Child and Youth Commission to advocate on behalf of children. A Nova Scotia Transportation Crown

Corporation could be funded to oversee regional and interregional public transportation options, including buses and trains.

The NSAB allocates funding to strengthen consumer protection, administrative processes and democratic decision-making to support Nova Scotians in reaching their full potential by decreasing the barriers in their path.

Public Insurance Company of Nova Scotia

Insurance rates have been rising, and Nova Scotia has some of the highest rates in the country for car insurance.⁴⁴ The costs of home insurance are also rising rapidly, particularly due to the extraordinary challenge of climate change. The insurance industry itself says 2024 was the most expensive year on record for home insurance payouts,⁴⁵ and 2025 will likely be similar. Families are still dealing with the fallout from Fiona and the difficulties of getting efficient and sufficient insurance payouts.⁴⁶

Public insurance removes profit from the system, allowing rates to decline, and future increases to be based on actual costs, not the drive for ever increasing profits.

The NSAB proposes the creation of the Public Insurance Company of Nova Scotia. PICNS would create options for people when it comes to auto, home and pet insurance, and possibly expand to other forms of insurance in a few years time.

When it comes to public auto insurance, several existing models are available in Canada. BC, Saskatchewan, Manitoba and Quebec all have forms of public insurance. Each model differs in its approach to either no-fault or tort-based systems. The models also all provide for different levels of private insurance options within a public framework.

The model Nova Scotia should choose requires in-depth study. The most affordable option for people in Nova Scotia over the long-term would likely be a no fault, mandatory public insurance model for auto insurance, similar to Manitoba.

The public insurance company could also be tasked with awareness campaigns and training opportunities to help bring down the overall number of auto incidences. Nova Scotia's injury rate is already one of the lowest in the country.

Canada does not have a large-scale model of public options for home insurance. However as a result of climate change, home insurance is quickly becoming challenging for homeowners. People whose homes have been burned down in wildfires, or flooded by storms, or ripped apart by hurricanes, often have few options when it comes to getting new home insurance, if they can get insurance at all.

The impacts of climate change are quickly making private, for-profit home insurance impossible or unaffordable.⁴⁷ A public option that could compete with the existing private offers would allow consumers in Nova Scotia more options.

Finally, pet insurance may seem like an unusual thing for the government to get involved with, but pets are truly part of people's families today. The existing pet insurance market is full of problems, from a lack of proper coverage to expensive premiums or deductibles to occasional shady companies. Consumers are often unable to effectively compare and judge these insurance plans. A public option that competes with these insurance plans would likely become very popular, saving pet owners money while providing better care options.

The NSAB invests to create the Public Insurance Company of Nova Scotia to offer affordable options for:

- **Auto Insurance:** Reduce costs by removing corporate profits.
- **Home Insurance:** Provide affordable coverage, especially as climate change drives up private insurance rates.
- **Pet Insurance:** Offer better coverage at lower costs for pet owners.

The cost of creating a public insurance company is fairly low. The company will be funded through insurance premiums. Costs for

the setup of an office and the hiring of initial staff can be easily covered with some up-front provincial funding, after which PICNS would be self-financing.

Actuaries, not politicians, would determine the insurance rates. The calculations of costs would be made public.

When proposed, more than 20 years ago, in the 2003 election, public auto insurance was estimated to have set up costs of a few million dollars.⁴⁸ There is no reason to suspect this would have changed all that much, other than the cost of inflation. Assuming the cost estimate was \$3.5 million in 2003, today, adjusting for inflation, this would be about \$5.6 million. Adding home and pet insurance to the company's mandate may incur higher setup costs, so an estimated \$10 million for setup seems reasonable.

Table 8 / NSAB 2026 Consumer Advocacy and Support Program Expenditures

	\$ millions
Establish the Provincial Insurance Corporation of Nova Scotia	\$10
Establish office of consumer advocate	\$1.5

Immigrants and Migrants: Strengthen Pathways, Services and Supports

GIVEN MULTIPLE AND SHIFTING PATHWAYS for entry into the province, there are disparities in both opportunities and constraints for different types and categories of immigrants and migrants.

Recall that, until very recently, international students were lauded, portrayed as the “ideal” immigrants given their high education, skills, and potential to fill various labour market needs. International students were also systematically courted by post-secondary institutions, who were happy to charge them much higher tuition fees than domestic students, and used them to help make up for provincial funding inadequacies. In contrast, government officials and media now portray international students as scapegoats, blamed for longstanding albeit intensified housing crises and more scarce employment offerings in a harsher and even more unpredictable economic environment, exacerbating a pervasive anti-immigrant backlash.

There is much less public awareness of the hardships faced by newcomers, and the harsh realities whereby immigration “preferences” are class-based, gendered and racialized, as are the

solutions to immigration “problems.” The desired immigrant has capital, both financial and human, and this reflects gender and class biases, while immigration policies continue to reflect implicit racialization, given the ease with which immigrants from certain countries of origin access the most desirable pathways and programs for settlement in Nova Scotia and ultimately permanent residency.

Permanent Residency for All Who Want It

Mirroring national and international trends, over the last decade, Nova Scotia has seen a considerable increase in temporary residents whose entitlement to social protection is tenuous at best and effectively non-existent at worst.

The NSAB working group insists on more streamlined and equitable processes for securing permanent residency in Nova Scotia for those who wish to remain. We also resist the tendency to reduce migrant contribution to their labour, earning potential, and willingness to submit to racist labour markets, and we insist that the benefits of the Canadian political economy be equitably distributed amongst all who are here and all who wish to be.

Support for Newcomer Families

Although increasingly synonymous with international students and temporary workers, migrants to Nova Scotia arrive through a range of programs and often do so with their families. Although it is difficult to determine through the available statistics exactly how many family members (partners and dependent children) arrived in Nova Scotia in 2024, we can anticipate that of the near 15,000 permanent residents accepted that year, approximately two-thirds were principal applicants, making the remainder spouses and dependent children. Family migration or reunification presents a range of unique challenges—separation from existing support networks, adapting to new cultural norms, and navigating unfamiliar systems—that in a context characterized by hostility to newcomers, structural racism, and profound economic disparity, become more pronounced.

In Nova Scotia, as in the rest of Canada, newcomer families face a depth of economic uncertainty that is compounded by xenophobic hiring practices and labour markets that willfully ignore and discredit international education, training, and expertise. In turn, migrants in the province, across a range of legal statuses, are—relative to their Canadian-born citizen counterparts—much more likely to live in poverty. In turn, immigrant families are more likely to be both food and housing insecure, and immigrant children face a range of negative social, cognitive, emotional, and physical health outcomes connected to those conditions. Given the dearth of social support—particularly around housing, food insecurity, and mental health—newcomer families find themselves increasingly at the mercy of more punitive state systems, notably the province’s child protection system, which advocates, scholars, and front-line practitioners have long called out as harmful.

In other words, absent meaningful systemic change, newcomer families remain uniquely vulnerable to the manifold structural violence endemic to Nova Scotia. A Newcomer Family Support Resource Centre could respond to multiple im/migrant needs in a more holistic, “wrap-around” manner, tending to the immediate, medium-term, and more protracted struggles of immigration.

