"Combating poverty, deprivation and exclusion is not a matter of charity, and it does not depend on how rich a country is. By tackling poverty as a matter of human rights obligation, the world will have a better chance of abolishing this scourge in our lifetime. Poverty eradication is an achievable goal."

Louise Arbour, UN High Commissioner for Human Rights, on the occasion of International Human Rights Day 2006



FRAMEWORK for a

# **POVERTY REDUCTION STRATEGY**

in NOVA SCOTIA

presented October 17, 2007 20th anniversary of the United Nations' International Day for the Eradication of Poverty

Produced by the Nova Scotia Poverty Reduction Strategy Coalition

FRAMEWORK for a

# **POVERTY REDUCTION STRATEGY**

in NOVA SCOTIA

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1. VISION

### **EXECUTIVE SUMMARY**

Community, anti-poverty, social justice, and social policy research organizations recognize that the gap between the rich and poor is widening, and that in a country as rich and prosperous as Canada the rate of poverty is unacceptably high. In Nova Scotia, research has shown that poverty is not only high but that it is also deep. Reducing the incidence and the depth of poverty is essential to ensure a healthy and sustainable future for our province.

To this end, in May 2007, Community Action on Homelessness, the Community Advocates Network, Dalhousie Legal Aid Services, and Stepping Stone hosted a provincial two-day strategy session to build consensus on a poverty reduction strategy for Nova Scotia. Representatives from anti-poverty and social justice groups across Nova Scotia, along with people with direct experience of poverty, discussed results from previous consultations and strategy sessions, the realities of living in poverty, and what is happening presently in anti-poverty efforts in Nova Scotia. A common understanding about the causes and impacts of poverty, a vision, guiding principles, and goals and objectives for what needs to change, together with processes and action strategies to accomplish it, were developed. With the common goal of reducing and eliminating poverty in Nova Scotia, this *Framework for a Poverty Reduction Strategy in Nova Scotia* is the end result of the forum, writing and editing by a follow-up working group, and review and additional input from forum participants.

The framework includes the context, key concepts, and strategies that will be necessary to reduce poverty in Nova Scotia, but it is essential to note that our overall vision goes beyond reducing poverty to developing a province where the sustainability of individuals, families, and communities is respected, and poverty has been eliminated. We see a prosperous, diverse population within a province where all individuals are valued, have access to the supports they need to participate fully in society, and are able to develop to their full potential, share equitably in the consumption of wealth, and contribute to the development of their communities.

In any society there are individuals and families who, for a variety of reasons, require additional public supports and resources. A strong social safety net, however, not only helps people to deal with crisis situations, it prevents poverty and promotes social and economic inclusion. It not only provides the necessary supports for individuals and families when needed, it also enables their full participation in the community and builds their capacity to reach their full potential.

In a country as wealthy as Canada, with consecutive federal budget surpluses, we must move from minimal efforts to reduce poverty, to actively build a just and equitable society in which all individuals may participate fully and enjoy the social and economic benefits of our nation. This can be

achieved through stronger social policies and programs that ensure income and social security in times of economic uncertainly, hardship or crisis, and that provide social services when needed, but in addition ensure fairer labour standards, working conditions, and a liveable wage, while expanding access to publicly funded programs such as pharmacare, dental care, and child-care services for everyone. Such changes are imperative if individuals, families and communities are to thrive and become sustainable.

It is with these goals in mind that this *Framework for a Poverty Reduction Strategy in Nova Scotia* has been developed. In the short and intermediate term the goal is to reduce poverty. In the longer term, the framework can become the means to eliminate poverty and move towards the development of a prosperous, diverse society in which everyone can thrive and to which everyone, within their capabilities, may contribute.

We recognize that in the short term a variety of actions can help alleviate the immediate effects of poverty, and that longer-term solutions are more complex and require a variety of co-ordinated and interrelated actions. An 'inclusive and integrated' approach, with input from individuals living in poverty, community-based women's and social justice groups, business and labour organizations, along with the government's commitment to achieving results, is critical to the development, implementation, and evaluation of an effective poverty reduction strategy for Nova Scotia. Key elements for poverty reduction and its long-term elimination, therefore, will require working across various sectors (academic, community, labour, business, and all levels of government), across all relevant government departments, and with the inclusion (in a respectful and equitable manner) of individuals living in poverty. It will also entail all levels of government – municipal, provincial or territorial, and federal – working together in a co-ordinated fashion, not just within Nova Scotia but across all provinces and territories.

With this kind of integrated approach, we see a dynamic process within which this document is just a beginning – a work in progress. As partnerships with other organizations and groups develop, we expect to receive more input towards our goals and objectives, and to build momentum towards a truly comprehensive strategy for reducing and eliminating poverty within Nova Scotia and within Canada as a whole.

### **KEY CONCEPTS**

#### WHAT IS POVERTY?

Poverty is a relative concept – it must be viewed and understood in relation to the prevailing standard of living in a society at a specific time. It is the result of the inequitable distribution of society's wealth, of unequal access to resources, and of an economic system based on unregulated markets. It is a symptom of an ailing society that has lost its balance – and it signifies the acceptance of systemic inequality.

- Poverty exists when people are excluded from taking part in activities that are an accepted and respected part of daily living within a society.
- Poverty has been evident across time and civilizations, though it is not inevitable.
- No one is protected from poverty, but some are more vulnerable than others.
- Poverty is linked to various forms of inequality associated with, but not limited to, race, gender, age, sexual orientation, (dis)ability, and geographical location. (i.e. all are contributing factors).

As the gap between rich and poor widens, it creates a lack of social cohesion and leads to a questioning of the democratic integrity of government.

#### WHAT ARE THE RESULTS OF POVERTY?

People living in poverty, including those working for 'poverty wages', are denied the means sufficient for their basic needs. These can include income, resources, and services – e.g. prevention from accessing housing, education, and health care.

- Social stigma: disempowerment, discrimination, loss of dignity, invasion of privacy, lack of respect, loss of social networks, and lack of economic independence.
- Declining nutrition and overall health. Increased chronic health problems associated with poor nutrition and high stress.
- Loss of individual freedom and autonomy.
- Monthly reliance on charity to meet individual and family needs.

The denial of these basic human rights, including the right to basic needs such as adequate housing, nutritious food, health, self determination and the right to prosperity, and the opportunity to reach one's full potential, leads to a lack of social cohesion, and the impoverishment of society as a whole.

#### WHAT DOES POVERTY LOOK LIKE IN NOVA SCOTIA?

Current research and analysis by academic and community researchers demonstrate clearly that poverty is increasing and deepening in Nova Scotia. Particularly vulnerable are single parent families, youth, seniors, marginalized groups, and the geographically isolated.

Many families with low income (be it income assistance or minimum wage jobs) are constantly required to choose between basic necessities such as heat or adequate food for their families. Safe and affordable housing is out of reach for many Nova Scotians. If we are to be a healthy, safe, and sustainable province, we must have a poverty reduction strategy with a multi-year plan including targets, timetables, and financial commitments. Reducing the number of individuals and families living in poverty in our province will mean a better start in life for all of our children, safer and healthier communities, and assurance of a decent standard of living for everyone in Nova Scotia.