For instance, language training is undoubtedly crucial for accessing employment opportunities and for building community connections; however, access to language training classes is also typically highly gendered. For example, women are more often engaged in flexible, part-time paid work with fewer standardized schedules, and they are disproportionately responsible for care work in the home. Both realities make it much more difficult for women than men to attend (and afford) standard language classes. A Family Resource Centre could combine language classes with, for example, child or elder care centres and provide more flexible scheduling.

Another critical concern for newcomer families revolves around the lengthy and complicated immigration processes for family reunification and sponsorship, which are further exacerbated by

shifting program rules and requirements. Applications typically also require access to a computer and high levels of literacy, including computer literacy, as well as limited in-person support.

The NSAB prioritizes investment in a province-wide Newcomer Family Support Resource Centre. This centre is funded to provide a safe and welcoming environment, with staff knowledgeable in multiple languages, possessing computer skills, and offering timely and efficient assistance with application procedures and changes in program rules and requirements.

Subsequently, a Family Support Centre could provide access to in-person support and grounded know-how for navigating various settlement hurdles. Settlement workers trained in culturally responsive systems navigation could facilitate access to existing supportive services while advocating for broader systemic change, more inclusive and just immigration programs, and anti-racist training for long-standing resident Nova Scotians and employers. Working alongside newcomer families, these settlement workers would also help avoid state-embedded and state-adherent initiatives that, while framed as supporting (again, child welfare), are often more harmful than helpful. Properly trained settlement workers could provide the support required to avoid child “protection” involvement while also ensuring families are properly informed of their rights and responsibilities when it occurs.

Table 9 / NSAB 2026 Immigrant and Migrant Program Expenditures

	\$ millions
Increase core funding for immigrant/migrant support service organizations	\$1
Enhance Settlement services	\$6.6
Proactive protection of working and living conditions for Temporary Foreign Workers	\$0.35
Create a province-wide Newcomer Family Support Resource Centre	\$1.5
Make Income Assistance available to refugee claimants	\$1

Environment, Energy and Climate Justice

RESOURCE POLICY AND ENVIRONMENTAL POLICY have never been open to democratic input in Canada. Instead, they have been controlled by a network of resource companies and government departments that together have exploited Canada's riches in order to create wealth. Over the last fifty years, citizens have struggled to be consulted and have meaningful input into these decisions, but with very little success. In the case of Nova Scotia, this has led to the government's support of large scale clear cutting of our forests, the expansion of mega open pen fish farms, and the promotion of mining projects over the protests of local communities and Indigenous People.⁴⁹ Mi'kmaq land defenders and members of non-Indigenous environmental advocacy groups held a solidarity rally to protest Premier Tim Houston's resource extraction policies.⁵⁰

Nova Scotia Power continues to hinder economic growth and prosperity, with electricity rates among the highest in the country.⁵¹ Public outcry over rising power rates dominates the headlines currently, where community members recognize that affordability

issues are sacrificed to the profitability of Nova Scotia Power's shareholders. Some would argue that it's past time for Nova Scotians to own the electrical grid, if not the electricity provider. Public ownership in the sector should be studied in more detail.

Frequent adverse weather events, including fires and floods, Post-Tropical Storm Lee in 2023 and Hurricane Fiona in 2022 create urgency for the Province to put in place plans to respond quickly and clean up after weather and climate-crisis-related events, while working to mitigate and prevent further damage. Disabled people face disproportionate risks during climate-related emergencies; Climate justice must include disability justice. Thus, **the NSAB invests in emergency preparedness, response, and recovery** that:

- Includes **accessible** evacuation, sheltering, and communication.
- Addresses the needs of people requiring **mobility, medical, or personal supports**.
- Is **developed in partnership** with disabled people and their organizations.

Now is the time for massive investment in renewable energy, energy efficiency, and energy cost relief. This government could redirect the significant portion of the Your Energy Rebate (provincial tax cut on energy bills), which is estimated to cost \$125.7 million in 2025-26.⁵² This rebate currently goes to those who consume the most energy in their large homes and can afford to do so. Instead, the NSAB 2026 redirects a portion of this into reducing energy poverty (measured as households that pay more than six per cent of their income on heating and electricity).⁵³

The NSAB invests in setting up a Home Energy Affordability Program (HEAP), which has four elements:

- **Bill Affordability:** a credit to reduce energy bills by 50 per cent for all Nova Scotians who live in poverty, measured by the Low Income Measure.⁵⁴

- **Arrearage Management:** invests to reduce arrears to an amount a household can afford, with a credit provided that repayments at the reduced rate are made.
- **Crisis Intervention:** establish a fund to help during emergencies such as job loss or reduced income due to illness.
- **Energy Efficiency and Electrification:** expand efficiency programs, building on Nova Scotia's excellent HomeWarming, continue the Oil to Heat Pump program⁵⁵ and other programs for low and moderate-income households.

Public Bid for Offshore Wind

Offshore wind power has the ability to transform Nova Scotia's economy, and help Canada achieve a low-carbon future. At the moment, the federal and provincial governments are encouraging private companies, largely foreign companies, to submit bids on the costs of developing offshore wind, and the onshore infrastructure required.

Developing these resources is important, and the key step is ensuring that the people of the province are the main benefactors of these resources, not out-of-province corporations.

The current call for bids lacks transparency, largely because the government and the regulator (The Canada-Nova Scotia Offshore Energy Regulator, formerly the Canada-Nova Scotia Offshore Petroleum Board) do not know the actual costs of developing the resources. This makes it very difficult for the regulator to accurately evaluate any bid to develop these resources.

Instead, the government and regulator are relying on private companies to come up with the costing, which will certainly include private profits built into every stage of development, creating higher costs.

The best way for the government and the regulator to understand the costs of developing Nova Scotia's offshore wind resources is for there to be a public costing of what is required to

bring this energy to market—a public bid. A public bid would help keep these large, multinational corporations honest in their dealings with the regulator. It would allow Nova Scotians to honestly assess the costs and benefits of developing these resources.

We envision a public bid being structured with at least 51 per cent public capital financing/ownership. That portion could be divided among the federal and provincial governments, as well as interested municipalities or First Nations. The remaining capital would come from the private section, and the development of a public bid should include efforts to involve as many Nova Scotia companies as possible throughout the supply chain of this project including planning and design, engineering and construction, and operations.

The NSAB funds a Public Bid Process to determine the true costs of developing offshore wind resources and ensure transparency in the bidding process.

The NSAB’s investments ensure energy security for generations by investing in offshore wind and balcony solar, and developing an Home Energy Affordability Program to provide affordable, renewable energy for the province.

Table 10 / NSAB 2026 Environment, Energy, and Climate Justice Program Expenditures

	\$ millions
15 new community wells and water stations	\$0.75
Reverse changes to Heating Assistance Rebate program (back to \$600 and household income up to \$75,000)	\$18
Create Home Energy Affordability Program	\$50
Rebate program for balcony solar	\$12.5
Public Bid for Offshore Wind	\$2.5
Accelerate green energy transition	\$60
Invest and expand accessible emergency preparedness, response, and recovery	\$20
Modernize building code - no fossil fuels for new builds	\$1
Support grassroots initiatives to address the harms of environmental racism	\$2
Electric Car and Bicycle Purchase Rebate Program	\$9.5

Active, Accessible and Sustainable Transportation

Nova Scotians need to get to their workplaces, families need to drop off their children at child care, run errands, visit family and friends, and attend community events. Unfortunately, the cost of transportation and the lack of accessible and available public options are blocking the connections that Nova Scotians need to make daily.

Given the environmental and health impacts of car use, the NSAB prioritizes sustainable, green alternatives within an integrated provincial transportation network and promotes active transportation (biking, walking). To address its transportation challenges, the NSAB creates the Nova Scotia Transit Corporation to implement a long-term, sustainable, multi-modal transportation plan, with substantive capital investment and operating costs. The transportation plan should enable access to the centres of communities by foot or by bicycle, as well as by accessible, affordable fixed-route public transit. Accessible, publicly funded transportation should be available door-to-door for those who need it. Our budget prioritizes investments that enable Nova Scotians to travel between communities using a convenient and reliable inter-community public transit system, thereby minimizing their dependence on private automobiles.

The NSAB invests in making active, accessible, and sustainable transportation a reality.

Table 11 / NSAB 2026 Active, Accessible and Sustainable Transportation Expenditures

	\$ millions
Create Nova Scotia Transit Corporation	\$1
Fund long-range bus routes within Nova Scotia	\$3
Core funding to make HRM, CBRM and Kings Transit more affordable and accessible	\$13
Establish inter-community public transit	\$9
Continue building active transport network	\$4

Nova Scotia Fiscal Context

DESPITE SOME UNCERTAINTY, Nova Scotia's economy and fiscal position remain strong. While questions remain about the potential economic effects of US tariffs, the economy has expanded over the past few years, with real GDP growth of 2.7 per cent in 2024 and 15.5 per cent from 2020 to 2024.⁵⁶

Supported by expanding demographics, Nova Scotia's labour market continues to perform relatively well. Over the past three years, the province's labour force and employment have increased by 6.0 per cent and 5.9 per cent respectively. Indeed, Nova Scotia can now boast of having a lower unemployment rate, at 6.2 per cent, than Canada's, at 7.1 per cent.⁵⁷ Nevertheless, employment challenges persist. Unemployment rates vary by region, with rates of 6.1 per cent in Halifax and 9.2 per cent in Cape Breton.⁵⁸ Furthermore, the youth unemployment rate (12.7 per cent) remains stubbornly high.

Meanwhile, inflation has decreased significantly over the past few years, with Nova Scotia's Consumer Price Index falling from 7.5 per cent in 2022 to 2.3 per cent in 2024. Lower inflation across the country has led the Bank of Canada to lower interest rates,

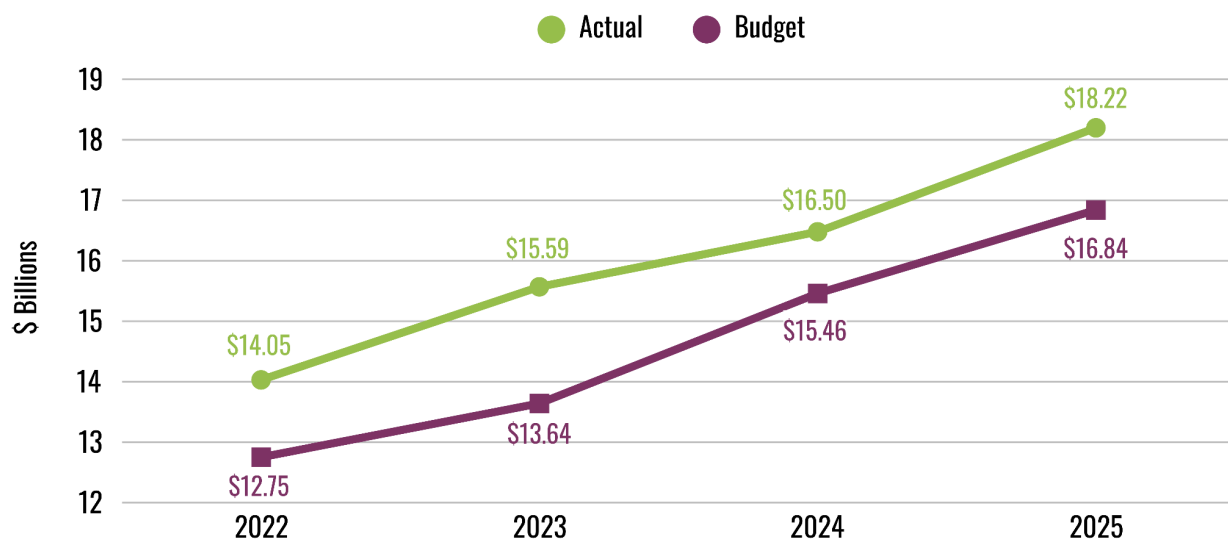
which should stimulate demand and ease households' and the provincial government's debt burdens.

Fiscally, the provincial government has been and continues to be in a position to make significant investments. Fuelled by economic growth, inflation, and rising aggregate employment, government revenues have increased nominally by a whopping 48.3 per cent, from \$12.29 billion in 2020-21 (the year of the previous government's last budget) to \$18.22 billion in 2024-25.⁵⁹

The Consistent Underestimation of Revenues and the Budget Balance

The provincial government's revenue projections, which have consistently been underestimated, should be considered with a healthy degree of skepticism. In the four years the current government has produced budgets and had its public accounts audited, actual revenues have exceeded those projected in the budget by an average of \$1.53 billion per year.

Figure 1 / Actual vs budget revenues, 2022-2025
All figures in \$B



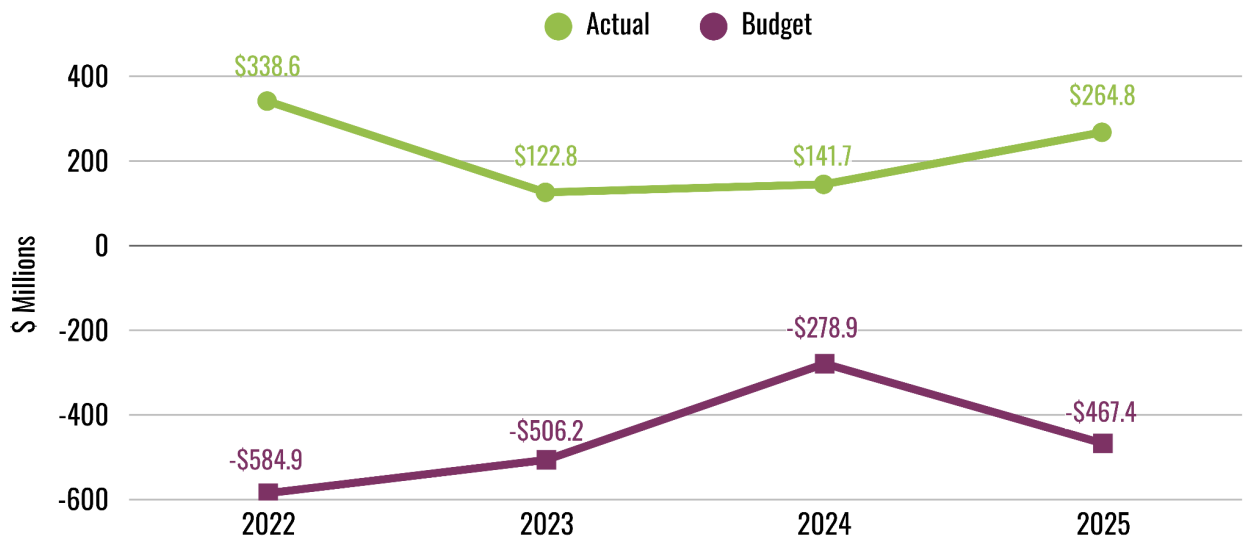
Source Nova Scotia Public Accounts, Volume 1 - Consolidated Financial Statements for the Fiscal Year Ended March 31, 2025.