A Nova Scotia Poverty Reduction Strategy must be based upon the following values and ideals:

- Human compassion
- Social and economic equality
- Social solidarity
- Respect for human and civil rights
- Sustainable growth.

#### **GUIDING PRINCIPLES**

The development of a Poverty Reduction Strategy for Nova Scotia will:

- be built on the principles of social inclusion and social solidarity
- work respectfully with those most affected by poverty in a process that also includes com munity members, community-based groups, labour and business organizations, academics and government officials working together to
- proactivley support everyone who is impacted by poverty
- provide the necessary supports to ensure full participation in the social and economic benefits of the province regardless of age, gender, race, sexual orientation, ethnicity or (dis)ability, and geographic location
- recognize the importance and value of providing 'care' and compensate fairly for it, whether it occurs in the home or labour market
- be person-centered and ensure that individuals have choice and freedom in the decisions that affect their lives
- include a framework for the fair distribution of wealth
- work towards the immediate reduction and long-term elimination of poverty.

#### METHODOLOGY

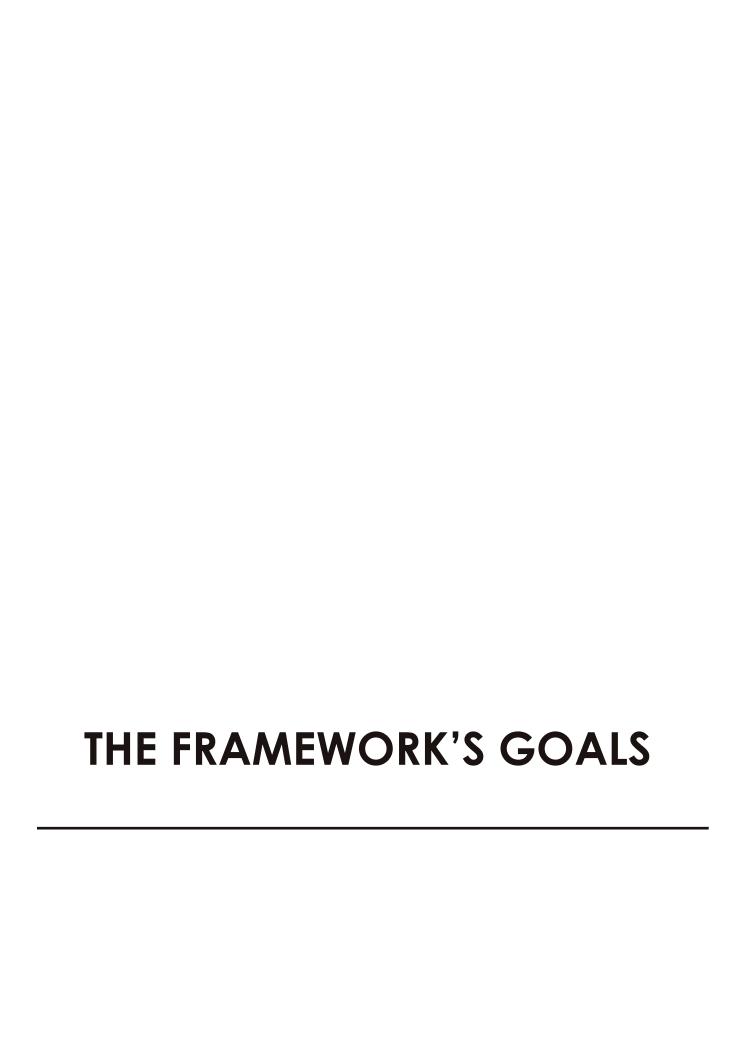
The Poverty Reduction Strategy for Nova Scotia will:

- be goal-oriented, inclusive and have measurable outcomes
- set targets for the short, intermediate and long-term realization of goals
- include celebration when significant targets are achieved
- Include on-going evaluation with necessary adaptations to achieve goals and targets.

#### GENERAL OUTCOMES

The Poverty Reduction Strategy for Nova Scotia should ensure the following outcomes:

- poverty reduction and the elimination of discrimination based on socio-economic status
- equal opportunity for everyone
- empowerment and knowledge about rights, opportunities and services
- better public understanding of the causes and impacts of poverty
- fairness and transparency throughout Nova Scotia's legislative, economic and social support systems.
- equitable and non-judgemental access to services and programs
- increased solidarity and social cohesion
- sustainable communities in which all Nova Scotians live free of poverty and have opportunities to develop to their full potential.



# GOAL: Universal access, and better funding and co-ordination of policies, programs, and services

Social policies, programs, and services in Nova Scotia and across Canada are intended to help people to meet their basic needs when they experience short or longer-term financial or health problems. These needs can be the result of disability, ill-health, losing a job, a sudden change in family situation or unforeseen responsibilities for care giving. Social policies, programs and services are also intended to help people, where possible, to become self-sustaining and to plan for the future. All too often, however, they fail to meet these goals and individuals and families in need may suffer as a result. There are gaps in services or eligibility criteria that deny people the support and services they may temporarily or permanently require to get back onto their feet, live in dignity, and participate fully in society. Some well-intentioned policies, programs or services may fail to achieve their goals because a key resource or link is missing.

Individuals who attempt to access services often feel demeaned or alienated in the process. The services they are able to access all too often have unintended or negative consequences. Eligibility for supports and services are bounded by a variety of different rules and regulations that create barriers to desired outcomes. Current provincial and federal policies that impact people living in poverty appear to be designed for the convenience or benefit of different government bureaucracies, and for political gain, rather than the individuals and families who must turn to them as a last resort. People in poverty are expected to become more self-sufficient, and yet basic services such as a telephone are often not provided for under policies of programs such as the Nova Scotia Employment Support and Income Assistance program.

These things happen because we rely too much on residualist programs where defining 'need' becomes a bureaucratic exercise rather than a means of helping people to become self-sustaining or achieve health and well-being. Social policies and programs fail to take an integrated and preventative approach that would make vital links between a number of social, economic, and health factors that affect the well-being of individuals, families, and communities. Such approaches do exist. A 'population health' approach to social programs and services, for example, makes links between factors such as access to education, level of income, responsibilities for care, and the provision of health and other social services, and the well-being of the population. Yet, to be effective there would need to be better access to the programs that already exist with improved coordination of services between different levels of government and between government departments and programs. The government of Nova Scotia appears to recognize the benefits of a population health approach and its application to primary health care, but is a long way from implementing a fully integrated and co-ordinated approach to the majority of social programs and services that affect the well-being of individuals, families, and communities.

One reason for this problem is money. Provincial governments are responsible for social services and for developing and delivering many of our social programs, but the federal government is also responsible for funding them, through transfers to the provinces. When the federal government got rid of the Canada Assistance Plan (CAP) and restructured social transfers to the provinces in 1995, it also cut the level of funding. Since then there have been significant increases to healthcare funding, but federal funding under the Canada Social Transfer (CST) for social assistance, social services, and post-secondary education has not significantly increased. In addition, this funding used to be cost-shared dollar for dollar, but now the funding formula is based on a per-capita formula. If Nova Scotia's population continues to decline, so will the federal funding. According to the provincial government, there continues to be a fiscal imbalance in the area of social program spending. Yet, despite an \$18 billion surplus in this current fiscal year, the federal government proposes to spend most of this money on debt reduction, and possibly on corporate tax cuts. We believe that some of the surplus should be used to strengthen social programs and transfers to the provinces.

The federal government also uses tax revenues to deliver equalization payments to poorer provinces so they can address the effects of regional under-development — disparities that become visible in the quality of government services and programs, and in lower wages and working conditions. In exchange for a better equalization formula, the federal government wanted Nova Scotia and Newfoundland/Labrador to give up their rights under the Atlantic Accord negotiated under the previous federal government, with serious financial consequences for the province. The Nova Scotia government has now negotiated a deal with the federal government which allows Nova Scotia to reap some benefits from the new equalization formula and the Atlantic Accord, though not as soon as it would have done under the original agreement. Nevertheless, the new agreement, along with a fairer resolution of the question of offshore oil revenues, could help Nova Scotia to get out of its 'have not' status and provide the fiscal capacity for the same level of programs and services as in the richer provinces. The Nova Scotia government, however, must be accountable for the increases in funding, and ensure that some of the money goes to enhance social programs and services.

# BUILD MEANINGFUL RELATIONSHIPS BETWEEN GOVERNMENT AND COMMUNITIES TO SUPPORT AN INTEGRATED, CO-ORDINATED APPROACH TO PROGRAMS AND SERVICES Meaningful relationship should be built on:

Participation by both government and the communities

Two-way communication

Community involvement in every process

Partnership

Socially inclusive practices

Respect

Trust

#### 1.2

## DEVELOP AN ACTION PLAN WITH COMMUNITY INVOLVEMENT TO AUDIT AND EVALUATE EXISTING PROGRAMS AND SERVICES, AND TO DEVELOP NEW GOALS

Outcomes and actions required (Nova Scotia government and community members)

A Steering Committee that includes community members and organizations and relevant government representative(s)

Goals for programs that reflect universal access and a more integrated, co-ordinated approach to services

#### 1.3

## ENSURE GOVERNMENT ACCOUNTABILITY AND CORRECTIVE MEASURES IF WE ARE NOT MEETING OUR GOALS

Outcomes and actions required (Nova Scotia government and community members)

Steering Committee that includes community members and relevant government representative(s)

Ongoing monitoring of goals and achievements

Government accountability with ways to measure objectives and outcomes

Quarterly reporting to the public

## PROVIDE CO-ORDINATED DELIVERY OF PROGRAMS AND SERVICES BASED ON INDIVIDUALS' SELF-DETERMINED NEEDS

Outcomes and actions required (Nova Scotia government and community members)

A supported, easy-to-understand application process

Help in navigating systems

Flexibility in program delivery and purpose

Standards and practices that promote a courteous and respectful service Combined impacts of programs, reassessed, especially in relation to tax-back on earnings for those on social assistance

#### 1.5

#### **ENSURE ACCESS TO TRANSPORTATION**

Outcomes and actions required (Nova Scotia and municipal governments)

Transportation available to all Nova Scotians, no matter where they live

#### 1.6

INCREASE GOVERNMENT SPENDING ON SOCIAL PROGRAMS AND SERVICES AND IMPLEMENT A SOCIAL DETERMINENTS OF HEALTH APPROACH TO MONITOR OUTCOMES Outcomes and action required by federal and provincial governments short term –

Increased revenues from the agreement with the federal government on the Atlantic Accord and equalization payments are put towards reducing poverty and strengthening social programs and services

The federal government increases investment in the Canada Social Transfer in the 2008 budget

#### intermediate and long term -

Revenues accruing to the province from oil revenues and equalization payments are directed towards reducing poverty and all Nova Scotians benefits through enhanced investments in social programs and services

Federal and provincial governments adopt a social determinants of health approach to social programs and services provision

The Canada Social Transfer increases to reflect the shift towards a social determinants of health approach

GOAL: Social policies and programs that enable families and individuals to meet their basic needs, and empower them to participate fully in the social and economic benefits of society

Social policies and programs should ensure that individuals and families are protected from the adverse effects of a variety of social, economic and health risks. These risks may be the result of a disability, poor health, unemployment, family breakdown, frailty due to ageing, unforeseen caregiving responsibilities, or simply not having enough money to meet daily living requirements. Programs and social policies should provide a cushion during difficult times – a basic standard of living for everyone – but they should also be based on preventative planning where possible, assisting individuals and families to improve their current situations or quality of life. Having a social safety net that assists individuals to avoid reaching a crisis state is more effective in the long-term and works to empower individuals to deal effectively with life changes.

Unfortunately, social policies and programs in Nova Scotia fall short of providing effective support. This is certainly the case for people in groups that are particularly vulnerable to poverty such as people living with disabilities, seniors, single mothers or the many people who are affected by poverty because of discrimination and oppression associated with racism. Some groups, therefore, are more at risk of poverty than others because they experience multiple barriers to full and equal participation in our society.

Women are more vulnerable to poverty than men. One of the reasons for this is that over their life course women earn on average much less than men; the service sector and retail jobs where women tend to be employed are lower paid. Women must also often choose between working in the labour market or staying home to take care of dependent children or an elderly parent, and they disproportionately bear the financial consequences for their decisions to raise the next generation or care for the elderly. A variety of needed services and programs are not as available as they should be to support those who provide care, and this has a direct impact on women's ability to participate in the labour market and to provide for themselves in old age or during periods of unemployment or ill health. Senior unattached women are particularly vulnerable to poverty. Gender equality must be an important focus of poverty reduction in Nova Scotia as systemic inequality remains a major problem.<sup>1</sup>

Seniors also rely on our social safety net in a variety of ways, but provision through Old Age Security and the Guaranteed Income Supplement is far from adequate to meet the daily needs of those seniors who have no other source of income. They also often live below the poverty line. In 2003, 5.5% of women aged 65 years and older were living below the low-income threshold as were 4.4% of senior men.<sup>2</sup> Many seniors depend on services for the elderly that are far from adequate. While some are forced into nursing homes that are far from family, friends, or loved ones, others live alone and need better support.

People with disabilities in Nova Scotia are also a particularly vulnerable group who often need the support of our social safety net. People with disabilities, therefore, must sometimes rely on income assistance over longer periods of time. Current Income Assistance rates, however, are inadequate and this means that people with disabilities are likely to live in poverty as long as they are forced to access this program as their only means of livelihood. Supports to enable people with disabilities to participate fully in society are not based on individual needs but follow pre-defined program provisions. People with disabilities can make valuable contributions, but currently they have very limited and unequal access to education, employment, vocational training, volunteering, and transportation. Equal opportunities would allow access to the kind of life choices and independence most people enjoy. Whether working or receiving social assistance, people with disabilities in Nova Scotia are a very vulnerable group who face staggering impoverishment. The effects of discrimination due to disability and gender combine to create unacceptable levels of poverty amongst disabled women in Nova Scotia.