One of the consequences of this consistent underestimation of revenues is that, while the budget has projected substantial deficits, the actual financial results have yielded sizable surpluses.

On average, the gap between this government’s projected budgetary balance and the actual balance was \$688.8 million. The projected budgetary deficits leave Nova Scotians with the impression that the government has no fiscal space for additional spending, to dampen expectations.

Figure 2 / Actual vs budget surplus / deficit, 2022-2025

All figures in \$M



Source Nova Scotia Public Accounts, Volume 1 - Consolidated Financial Statements for the Fiscal Year Ended March 31, 2025.

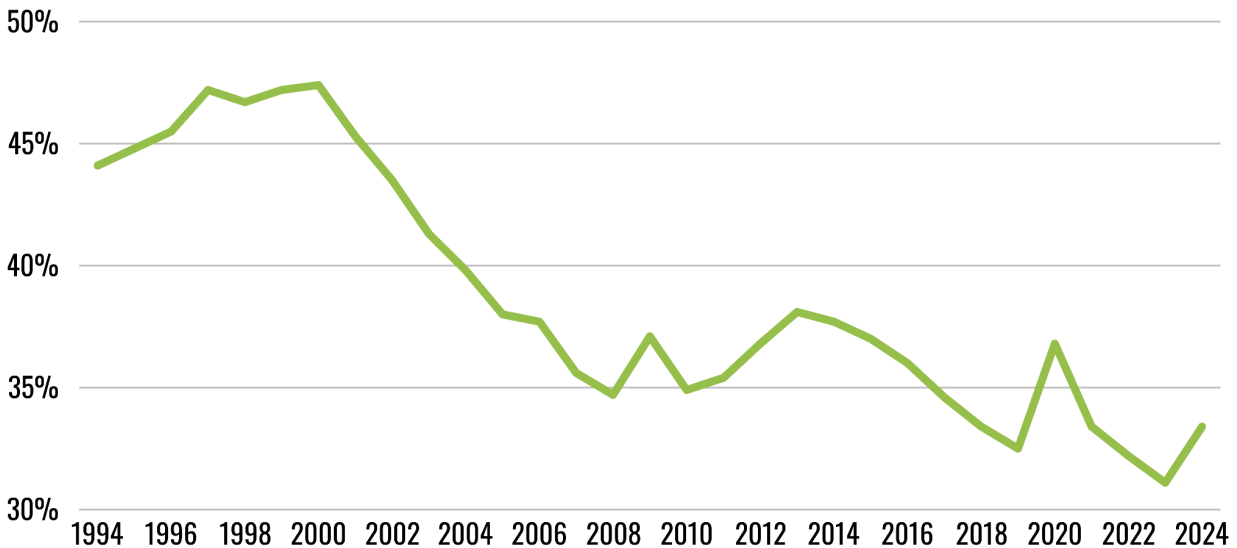
This leads to the second major consequence of the government’s consistent underestimation of revenues in the budget. Intentional or not, it has allowed the government to engage in significant “additional appropriations” - extra-budget spending that has not been approved by the legislature. For example, Nova Scotia’s Auditor General reports that the government spent \$1.38 billion in the 2023-24 fiscal year that was not authorized by the legislature.⁶⁰ This level of expenditure without the scrutiny of elected members is antidemocratic, to say the least.

Growing government revenues are not the only reason the government has the fiscal capacity for significant investment. Although it has increased slightly in the past year, the province’s debt-to-GDP ratio, at 33.4 per cent, is near its lowest level in over three decades. This ratio is a key measure of the government’s

ability to manage its debt; there is no consensus on the ideal percentage, only that it should not grow exponentially. As Figure 3 illustrates, the general trend over the last 25 years has been of a shrinking debt-to-GDP ratio.

Figure 3 / Nova Scotia debt to GDP ratio, 1994-2024

All figures in \$M

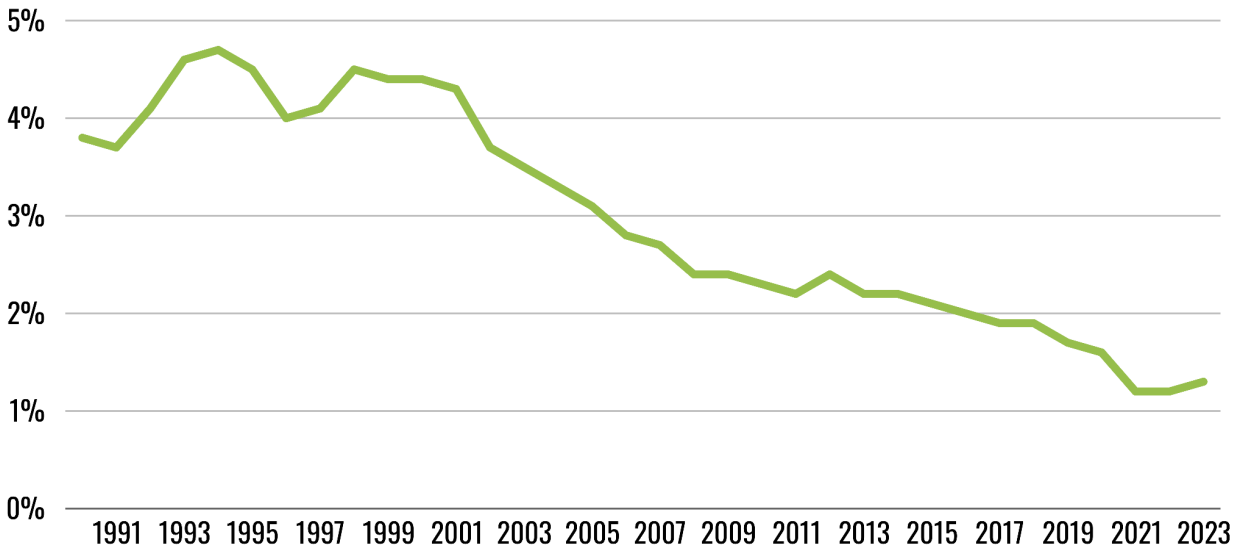


Source Nova Scotia Public Accounts and Statscan Table 36-0222-01

Furthermore, as shown in Figure 4, Nova Scotia's debt servicing costs as a percentage of GDP, at a mere 1.3 per cent, are also close to their lowest level in over thirty years. Provincial government debt is clearly not overly burdensome on the provincial economy and the government fiscal capacity, and with interest rates expected to continue to fall as inflation subsides, Nova Scotia's public debt should remain easily manageable in the near future.