Racialized poverty is also a major concern in Nova Scotia where racially visible people earn far less than Caucasian Nova Scotians. African Nova Scotian, aboriginal and new-immigrant men and women face discrimination and poverty. Gender inequality and racial inequality combine to create disproportionately high levels of impoverishment for African Nova Scotian and aboriginal women who work. Poverty for African Nova Scotian people, aboriginals, and recent immigrants is disproportionately high, and indicative of widespread discrimination. African Nova Scotian and aboriginal women are especially undervalued through meagre pay.

It is important to note that the social safety net is a cushion for people who live alone and cannot rely on family support in times of crisis. People who live alone (or in households where they are not related to any other member of that household) have much higher rates of low income than individuals who live in family units. Poverty rates are highest for the youngest age group – 15 to 24 year olds – where 72.3% of unattached women and 61.2% of unattached men are poor.<sup>3</sup> The prevalence of poverty among young single people does not encourage young people to stay in the province; nor does it provide for investment in the emerging labour force. Youth who have no family support need social programs that will help them to become successful adults.

When other means of support fail people must rely on social assistance. The Social Assistance program in Nova Scotia, however, is inadequate and often demeaning to people who must rely on income assistance. They are often from marginalized groups and have no access to supplementary health plans through employment. Basic requirements such as access to medication or eye care are regarded as 'special needs.' A healthcare program that was really universal and included pharmacare and eye care for everyone would solve this problem.

Current social assistance rates are also much too low when compared to the cost of living today. Rents are high and many individuals are left short of funds to cover basic expenses such as heat, and power. Individuals and families on social assistance must often dip into their meagre food allowances to pay for these basic requirements of daily living. Very often the housing that income assistance recipients can afford is inadequate, too small for families with children, in substandard condition, located in areas where safety is an issue (or that is inaccessible to rural families without transportation.) Moreover, according to a new study on homelessness by Gordon Laird for the Sheldon Chumir Foundation for Ethics in Leadership, government policies and the growing gap between rich and poor is contributing to homelessness.

It is also important to note that Nova Scotia has some of the oldest housing in the country, and very often low-income individuals who rent or own their home are unable to handle the energy burden and upkeep of older homes. They spend too much of their income on energy costs, resulting in energy poverty (spending over 8% of their income on energy.) The housing needs of Nova Scotians can vary between rural and urban areas and the particular needs of individuals. Housing is an issue of particular concern to first nations and to native people, whether they live on or off reserve, but the federal government must ensure that housing on reserves is of a higher quality. Policies are also required for communities to be able to respond effectively to the housing needs of their residents, to ensure access to housing that is affordable, safe, and accepting of the increasing diversity of needs and cultures of our province.

#### ENSURE A FAIR AND ADEQUATE SOCIAL SAFETY NET

Outcomes and actions required by provincial government short term -

Social assistance rates raised to a more adequate level

Money for a telephone included in the basic social assistance rates

Financial incentives introduced for low-waged/unwaged persons to access education Clawbacks reduced on earnings

Better provisions made for crisis situations and special circumstance

#### intermediate term -

No doctors note required to access needs like glasses, transportation, dental care, special diets, telephones, and childcare

Social assistance rates indexed to the cost of living

#### long term -

Access to such things as glasses, bus passes, and healthy diets considered rights, not privileges or 'special needs'

Provincial and federal governments develop a guaranteed liveable income

#### 2.2

## PROVIDE ADEQUATE HOUSING STOCK THAT IS AFFORDABLE, ACCESSIBLE, SAFE, AND GUARANTEED.

Outcomes and actions required by federal, provincial and municipal governments short term -

Support for the creation of affordable housing and non-profit supportive housing initiatives by working closely with neighbourhoods to reduce Not-in-my-backyard (NIMBY) syndrome

A supportive housing policy to promote housing retention and stability

Land use development plans made public

Need, priorities, and targets determined to ensure a continuum of affordable housing The use of resources allocated for affordable housing expedited

Barriers eliminated to these resources, particularly for not-for-profit housing providers intermediate term –

Targets towards a comprehensive continuum of affordable housing operationalized Available funds prioritized for non-profit housing providers

Federal and provincial government cooperate to establish a National Housing Strategy long term –

Discrimination (NIMBY) towards affordable housing eliminated

Comprehensive, collaborative partnership with municipal, provincial, and federal governments, community-based groups and private sector to ensure mutual accountability and cross-sectoral involvement in administration of National Housing Strategy

#### ELIMINATE ENERGY POVERTY IN NOVA SCOTIA

Outcomes and actions required byfederal and provincial governments: short/intermediate term -

Program for energy efficiency audits for low-income households covers costs Affordable housing is built to high standards of energy efficiency

Community partnership like Philadelphia's Energy Coordinating Agency model developed<sup>5</sup> Residential Tenancies Act ensures low-income tenants are not evicted after energy efficiency programs are accessed by landlords

A social service agency equipped with a budget for household health/employment/economic crises to help low-income households cope with unexpected emergencies. This program would decrease in cost as energy efficiency increased.

#### long term -

Program delivery works towards ending energy poverty

#### 2.4

#### STRENGTHEN HEALTH CARE POLICY TO ENSURE UNIVERSALITY

Outcomes and actions required by federal and provincial governments

Universal access to a fair and equitable Pharmacare plan for everyone A universal dental care plan introduced

#### 2.5

## INCREASE SUPPORTS TO ENABLE PEOPLE WITH DISABILITIES TO PARTICIPATE FULLY IN SOCIETY

Outcomes and actions required by federal and provincial governments short term –

Adequate disability supports that are individualized and 'needs-specific'

A Navigator to facilitate supportive access to resources and services

Policy barriers that hamper equal access to employment and/or education determined intermediate and long term –

Equal access ensured to education, employment, vocational training, volunteering and transportation

## DESIGN PROGRAMS AND SERVICES TO MEET THE NEEDS OF A CULTURALLY AND GEOGRAPHICALLY DIVERSE PROVINCE

Outcomes and actions required by federal and provincial governments:

short term -

Equal Access to services across the province

intermediate term -

Programs meet both urban and rural needs

Sufficient supports and resources for the settlement of new immigrants

long term -

Cultural competency achieved in all service delivery

#### 2.7

RECOGNIZE THE SELF-DETERMINATION OF ABORIGINAL COMMUNITIES, AND PROVIDE SUFFICIENT RESOURCES TO ENABLE THEM TO ADDRESS THEIR OWN PRIORITIES

#### 2.8

#### ESTABLISH A GUARANTEED LIVEABLE INCOME

Outcomes and actions required by federal and provincial governments

A framework developed for the implementation of a guaranteed liveable income

# GOAL: Entitle all residents to a liveable income, decent working conditions, and employment benefits

People deserve a liveable income for their labour, but increasing numbers of individuals and families in Nova Scotia live in poverty due to low-waged or unstable jobs and/or because they are trying to support a family on a single income. The increase in low-waged work in Canada can be attributed to a low minimum wage and changes in the labour market which has seen an increase in jobs in the retail and service sector (generally lower paid) as well as in part-time, temporary, contractual, and self-employment.<sup>5</sup> Programs such as the National Child Benefit (NCB) and other tax benefits and credits can help to alleviate poverty amongst both working and non-working poor families, and should be strengthened and supported by both federal and provincial governments, but they cannot be a substitute for policies that promote fair wages.