Figure 4 / Nova Scotia debt charges as percentage of GDP, 1990-2023

All figures in \$M



Source Nova Scotia Public Accounts

In summary, the Nova Scotia government’s strong fiscal position, combining rapidly rising revenue growth with a very manageable level of debt, allows it to make the substantial investments required to address the province’s urgent needs.

Nova Scotia Alternative Budget 2026 Fiscal Framework

THE NSAB 2026 arrived at a fiscal policy framework by evaluating the economic and fiscal situation of the province. The framework considers the spending and taxation options available to the Nova Scotia government to achieve greater social and economic equality, foster a greener economy, a more connected society, a robust social safety net, and ultimately, an environmentally sustainable and healthy province. Our framework, as outlined in this chapter, shows how Nova Scotia can tax and spend differently to move toward those goals. This chapter also includes the detailed list of practical, costed recommendations and detailed taxation proposals, that were arrived at with the help of the multi-sectoral working group (see Appendix A for a list).

Fair and Progressive Taxation Benefits Everyone

The NSAB urges the government to reverse the tremendous revenue loss from the across-the-board cuts and make our tax system more progressive. Offsetting this loss of revenue, and

making our system more progressive and fair are the cornerstones of the NSAB 2026 taxation package.

The Nova Scotia Budget 2025 included \$500 million in tax cuts, which the government claimed would “save an average Nova Scotian family more than \$1,000 this year.”⁶¹ The HST cut is projected to reduce provincial revenues by approximately \$260.8 million in the 2025-26 fiscal year, \$265.5 million in 2026-27, and \$272.4 million in 2027-28.⁶² The HST is a regressive tax. Affording basic necessities means that households with lower incomes consume a higher portion of their incomes on essentials than those with higher incomes. Thus, lower income households pay a higher percentage of their incomes on HST than richer households.

The other package of tax cuts applied to Nova Scotia’s income tax system. Starting in 2025, Nova Scotia will index personal income tax brackets and select non-refundable tax credits to inflation (3.1 per cent for 2025), including the Basic Personal Amount (BPA). Another significant change was the removal of the BPA’s progressivity, which will no longer be reduced by \$3,000 for those with taxable income above \$25,000 (and was fully eliminated for individuals with taxable income in excess of \$75,000). As a result, all eligible taxpayers will now receive the maximum amounts.

CCPA-NS’ analysis shows that the richest in our province benefit the most from the income tax changes. The changes result in a total revenue loss of \$172 million in the first year, with \$57 million going to the richest 20 per cent of Nova Scotians, while low-income earners receive an average of \$6 each. Even so, the average tax cut for the top 20 per cent was only \$432 per person, which makes little difference to them but represents a significant loss of revenue. The bottom 50 per cent of earners received an average tax reduction of \$146.

A tax system that is fair and just can be used to redistribute a portion of income and wealth, addressing income inequality. It is also important for ensuring a sufficient revenue base to fund

public services, and infrastructure is critical to a functioning society that benefits the many.

The NSAB increases the top tax bracket by 4 per cent, improving progressivity and providing additional revenue as part of a plan to address income inequality.

The NSAB does not reverse the HST cut, but rather targets more support to those who need it using the Nova Scotia Affordable Living Tax Cut.

Why Capital Gains Should be Fully Taxed

The taxation system for capital gains is unusually generous. If you have capital gains, you only pay tax on half. In contrast, “taxable income” covers 100 per cent of most forms of “income” including employment insurance, social assistance, and student scholarships. The major driver of taxable capital gains is speculation—in land, currencies, commodities, and the stock market. Speculation often leads to bizarre or harmful price fluctuations, such as the recent housing, and derivatives “bubbles”. While some made huge capital gains by taking advantage of these bubbles, a significantly higher number were devastated when the bubbles burst.

The NSAB is not suggesting any change to the capital gains realized when we sell our primary residence, or small businesses such as farms or fishing boats. **All other capital gains should be taxed at 100 per cent.**

Tax credits and Deductions Benefit the Few

When considering current deductions and credits, it is unclear why the lines were drawn in this way. For instance, why should someone with a company pension plan or the capacity to save through RRSPs receive a deduction on these items, while Canada Pension Plan contributions are only eligible for a credit? Is it a coincidence that the deductible items are more likely to be claimed by people with higher incomes, while the tax credits are available to everyone?

Converting tax deductions to tax credits would go a long way towards improving the progressivity of our tax system. People in the lowest tax bracket would not be affected, but such a move would take some of the advantages away from higher brackets.

Those earning the highest incomes receive the largest benefit from deductions, the inevitable result of progressively higher tax rates (8.79 per cent for the first bracket, up to 21 per cent for the top).⁶³ Should the greatest benefit flow to those with the most ability to absorb expenses?

Even if the deduction-to-credit changes were made, some problems would remain. Many people in the first tax bracket (earning under \$29,590 in 2024)⁶⁴ do not or cannot participate in most of the programs currently eligible for deductions or tax credits, such as RRSPs, child care, union or professional dues, company pension plans, and business losses. These people are not members of unions or professional associations, have no access to company pension plans, do not run businesses, or simply cannot afford to put their children into child care or set aside money for RRSPs. Even if financially insecure people could afford to participate, their incomes would likely be so low that the taxes levied would amount to less than the credits they would be eligible to claim. Meanwhile, those with high incomes can afford the opportunities and can apply all of the credits they generate. In addition, it is still the case that the traditional family unit (which assumes one male breadwinner) forms the basis for many tax credits, which discriminates against families headed by lone females or by other non-traditional families and perpetuates a female dependency-model.

Currently, the taxable income for our provincial taxes blindly accepts all of these federal deductions. Shifting these deductions to provincial refundable tax credits, makes the system more progressive, while providing those with the lowest income with a small income transfer.

The NSAB shifts all federal tax deductions to provincial tax credits and makes them all refundable.

The Nova Scotia government under Houston reintroduced and expanded a credit for families with children under 19, allowing them to claim expenses of up to \$500, to receive an average tax credit of \$44 for sports or arts/cultural activities. The Children's Sports and Arts Tax Credit costs \$1.762 million in lost revenue. If this revenue were collected, it could be used to make recreation, arts and cultural programs more accessible and affordable. Removing this credit would not be regressive, as it benefits those who can afford to pay for fitness programs up front. Previous iterations of similar credits, including the Canadian Fitness Credit, have been shown to have "had limited to no impact in promoting physical activity among Canadian children, particularly for those experiencing low income."