The minimum wage is an important tool in any poverty reduction strategy. In Canada, the federal and provincial governments have minimum wage laws, but increases in the minimum wage have not kept pace with inflation; the purchasing power of the minimum wage is now about 25% less than what it was in the 1970s.<sup>6</sup> (In Nova Scotia, the minimum wage was recently increased by 15 cents but is still only \$7.60 an hour.<sup>7</sup>) This is insufficient to provide for a single person's needs, let alone to support a family. The deterioration of the minimum wage in relation to the cost of living, therefore, is contributing to higher rates of poverty.

In 2003, thirty-two percent of minimum wage earners were aged 25 and over and close to 30% were either heads of families or a member of a couple.<sup>8</sup> Most minimum wage earners are women, and according to the Nova Scotia Advisory Council on the Status of Women, a single person working full time at the minimum wage in Halifax would have earned 23.5% below the low-income cut-off (LICO). A two-parent family, one parent working full-time and the other part time at minimum wage, would have earned approximately 26% below the LICO.<sup>9</sup>

Some people dismiss the importance of the minimum wage due to the relatively small number of paid employees (6%) that earn minimum wage, and the predominance of young people (most are between ages 15 and 19), but because many people earn just above the minimum wage, it establishes a benchmark for wages in low-paying jobs. Figures for 2003 show 28% of the paid workforce (38% males and 62% females) earned under \$10 an hour. Indeed, it is estimated that roughly thirty percent of low-wage workers (or six percent of Canada's total labour force in 2002) did not earn enough to meet their basic daily needs. The gap was generally filled through the sale of assets and borrowing. This situation is clearly not sustainable because it has negative impacts on families' living conditions in future years. It is also likely why we have seen growing use of food banks and shelters by families. <sup>10</sup>

Nova Scotia needs a minimum wage that enables a full time adult earner to have sufficient income from employment to live – out of poverty, and in line with similar campaigns across the country. This requires a significant increase in the minimum wage. It is estimated that, based on current 2007 poverty measures, a minimum wage of \$10 an hour would allow a poverty line salary of \$15,000 a year. Indexing would be required to reflect increases in the cost of living.

Another factor that is contributing to low-waged employment is the growth of what is now being called 'precarious employment'. Precarious employment is characterized not only by low wages, but by part-time, temporary, or contract employment – non-unionized jobs in which employers do not comply with employment standards legislation or, due to the nature of the employment, workers do not have access to adequate benefits such as employment insurance, vacation pay, sick leave, and statutory holidays, to say nothing of supplementary healthcare or private pension plans. <sup>12</sup> Access to these benefits is deteriorating even as precarious employment is increasing.

The 1996 Employment Insurance Act significantly changed eligibility requirements and the way benefits are calculated. These changes were supposed to ensure that part-time workers would be better covered, but currently less than half of part time workers would qualify for EI benefits if they lost their jobs. The new EI program also did little to help the self-employed, contractual, and temporary workers because most are not covered. In this regard, it may have contributed to the growth of precarious employment. It is certainly the case that (even accounting for lower rates of unemployment) the number of workers able to access Employment Insurance benefits has declined significantly since 1996.<sup>13</sup> The amount of benefits has also declined. Low benefits and unequal access to Employment Insurance can leave vulnerable workers (including new mothers and fathers who may not qualify for maternity and parental leave) disproportionately affected and at risk of living in poverty. The federal government must change the Employment Insurance program so that benefits increase, more workers are covered, and more can qualify.

Precarious employment (and an individual's ability to move out of it) are also affected by access to educational upgrading, skills-training programs, and job development. Despite growth in the field of adult education, there are still many barriers to skills development programs that could lead to higher salaries. These include the lack of training offered by employers, high (and increasing) tuition fees in our post-secondary institutions, and the fact that many government sponsored job-development or skills-training programs for the unemployed (or those making a transition from welfare) depend on whether a person qualifies under the Employment Insurance Act. Access to government sponsored programs is often unavailable to many amongst the working and non-working poor.

Another important factor that can contribute to precarious employment (and therefore poverty) is weak provincial labour standards and employer compliance. Labour standards set the minimum allowable wage, maximum hours of work and breaks, paid vacation and holiday entitlements, and pregnancy/parental leave. Employers may not always comply with labour standards or they may find ways around them. Many workers are not aware of their rights, or are reluctant to file a complaint against an employer for fear of reprisal. Labour standards need to be strengthened to ensure that all workers are covered, employers comply with regulations, and employees are made aware of their rights and are protected in filing a complaint.

Finally, in what some are now calling an increasing 'prosperity gap', the differences in the income of the very rich and the poor is widening in Canada, despite higher rates of employment, growth in the GDP, and the creation of more wealth. This growing gap between the rich and the poor is

not only contributing to a lack of social cohesion, but may lead people to question the legitimacy of market-based or even democratic institutions. Whether this is the case or not, the gap is creating real difficulties for many working Canadian families. The results of a poll conducted by the Canadian Centre for Policy Alternatives, released in the summer of 2006, shows that one in two Canadians think they are "only one or two missed pay-cheques away from economic disaster." The report also indicated that most Canadians (65%) "believe that most of the benefit from Canada's recent economic growth has gone to the richest Canadians and hasn't benefited most Canadians." It is interesting to note that the belief that economic growth primarily benefits the rich is more prevalent in Atlantic Canada. In the context of growing prosperity gaps between the regions of Canada, there are also indications that Atlantic Canadians are becoming more aware of income disparities between the richest and poorest of Canadians, and the struggle of neighbours and communities in their own region to survive.<sup>14</sup>

There are policy tools available to redress the growing gap between rich and poor individuals and families (and also between regions) but governments need to use them. One important tool is the tax system.