The NSAB eliminates the Children's Sports and Arts Tax credit and reinvests the savings to support arts, recreation and cultural programs.

Tax Rebates

Most tax rebates in Nova Scotia are related to exempting certain items from the provincial portion of the Harmonized Sales Tax (HST). The more one spends, the more tax the government forgives (and the more tax everyone else has to pay to make up for it). This kind of tax expenditure can be very costly. Some of the provincial exemptions do recognize inherent unfairness (such as no tax on menstrual products) and that some essentials should not be taxed (baby diapers and formula), and that other purchases, like books, should be encouraged. Others however, do not contribute to meeting any public policy objectives.

The Your Energy Rebate⁶⁵ is an inefficient use of limited government resources. It sidesteps problems at the root of high electricity costs, including the ownership of Nova Scotia power by a multinational corporation. Nothing in the rebate requires individuals or landlords to adopt more efficient energy systems. Moreover, the government has never released a distributional analysis of this rebate to determine how much of the total revenue loss goes to making energy more affordable for those who

struggle to pay their bills. An across-the-board energy rebate provides savings to everyone regardless of what they can afford.

Similar to the HST, but even more so when it comes to energy consumption, the rich consume more than lower- and middle-income households as they are more likely to be homeowners and to own larger homes, as measured by size/square footage. Additionally, renters are less likely to benefit if their landlords cover the utility bills. Even if the costs are factored into the rental calculations, the rebate is unlikely to be passed on to the tenant as a discount. This rebate is estimated to cost \$127.5 million (2025-26).

The Energy Rebate should be cancelled, while increasing the Affordable Living Tax Credit (ALTC) and the Heating Assistance Rebate program (HARP), and introducing an Energy Affordability program. Both the ALTC and the HARP programs are too narrowly targeted and insufficient to even begin to address the cost challenges facing families raising children in our province: the ALTC is gradually clawed back when a family's income is over \$30,000,⁶⁶ and the HARP program was changed to only allow families earning a combined net income of up to \$45,000 and single-person households earning a net income up to \$30,000 to apply for \$400 a year.⁶⁷ The savings from the elimination of this rebate must be invested in programs designed to address energy poverty through the introduction of the Energy Affordability program as outlined in that chapter.

Individual tax "savings" are no substitute for an overall strategy for energy security, poverty reduction, or making life more affordable for the many Nova Scotians who are struggling.

The NSAB eliminates the Energy Rebate and reinvests the savings to achieve goals related to making energy renewable, efficient, more secure and accessible to those on low income.

Table 12 / NSAB 2026 and NS Government Tax Changes and Impacts

Tax Changes	Impact
<p>NSAB: Additional 4 per cent on top tax bracket</p>	<p>Progressive: Ensures high income earners pay more of their fair share; More of a loss for men and higher income earners who are more concentrated in the Halifax area. The current rate for 2025 is 21 per cent for income over \$154,650.</p>
<p>NSAB: Increase capital gains inclusion rate from 50 per cent to 100 per cent</p>	<p>Progressive: Loss for higher income earners who have more ability to pay, making a dollar a dollar for all taxation</p>
<p>NSAB: Shift all federal tax deductions to provincial tax credits</p>	<p>Progressive: Makes tax system fairer, taxing higher income more, provides a basic income to low-income earners.</p>
<p>NSAB: Eliminate the Children's Sports and Arts Refundable Tax Credit</p>	<p>Progressive: Savings from eliminated credits must be reinvested in program spending, or assist municipalities to fund recreation, volunteer firefighters, etc.</p>
<p>NSAB: Increase the amount and increase income phaseout for the Affordable Living Tax Credit</p>	<p>Progressive: Offsets the regressive nature of the consumption tax by helping those who need it most</p>
<p>NSAB: Eliminate Energy rebate</p>	<p>Progressive: Benefits highest energy consumers the most without providing incentives to be more energy efficient; Offsetting proposed rebate elimination using additional revenue to meet affordable energy objectives and eliminate energy poverty.</p>
<p>NS Gov: Raised Personal Allowance for everyone to \$11,000 from \$8,481</p>	<p>Regressive: This change is not an efficient use of resources: most helpful for higher income earners who were the only ones not accessing the additional \$3000; least helpful for lowest income who already had access, and very little help to those with incomes above \$25,000 and below \$100,000.</p>
<p>NS Gov: Addressed Bracket Creep (index to inflation)</p>	<p>Regressive: Most advantageous for higher income earners: some benefits for those earning \$29,590+ (first tax bracket in 2024) but none at all for those earning less, people on fixed incomes, those not receiving income increases.</p>

Regressive Tax Changes vs Progressive Tax Changes

Table 12 above summarizes the difference that a tax change makes when it is either progressive or regressive. **The aim of the NSAB is to improve the progressivity of our tax system.** A **PROGRESSIVE** tax is based on the principle of ability to pay, meaning the more you earn, the higher your share of income paid in taxes. A progressive income tax system applies higher tax rates to income above a series of thresholds. A **REGRESSIVE** tax takes a larger share of income from lower-income people than from higher-income people. In practice, taxes that charge everyone the same dollar amount (such as user fees) or the same percentage amount (such as sales taxes) seem fair. However, someone on a low income would find the fee a much larger share of income than a higher-income person. Ability to pay is not considered.

Nova Scotia Alternative Budget 2026 Fiscal Details

Table 13 is drawn from Budget 2025-26 to show the government's fiscal position in March of 2025 and its projections for this fiscal year and out to fiscal year 2028-29.

Table 13 / Nova Scotia Department of Finance base case

	2025-26	2026-27	2027-28	2028-29
Revenue	\$165,05,600	\$17,265,000	\$17,933,900	\$18,368,900
Expenditures	\$17,568,700	\$18,148,100	\$18,394,900	\$18,713,400
Budget Balance (Deficit) / Surplus	-\$697,500	-\$522,500	-\$108,000	\$8,600
Projected Debt to GDP (%)	34.3	36.6	38.4	39.8

Source Nova Scotia Budget 2025-2026.

As can be seen in Table 14, comparing the government's budget projections to the NSAB 2026, the debt to GDP ratio is very similar to 2028-29.

Table 14 / NSAB 2026 Fiscal Baseline Projections

	2026-27	2027-28	2028-29
Revenues			
Revenue Base (from Sept. 2025 fiscal update)	\$16,460,720		
Revenue Base Adjusted for Nominal Growth	\$17,047,878	\$17,999,229	\$19,366,431
NSAB Taxation Measures	\$732,520	\$758,158	\$784,693
Additional Tax Revenue Due to Higher GDP	760,360	\$786,973	\$814,517
Total	\$18,540,758	\$19,544,360	\$20,965,641
Expenditures			
Spending Base (from Sept. 2025 fiscal update)	\$18,071,674		
Spending Base Adjusted for Inflation	\$18,559,609	\$19,418,737	\$20,656,480
Net NSAB Program Measures	\$1,731,390	\$1,766,018	\$1,801,338
Total	\$20,290,999	\$21,184,754	\$22,457,818
Budget Balance (-Deficit)	-\$1,750,242	-\$1,640,394	-\$1,492,177
Debt to GDP (%)	38.7	39.5	40.2
Projected Real Growth Rate (%)	1.3	1.5	1.5
Projected Inflation Rate (%)	2.7	2	2

The NSAB 2026 is projecting a higher deficit than the government, given higher expenditures as our baseline. We have conservatively estimated revenue growth tied to GDP growth from the expenditures.⁶⁸ These numbers can not capture the full fiscal effect that these expenditures will have in the longer term, with an estimated 20 per cent reduction in poverty, or reduction in housing insecurity, as examples. The full effect of these expenditures is not measurable in a fiscal sense and is worth so much more—timely access to the goods and services needed alleviates some of the chronic stress and supports people to enjoy a better quality of life.

Nova Scotia Alternative Budget 2026

Costed Proposals

Table 15 / Nova Scotia Alternative Budget Program Expenditures 2026

	\$ millions
Active, Accessible and Sustainable Transportation	
Create Nova Scotia Transit Corporation	\$1
Fund long-range bus routes within Nova Scotia	\$3
Core funding to make HRM, CBRM and Kings Transit more affordable and accessible	\$13
Establish inter-community public transit	\$9
Continue building active transport network	\$4
Agriculture and Food	
Create Agricultural Land Trust	\$10
Support public grocery store option	\$2
Expand farm water infrastructure grants	\$1
Create a set of incentives to adopt organic practices	\$1
Support for urban community gardens	\$1
Fund 10 new Community Food Hubs	\$20
Arts, Culture and Heritage	
Fund artist-run centres, facilities and capital projects	\$5.5
Increase project grants and operating funding provided by Arts Nova Scotia	\$2
Invest in core operation assistance to cultural organizations	\$3
Increase funding to Archives, Museums, Libraries Nova Scotia	\$7.6
Community Services	
Increase child protection social work staffing levels to meet the Canadian standard caseload	\$12.29
Set-up Child and Youth Commission and include funding for its policy advocacy work	\$1.5
Community Inclusion Infrastructure	
Core Funding to non-profits/advocacy organizations for equity deserving groups	\$6.5
Invest to accelerate the accessibility plan for Persons with Disabilities and in monitoring and enforcement	\$11.5
Increase funding to Communities, Sports and Recreation	\$4.6

\$ millions

Consumer Protection, Advocacy and Support

Establish the Provincial Insurance Corporation of Nova Scotia	\$10
Establish office of consumer advocate	\$1.5

Early Learning and Child Care

Develop a workforce retention strategy, provide additional wage support	\$9
Develop Early Learning and Child Care Central Agency to oversee system-planning, and operational support	\$3
Additional investment for staff core funding child care system based on need, ensuring diverse options	\$9.67

Economic Development and Labour

Redirect funding for payroll rebates	-\$22.22
Create Cooperative Investment Corporation prioritizing import replacement, local procurement initiatives	\$14
Create Labour Market Inclusive Planning Commission	\$25
Proactive Enforcement staff for Labour Standards Regulations	\$3.36
Expand and enforce pay equity	\$2.5

Environment, Energy and Climate Justice

15 new community wells and water stations	\$0.75
Reverse changes to Heating Assistance Rebate program (back to \$600 and household income up to \$75,000)	\$18
Create Home Energy Affordability Program	\$50
Rebate program for balcony solar	\$12.5
Public Bid for Offshore Wind	\$2.5
Accelerate green energy transition	\$60
Invest and expand accessible emergency preparedness, response, and recovery	\$20
Modernize building code - no fossil fuels for new builds	\$1
Support grassroots initiatives to address the harms of environmental racism	\$2
Electric Car and Bicycle Purchase Rebate	\$9.5

\$ millions

Health Care	
Fund 10 new Community Health Centres	\$100
Support Existing Community Health Centres	\$10
Require Health Homes to have a patient advisory council, elected by patients	\$1
Improve staffing ratios in long term care	\$60
Begin to address gaps in mental health care; with a goal of dedicating a total of 12 per cent of health care funding	\$100
Begin phasing-out Pharmacare premiums, fees, and copayments	\$33
Advance Disability-Inclusive Care (assistive and long-term supports; accessible communication and service delivery)	\$5
Universal contraception coverage	\$12
Eliminate ambulance fees	\$13.5
Invest in strategy of supports for recruitment and retention of paramedics	\$13.1
Increase funding in 2SLGBTQIA+ health including gender-affirming care	\$3
Extend public health insurance to refugee claimants, migrant workers and international students, upon arrival	\$7
Expansion of home care/home support services	\$4
Invest in community-based harm reduction services and supports	\$2.5
Invest in voluntary and evidence-based drug treatment programs	\$8
Increase stable core funding for public health	\$3
Housing and Homelessness	
New Compliance and Enforcement Division for the Residential Tenancies Act	\$3.36
Create a Rental Housing Registry and Licensing Program	\$4.96
Additional funding for Social housing repairs	\$7.19
Invest to hire 40 additional Housing Support workers across the province	\$3.23
Expand income eligibility and provide rent subsidies to 19,590 Nova Scotians	\$162.67
Operational and noncapital costs for acquiring 400 existing apartment units	\$13.50
Funding for tenant associations in each county	\$1.8

\$ millions

Income Support and Poverty Reduction

Increase income assistance household rates	\$16.66
Increase disability supplement	\$3.13
Develop Poverty Elimination Strategy with targets and timelines	\$1.20
Decrease earnings claw-back for income assistance, stop clawing back Employment Insurance	\$27
Increase Affordable Living Tax Credit equalize for kids (\$3217 per person)	\$517

Immigrant and Migrant Services

Increase core funding for immigrant/migrant support service organizations	\$1
Enhance Settlement services	\$6.6
Proactive protection of working and living conditions for Temporary Foreign Workers	\$0.35
Create a province-wide Newcomer Family Support Resource Centre	\$1.5
Make Income Assistance available to refugee claimants	\$1

Justice Services

Expand investment in the Wellness Court Program	\$2.7
Invest in alternative and restorative justice programs	\$2.5
Invest in community and prison-based offender reintegration initiatives	\$2
Expand Family Violence Court to other sites	\$1.2
Increase investment to expand Legal Aid Services (Nova Scotia and Dalhousie)	\$5.7
Invest in core funding for non-profits providing support for individuals engaged with the justice system	\$2.5

Post-Secondary Education

Freeze university tuition fees and offset loss of revenue to universities	\$15.5
Reduce NSCC Tuition by 50 per cent	\$21
Convert Nova Scotia Student Loans to grants	\$39
Increase post-secondary core funding tied to decreasing senior admin positions	\$38
Increase NS Student Assistance Grants by \$150/month	\$10
Support for Indigenous Learners	\$3
Create a dedicated Sexual Assault Post-Secondary Support Resource Fund	\$2
Stop charging interest on student loans	\$10
Reinvest from loan forgiveness program	-\$10.5

Public Education (Pre-primary to Grade 12)