Canada's tax system has become less progressive over time. Low income Canadians are not able to benefit from the increased wealth that is being generated in Canada; they are paying proportionately more taxes than rich Canadians, and not benefiting as much from tax credits and expenditures. This does not mean that government revenues from taxes should be reduced overall – indeed, we need a strong tax base to support public services, social programs, and healthcare. What it does mean is that governments need to analyze the current tax system in order to reduce the growing gap between the rich and poor, and to provide greater benefits to low income individuals and families. Child tax credits and the National Child Benefit supplement need to be increased. Work tax credits can also be used to protect the incomes of low-income earners. *Campaign 2000* argues that tax credits can compensate low-income workers for income tax assessments and social insurance charges, and address "fluctuations and deficiencies in labour market hours." As they note, however, while tax credits can be useful, they should not be a substitute for a liveable wage – otherwise, they simply become a subsidy to employers who pay poverty wages. The substitute of the paying proportionate in the substitute for a liveable wage – otherwise, they simply become a subsidy to employers who pay poverty wages.

#### RAISE AND INDEX THE MINIMUM WAGE

Outcomes and actions required (provincial government) short and intermediate term –

Raise minimum wage to \$8.00/hour by January 1, 2008 Raise minimum wage to \$10.00/hour by 2010

#### long term -

Minimum wage raised in incremental steps to reach the poverty line for a single adult by 2012

Minimum wage indexed to the cost of living when it reaches the poverty line for a single adult

#### 3.2

#### STRENGTHEN LABOUR STANDARDS

#### Outcomes and actions required (provincial government)

Labour standards revised to cover more workers, especially those working in part-time, temporary, and contractual employment

Workers are made more aware of their rights under labour standards Labour standards regulations ensure that employers respect the law Workers are protected from the negative consequences of filing a complaint

#### 3.3

### ENSURE ADEQUATE EMPLOYMENT BENEFITS FOR ALL WORKERS

Outcomes and actions required (federal and provincial governments)

All employers and workers who are legally required to do so are contributing to statutory benefits such as EI, CPP and Workers Compensation

All part-time, temporary, and contractual employees are entitled to the same (pro-rated) private employment benefit plans such as health and drug plans, and short and long-term disability insurance schemes as full-time permanent employees All part-time, temporary and contractual employees are entitled to the same (pro-rated) paid vacation and sick leave as full-time permanent employees

#### 3.4

## STRENGTHEN THE EMPLOYMENT INSURANCE (EI) SYSTEM

Outcomes and actions required (federal government) short term –

Access to EI with 360 hours of work, and benefit levels based on the best 12 weeks of earnings

The amount of wage replacement is increased to 60% of average earnings

#### 3.4...

#### intermediate and long term -

El coverage broadened to include contractual employment and the self-employed Restriction of labour force attachment removed as a condition for government sponsored job- and skills-development training programs

#### 3.5

# MOVE TOWARDS A MORE PROGRESSIVE TAX SYSTEM Outcomes and actions required (federal and provincial governments) short term –

Work tax credit of \$2,400 a year introduced to compensate low-waged workers for high income tax assessments (relative to earnings), and for standard social insurance charges such as EI premiums, CPP and short and long term disability insurance

The current tax system reviewed on the basis of closing the gap between the very rich

#### intermediate term -

A progressive tax system introduced that closes the gap between the very rich and the poor, and benchmarks established to ensure this is maintained over time

#### long term -

A more progressive tax system

and the working poor

# GOAL: End child poverty and establish a comprehensive, accessible, and co-ordinated early childhood development strategy

In 1989 the Government of Canada voted unanimously to end child poverty. This promise continues to be broken – indeed, the percentage of children living in poverty in Canada in 2005 (11.7%) was the same as in 1989. In 2004 there were 33,791 children in Nova Scotia whose families lived below the Low Income Cut-Off. \*\*Campaign 2000\* estimates that to create living standards above poverty (in 2007 dollars) would require total household disposable incomes of \$20,000 a year for a lone parent with one child; \$25,000 a year for a couple with one child; and an additional \$5,100 for each child in either family type. \*\*\* They argue that achieving these income levels would require: sustained employment be an assurance that any parent or adult (working full-time, full-year, 30 hours a week, or 1500 hours a year) can have a living standard above poverty; a basic income system for persons with disabilities equivalent in benefits to the social security system for seniors; transitional support for families with children whose parents are unavailable for work due to temporary or extended difficulties; and available and affordable essential resources to protect family budgets and promote "pathways to equal opportunities for all children." \*\*19

In their in depth study on the working poor in Canada, Fleury and Fortin (2006) found that there are significant numbers of working poor individuals and families in Canada but that the most vulnerable are single parent (or single earner families with one or more children), and unattached individuals.<sup>20</sup> We have proposed several ways to improve conditions for working poor individuals and families under goal three (for example, a higher minimum wage, better employment benefits, affordable and adequate house), but wages are not paid according to the number of dependents so there are additional policy changes that are required to take families with dependent children out of poverty. One of these is an increase in the child benefit. Currently the child benefit for low-income families is \$3,240 but according to *Campaign 2000*, this needs to increase to \$5,100 per child.

Since the late 1990s, government policies have pushed single parents off social assistance into the labour market on the assumption that employment is the best route out of poverty. This is, in many cases, not necessarily true. Although the goal of many families on income assistance, and amongst the working poor, is to secure adequately paid employment, they must also be committed to parenting and care. Full time participation in the workforce, however, can place parents – especially lone parents – in direct conflict with the responsibilities associated with care and parenting when they work in environments that are not family-centered. Parents are often not able to afford the loss in pay (or the loss of a job) that may result from tending to family priorities. Parents in Nova Scotia are also feeling the burden of a lack of affordable and accessible childcare. For the year 2003 (the most recent statistics available) at least 70% of mothers (approximately 34,000 women) with children aged 0-5 years old participated in the workforce, while over 81% (44,000 mothers) with children aged 6-15 years worked outside the home. In this time frame, Nova Scotia recorded only 12,759 regulated childcare spaces. Of these, only 3,700 children received either full or part time sub-

sidies from government. In relation to all children aged 0-12 years in Nova Scotia, regulated spaces were available for only 9.6 percent. The lack of adequate and affordable childcare in Nova Scotia, therefore, poses a significant challenge to obtaining sustainable employment, and likely contributes to the particularly high child poverty rates in the province.

Even in urban areas of the province, where there are more day care spots available, parents must put their name on a waiting list in the early stages of the mother's pregnancy for the chance of attaining a spot for the child at one year of age. Finding a childcare space in Nova Scotia is so difficult that many women are now placing their names on waiting lists before their child is conceived. In the absence of accessible child care, single mothers trying to get off assistance to work for a more secure income feel forced to leave their children in the care of unlicensed child care centres (or with sitters they may not even know) so they can participate in required job searches and employment. Shift work, part-time work, and casual employment make access to childcare even more difficult – sometimes impossible – for Nova Scotia families.

Costs of quality childcare in Nova Scotia remain high, and in some cases can be as much as the family's monthly rent. Some families are paying an average of \$600.00 per month for one child (toddler) in a non-profit child care centre. The universal \$100 a month allowance for families with dependent children goes some way to reinstating the Family Allowance that was cut in the early 1990s, but it is not a substitute for an affordable, accessible, quality child-care system that parents can rely on when they are working.

Working families and parents who are in jobs (or who are engaged in educational training and upgrading programs) are not the only ones who are living in poverty as a result of the lack of public investment in childcare – so are the Early Childhood Educators who provide quality care to children. While funding for childcare was increased in the recent Nova Scotia Budget, there were no increases for salaries. Many Early Childhood Educators in Nova Scotia do not - despite their extensive experience, education, and qualifications - make much more than the minimum wage. As a result, childcare centres find it difficult to recruit and retain staff, and to maintain teacher-to-child ratios.<sup>21</sup>

As *Campaign 2000* notes, 'a human development approach to poverty reduction would ensure universal access to opportunities for high quality learning and care for all children during the early years.'<sup>22</sup> Healthy childhood development provides children with an equal opportunity to achieve their full potential in safe and caring environments. Additional supports, such as early intervention services, are needed to provide families with an increased ability to cope with the presence of an exceptional child, and perhaps the child's increased eligibility for employment when they grow up. The increased developmental and educational gains, and decreased dependence upon social institutions is a direct result of strengthened early intervention services. This demonstrates the need for a comprehensive, accessible, and coordinated Early Childhood and Development Strategy for Nova Scotia.

Yet while the current climate regarding childcare in Canada and Nova Scotia can be categorized as a looming crisis, with economic and social consequences for low income families across the country, the federal government has decided to devote a projected \$18 billion surplus in this fiscal year to debt reduction. Assuming a similar scenario of surpluses in future years, public debt charges are expected to decline from 2.3% of GDP in 2007-08 to 1.9% of GDP in 2011-12, creating savings of \$7 billion in 2011-12. We believe that some of the current surplus and money saved in debt charges must be devoted to strengthening services and supports for low-income families.

INCREASE THE NATIONAL CHILD BENEFIT (NCB) TO CREATE A FULL CHILD BENEFIT Outcomes and actions required by the federal government:

short term –

Beginning in FY 2008/09, one-sixth of the federal surplus (\$3 billion) is used to enhance the NCB

#### intermediate term -

Beginning in FY 2009/10, savings in public charges from debt reduction arising from anticipated surpluses used to increase the NCB to \$5,100 (2007 dollars) by 2012.

#### 4.2

INCREASE FEDERAL FUNDING TO ENABLE THE PROVINCES TO CREATE QUALITY EARLY LEARNING AND CHILD CARE SYSTEMS THAT ARE ACCESSIBLE AND AFFORDABLE FOR ALL WORKING FAMILIES

Outcomes and actions required by the federal government:

short term -

Beginning in FY 2008/09, one-sixth of the federal surplus (\$3 billion) invested in early learning and child-care

#### intermediate term -

Beginning in FY 2009/10, savings in public charges from debt reduction arising from anticipated surpluses invested in early learning and child-care

# STRENGTHEN THE REGULATED EARLY LEARNING & CHILD CARE SYSTEM IN NOVA SCOTIA Outcomes and actions required by the provincial government short term –

An early childhood development secretariat established The value of early childhood learning through fair wages/salaries is recognized Collaboration among complimentary service providers (pre & postnatal care, dieticians, and other health services) is promoted

#### 4.4

## INCREASE SUPPORTS TO FAMILIES DURING THE EARLY YEARS, TO ENHANCE CHILD DEVELOPMENT

#### Outcomes and actions required by the provincial government

Funding for home-based support programs increased to strengthen positive parent-child relationships and child development during the early years Accessibility to programs (e.g. pre-natal classes) is increased by attaching them to community locations (e.g. Family Resource Centres)

The funding available to Family Resource Centres ensures that parents can access needed supports within their local community

In order to have a strong economy in Nova Scotia, it is evident that we must have a well-educated population. This includes a K-12 system that prepares our young people for the future and works to prevent poverty. In preparing for the future, a broadened, balanced and diverse curriculum is essential. As well, all youth must have a healthy, safe, equitable and creative learning environment that incorporates cultural activities and community involvement.

Celebrating our diversity and building a climate of "justice and inclusion for all" within our educational institutions is also essential to ensure a just and prosperous province where all can reach their full potential and share in the production and consumption of wealth. This means immediately addressing present barriers and inequities to full educational participation, with regard to race, gender, age, ethnicity, (dis)ability or geographical region at all levels of the educational and skills development systems.

A 2004 report on transitions to better jobs for the Nova Scotia Advisory Council on the Status of Women noted that research indicates that many low-paid workers are employed full time, but that an increasing number work in precarious jobs – temporary, part-time, casual, or other non-standard forms of employment that are characterized by low wages and few benefits.<sup>22</sup> Ron Saunders (2003) also indicates that despite some narrowing of the gender wage gap over the past 25 years, women in particular continue to be over-represented in both non-standard work and in precarious, low-paid employment.<sup>23</sup> Cranford, Vosko, and Zukewich (2003), have also shown that although women accounted for 46% of the labour force in 2001, they constituted 63% of those in precarious jobs.<sup>24</sup>

The Advisory Council on the Status of Women report also pointed to a study by Teresa Janz for Statistics Canada. This showed that many people are stuck in low-paying jobs and that less than half of Canadian workers who had low-paying jobs in 1996 had climbed out of poverty by 2001. Workers who remained trapped in low-waged jobs in 2001 had low education levels.<sup>25</sup> Higher education appears to be a particularly important factor in women's ability to earn a living wage. On average, women must have a university certificate or diploma (below the bachelor level) before their earnings surpass those of men who have less than a high school education."<sup>26</sup> High school graduation and easier access to post-secondary education and skills development programs, however, are increasingly important for everyone.

As numerous economic and social think tanks have noted, this is because more than basic literacy and math skills are required to find a decent job in today's knowledge-based economy. The Caledon Institute, for example points out that, "...cradle-to-grave lifelong learning is a national imperative. In addition, post-secondary education is becoming an essential credential for more and more jobs." Those with low levels of education, therefore, are likely to find it difficult to make a living

wage or even to move from assistance to employment. As the Caledon Institute notes, however, "there remains a wide gulf between the rhetoric of the imperative of lifelong learning in the knowledge economy, and the reality facing many women and men –whether they are working or unemployed ..." Opportunities for skills upgrading and lifelong learning are not widely available, but instead tend to go to those who already have the advantages of advanced education, good jobs and values skills.<sup>28</sup>

To reduce, alleviate and eradicate poverty in the long-term in Nova Scotia, it is essential that collaborative working relationships among individuals, communities, all levels of government (municipal, provincial/territorial, federal) and educational institutions be established. With sound, participatory planning and the financial resources and supports provided to enable a well-educated population, we will have a strong foundation to ensure our future sustainability and well-being.