	\$ millions
Hire additional teachers and additional staff to support students	\$75
Hire additional administrative support (photocopying, calling attendance, data entry, etc.)	\$7
Invest in air quality, installing carbon monoxide detectors to monitor air and additional HEPA filters	\$6
NSAB Net New Program Expenditures	\$1,731.39

Table 16 / NSAB 2026 Capital Investments

	\$ millions
Build 3,778 Non-Market Rental Units (each year for 10 years)	\$1,416.1
Purchase 400 existing units to convert to nonmarket affordable housing	\$97
Build kitchens in schools for the school food program	\$15
Fund procurement of electric school buses (100 per cent phase-in by 2030)	\$19.8
Additional investment in child care into schools (10 schools per year)	\$2.5
Improve active transportation infrastructure	\$4
Improve public transit and provincially-owned interregional transportation for smaller population centres	\$3
Enhance public transit infrastructure in larger centres	\$5
Extend and sustain door-to-door accessible transportation	\$1.5
NSAB 2026 Capital Investments Total	\$1,563.9

Table 17 / NSAB 2026 Revenue Changes

	\$ millions
Increased the tax rate for top bracket (\$157,521+) 4 per cent	\$114.40
Increase capital gains inclusion rate from 50 per cent to 100 per cent	\$165.50
Shift all federal tax deductions to provincial tax credits	\$319.84
Cancel Your Energy Rebate Program (reinvest revenue to Home Energy Affordability Program)	\$127.5
Cancel the Children's Sports and Arts Refundable Tax Credit (reinvest revenue to recreation and arts)	\$1.762
Landlord Licensing Registration Fees	\$3.13
Increase Resource Extraction Royalties by 2 per cent	\$0.38
NSAB 2026 Total Additional Revenue	\$732.52

Conclusion

TO TRULY UNLOCK the potential of all Nova Scotians, we need bold investments to reduce high poverty rates and regional unemployment rates, and ensure everyone has access to quality, accessible public health care, child care, public education, post-secondary education, housing, income, economic stability, and food security. Inaction comes at a high price.

The affordability crisis has emerged alongside growing prosperity for some. Now is the time to make our tax system fairer by ensuring everyone pays according to their ability, generating enough revenue to lead us toward shared prosperity.

We have outlined the tax and expenditure choices that support a provincial budget beneficial for the many, and not just the few, and call on the government to adopt them.

Appendix A: Nova Scotia Alternative Budget Working Group 2026 Members

(Alphabetical, by first name)

Aimee Gasparetto, **Nourish Nova Scotia**

Alec Stratford, **Nova Scotia College of Social Workers and Nova Scotia Action Coalition for Community Well-Being**

Alexandra Dobrowolsky, **Saint Mary's University and CCPA-NS Research Associate**

Alison O'Handley, **NS Community Mental Health Coalition**

Alyson Dobrota, **Feed Nova Scotia**

Andy Horsnell, **Centre for Local Prosperity**

Anita Stewart, **Community Health Centres Association/Antigonish Women's Centre**

Ash Avery, **Feed Nova Scotia**

Ben Sichel, **Educators for Social Justice NS**

Benny Welter-Nolan, **Impact Organizations of Nova Scotia**

Brian Gifford, **Affordable Energy Coalition**
Canadian Federation of Students – NS
Canadian Labour Congress-Atlantic regional office
Carmel Farabakhsh, **The Youth Project**
Catherine Bryan, **CCPA-NS Research Associate and Dalhousie University, School of Social Work**
Catherine Leviten-Reid, **Cape Breton University and CCPA-NS Research Associate**
Cheryl MacIsaac, **Adsum for Women & Children**
Child Care Now NS
Child Welfare Advocacy Coalition
Chris Benjamin, **Ecology Action Centre**
Christine Saulnier, **CCPA-NS Director and Co-coordinator NS Alternative Budget 2026**
David Trueman, **Halifax Cycling Coalition**
Disability Rights Coalition
Eric Leviten-Reid, **New Dawn**
Frank Heimpel, **Pollinate - Coverdale Justice Society**
Gary MacLeod, **Advocates for the Care of the Elderly**
Geoff Leboutillier, **Healthy Bays Network**
Gretchen Fitzgerald, **Sierra Club**
Hannah Main, **Dalhousie Legal Aid Services**
James Gillies, **NSGEU researcher**
James Sawler, **Mount Saint Vincent University Economics**
Jamie Simpson, **Environmental Lawyer**
Jenna Macneily, **Dalhousie University Masters Social Work Student CCPA-NS Intern (2025)**
Jennifer Benoit, **Nova Scotia Health Coalition**

Jerry McKinlay, **Council of Canadians**

JoAnna Latulippe-Rochon, **Family Resource Centres**

Joanne Hussey, **Public Service Alliance of Canada staff**

Jonathan Langdon, **St. Francis Xavier University**

Julie Chamagne, **Halifax Refugee Clinic**

Justin Hiltz, **Nova Scotia Nurses Union**

Karn Nichols, **Nova Scotia Mental Health Coalition**

Kyle Buott, **Co-Coordinator NS Alternative Budget 2026**

Larry Haiven, **Equity Watch**

Lars Osberg, **Dalhousie University Economics and CCPA Research Associate**

Laura Cutmore, **CUPE Atlantic Regional Office**

Leah Nicholson, **Transition House Association of Nova Scotia**

Lindsay Corbin, **NS Coalition for Healthy School Food**

Maia Mathieu, **Tri-County Women's Centre**

Megan Cooper, **Dalhousie University Student CCPA-NS Intern, Law, Justice and Society Program**

Mike Bradfield, **CCPA-NS Research Associated and Dalhousie University Economics (retired)**

Nancy O'Regan, **Guysborough County Housing Association**

Natasha Hines, **Wellness Within & Access Now**

Nova Scotia ACORN

Nova Scotia Federation of Labour

Nova Scotia Justice for Workers

Orlando Tovar, **Rainbow Refugee Association of NS**

Raymond A. Rogers, **York University professor of Environmental Studies (retired)**

Rhiannon Makohoniuk, **Rainbow Refugee Association of NS**

Robin Tress, **Atlantic Action**

Sébastien Labelle, **Mayworks Kjiptuk/Halifax**

Shelley Curtis-Thompson, **Pictou County Women’s Resource and Sexual Assault Centre**

Sherry Costa-Lorenz, **Nova Scotia League of Equal Opportunities**

Sobaz Benjamin, **In My Own Voice**

Stacey Gomez, **Centre for Migrant Worker Rights Nova Scotia**

Stacie Smith, **Nourish Nova Scotia**

Stu Stuckey, **Canadian Federation of Students - NS**

Sue Bookchin, **Be the Peace**

Sydnee Blum, **Halifax Workers Action Centre & Dalhousie Legal Aid Services**

Tammy Findlay, **Mount Saint Vincent University and CCPA-NS Research Associate**

Teresa Workman, **Association of NS University Teachers**

Tina Northrup, **East Coast Environmental Law**

Trish McCourt, **NS Non-Profit Housing Association**

Vince Calderhead, **Pink Larkin**

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The Nova Scotia office of the CCPA is located on unsundered ancestral land of the Mi'kmaq people



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