A BETTER RESOURCED AND MORE RESPONSIVE K-12 PUBLIC EDUCATION SYSTEM Outcome and actions required by the provincial government short term –

Adequately resourced schools with no student fees Smaller classes A teacher-support program developed

#### **5.2**

## AN EDUCATIONAL MODEL THAT FOCUSES ON INDIVIDUAL NEEDS, AND ACTIVELY WORKS AGAINST OPPRESSION

Outcomes and actions required by the provincial government intermediate term -

Child development and anti-oppression training for teachers

A Restorative justice model of discipline to keep children and youth in class and learning A curriculum that is more responsive to individual needs and differences

#### 5.3

ENSURE HEALTHY, SAFE, AND CREATIVE PHYSICAL SPACES FOR LEARNING Outcomes and actions required by the provincial government: intermediate term –

Critical thinking and creativity are promoted Students are exposed to many different subject areas, with choices A balanced and diverse curriculum

# ENSURE EQUITABLE ACCESS TO LITERACY, ADULT EDUCATION, AND TRAINING Outcomes and actions required by federal and provincial governments short term –

Adequate funding for a dult education and training so that tuition fees are manageable  ${\bf long\ term\ -}$ 

A plan to ensure ongoing educational opportunities for all is developed English as a second language available for all newcomers Community-based adult learning, rather than through institutions

#### 5.5

## ENSURE ALL WORKERS HAVE ACCESS TO JOB TRAINING AND EDUCATIONAL OPPORTUNITIES

#### Outcomes and actions required by federal and provincial government:

All working Nova Scotians and those entering or re-entering the labour force (including those not eligible for Employment Insurance) have access to affordable job training and educational opportunities

Solving Poverty can actually be done! In a report to the federal government made public by the National Council of Welfare (NCW) on January 25, 2007, the NCW advises Canadian governments that a workable solution to poverty is within their reach and that Canada can have the kind of success that other countries are achieving.

The report, *Solving Poverty: Four Cornerstones of a Workable National Strategy for Canada*, highlights that Canada in general is out of step with important developments in preventing and reducing poverty. Many other countries (and two Canadian provinces) have had the same debates about the same issues, including how to measure poverty, but they have found ways – remarkably similar ways – to move on to action and to achieve measurable progress. They are bringing poverty levels down, replacing human misery with opportunity and building stronger societies in the process. The NCW thinks it is necessary and possible for all of Canada to do the same.

The NCW also found that governments might be underestimating the level of concern and knowledge Canadians have about poverty. Over 5,000 individual Canadians and more than 400 organizations responded to the NCW's questionnaire on poverty and income security. Across diverse demographic income groups, respondents strongly agree that governments should put a higher priority on fighting poverty, and on the practical ways to do it. Government and community based organizations, however, need to work collaboratively to deepen the public's understanding of the causes and consequences of poverty in order gain more public support for the kind of progressive government policies that can alleviate or even eradicate it.

# INCREASE SOCIETY'S UNDERSTANDING THAT POVERTY IS POLICY RELATED AND CAN BE REDUCED THROUGH BETTER MANAGEMENT AND DISTRIBUTION OF OUR 'COLLECTIVE' RESOURCES

#### short term -

Public education about causes, consequences and solutions to poverty A dialogue with politicians to gain support for better public policy Participation broadened to include both public and private sector institutions

#### intermediate term -

Collaborative and participatory process to proceed with solutions Expressions of public support for PRS goals and objectives Political support for PRS goals and objectives

#### long term -

Results of monitoring and implementation of PRS reported to the public Successes are celebated

Long term commitment to PRS on the part of governments, community-based organizations and public and private institutions

### **APPENDIX 1**

### Basic Income Estimates of a Lone Parent (1 child ) on ESIA.

ESIA Allowances Personal Allowance Shelter Allowance	2005-06 Amounts \$190 \$550	2006-2007 Estimates \$204 \$570	Effective October 2007 October 2006
Canada Child Tax Benefits			
Basic Amount National Child Benefit	\$122.58 \$143.50	\$125.33 \$162.08	July 2006 July 2006
Supplement Nova Scotia Child Benefit	\$37.08	\$37.08	July 2006
Other Government Transfers			
Universal Child Care Allowance GST/HST(/mo)*	n/a \$11.95	\$100.00 \$12.20	July 2006 July 2006
Total Income			•
Monthly Income	\$1,055.11	\$1,206.69	
Annual Income *GST.HST payments are made on a quarterly base	\$12,661.32 sis.	\$14,480.28	

## Basic Income Estimates of a Single Employable Individual and Single Individual with a Disability on ESIA.

ESIA Allowances 2006-2007	Single Employable Individual	Single Individual with	Effective
Estimates Personal Allowance	\$204*	<b>Disability</b> \$200	October 2007
Shelter Allowance	\$300 (rent/own) \$223 (board)	\$535**	August 2001
Other Government Transfers GST/HST (/mo)*** Total Income	\$19.33	\$23.44	July 2006
Monthly Income	\$519.33 (rent/own) \$442.33 (board)	\$758.44	
Annual Income * Renting, own house, boarding	\$6,231.96 (rent/own) \$5,307.96 (board)	\$9101.28	

<sup>\*</sup> Renting, own house, boarding

\*\*Maximum amount allowable depending on approval by supervisor under special circumstances (i.e. permanent physical disability)

\*\*\*
GST.HST payments are made on a quarterly basis.

### **APPENDIX 2**

#### Poverty Lines (or Low Income Cut-Offs)

Area	Poverty Lines Family \$22,276.00	Difference: 2006/07 Poverty Lines Family Individual - \$7,795.72	Difference: 2006/07 Individual \$17,895 -\$11,663.(rent/own)
Halifax			-\$12,587 (board) -\$8,793.72 (disabled)
Rural Nova Scotia	\$ 17,807.00	- \$3,326.72	\$14,303 -\$8,071 (rent/own) -\$8,995 (board) - \$5 201 72 (disabled)

Source: Prepared by the Canadian Council on Social Development using Low income cut-offs for 2005 and low income measures for

2004. Released June 2006 at <a href="https://www.ccsd.ca">www.ccsd.ca</a>
<a href="https://www.ccsd.ca">Summary:</a> Lone Parents on ESIA in Nova Scotia will see an increase in their basic incomes compared to 2005-06 numbers. In 2005 the</a> monthly income of a lone parent on ESIA in Nova Scotia was \$1,055.11 (\$12,661.32 annually). For 2006/07 there is an overall increase of \$151.58 per month. Despite the increases, lone parents on ESIA in Nova Scotia will remain \$7,795.72 below the poverty line in Halifax and \$3,326.72 below the poverty line in rural Nova Scotia.

#### **NOTES**

- 1. Women, for example, comprised just over 62% of social assistance recipients in Nova Scotia in 2002 and are therefore disproportionately affected by inadequate Income Assistance rates. Money Matters Revised Edition (May, 2006), Nova Scotia Advisory Council on the Status of Women, page 32.
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Community Advocates Network

Community Links

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Dartmouth Community Health Board

**Dartmough Family Centre** 

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Face of Poverty

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Metro Community Housing Association

Metro Inter-Agency Against Violence Critical Incident Stress Management

Metropolitan Immigrant Settlement Association

Metro Student Living

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Women's Centers Connect!

AND

Numerous individuals having experienced (or living in) poverty

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