

# Follow-up to Social Assistance Reform: Making it Work for Women!

Sponsored by:

Antigonish Women's Resource Centre in partnership with  
Every Woman's Centre, Sydney, Nova Scotia and  
Pictou County Women's Centre, New Glasgow, Nova Scotia

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We would like to thank all of the social justice-minded people who work for positive change for those who are disadvantaged. It is a long and frustrating task to embrace, but a very necessary one. Those with no voice depend upon others to help them convey their reality to citizens and our governments.

We thank the author of the letter that appears as Appendix E whose account of her struggle to achieve independence is typical of most of the women who participated in this project.

Finally, and most importantly, we thank the women who participated in our interviews and focus groups. They informed this project as "first voices" in a way that no one else could. We sincerely hope that their circumstances are improved in some way as a result of this work.

## List of Acronyms

CCTB	Canada Child Tax Benefit
CCRA	Canada Customs and Revenue Agency
CMHC	Canada Mortgage and Housing Corporation
CEDAW	Convention for the Elimination of all forms of Discrimination Against Women
CPI	Consumer Price Index
DCS	Department of Community Services
ESIA	Employment Support and Income Assistance
ESP	Employment Support Program
GST	Goods and Services Tax
NCB	National Child Benefit
NSEA	Nova Scotia Employability Assessment
UN	United Nations

## Executive Summary

The project, *Follow-up to Social Assistance Reform: Making it Work for Women*, October 2003 to April, 2004, builds upon a previous project *Social Assistance Reform in Nova Scotia: Is it Working for Women?*, May to November, 2002. Both projects were funded by Status of Women Canada under the Women's Program, and both were implemented by a partnership of three women's centres: two in the Northern Region, the Antigonish Women's Resource Centre, in Antigonish, the Pictou County Women's Centre in New Glasgow and one in the Eastern Region, The Every Woman's Centre, Sydney.

The two projects assessed the impact on women of the Nova Scotia Department of Community Services' (DCS) new Employment Support and Income Assistance (ESIA) Program, introduced in August of 2001. The first project looked at the overall ESIA Program, and the second focussed more on the Employment Support Program (ESP), an integral part of the ESIA. The project partners sought to understand, from the perspective of women on social assistance, to what extent was the ESP achieving the Department's stated objective:

*The purpose of this Act is to provide for the assistance of persons in need and, in particular, to facilitate their movement toward independence and self-sufficiency.*  
(from [www.gov.ns.ca](http://www.gov.ns.ca) ESIA Policy Manual, General Policy Statements)

The intent of this work in women's centres is to help disadvantaged women inform and influence social assistance policy in Nova Scotia. By gathering and amplifying the voices of women on social assistance, presenting their issues to decision-makers in government, and informing women about social assistance policy this project supported women's efforts to influence policy change. We hope that by doing this, women's economic security and well-being will be improved as will their ability to identify and advance their educational and career aspirations and move toward economic self-sufficiency.

The two projects arose out of a growing concern that due to cuts to income support programs in Nova Scotia women's well-being was not properly ensured, nor were the programs fully supporting women's efforts to achieve economic self-sufficiency. Social assistance has become less generous, particularly for women who are not able to work, study, or train. Those women have been almost entirely left out of the discussion about social assistance reform over the past decade as the Department of Community Services focussed on moving social assistance recipients off of the program. While moving women toward economic independence is a worthy goal, it is equally important to adequately support women who are unlikely to ever achieve full economic independence. It is also important to provide women who want to care for their young children full-time instead of working outside the home with the option of continuing to do so.

In the current initiative, project workers reviewed recent changes to the ESIA system and inquired into the extent to which the recommendations from our previous project had influenced policy and program delivery. Interviews were conducted with 40 women to investigate their

experiences with the ESIA program and the ESP to determine how well this program was serving their needs. As well, focus groups with women who are on social assistance were held in women's centres and family resource centres around the province. The purpose of the focus groups was to share information about the project's findings and collect feedback from the women on the entire ESIA program as well as the ESP. Focus group participants provided input into a draft set of recommendations to government. The interviews and focus groups provided the means to gather information using a participatory action research model.

In addition to information-gathering from women affected by the income assistance system, information sessions and focus groups were conducted with front-line ESIA and ESP case workers as well as a small number of DCS administrators. An analysis of current policies and practices and their impacts on women was done by project staff with the support of their supervisors in the three women's centres. Finally, recommendations were drafted to be presented to senior officials of DCS and to provincial women's organizations.

Our investigations and analysis revealed that although our earlier project's recommendations had some influence over the ESIA program in a few areas, most were not implemented. Other social justice organizations in Nova Scotia have made many of the same recommendations as have women's centres over the past few years. From the perspective of women, the ESIA program requires significant change if it is to achieve its stated goal.

The main issues raised by the participants in the interviews and focus groups were inadequate rates of assistance and gaps in assistance; disadvantageous treatment of income from other sources; lack of access to information about social assistance programs; lack of access to post-secondary education; poor quality of service delivered by some front-line caseworkers; concerns about the quality of career counselling provided by ESP caseworkers; and the need to factor into policy the diverse circumstances of women in different areas of the province. These types of concerns are also raised in several other recent research reports both within Nova Scotia and in other provinces.<sup>1</sup>

At the same time as the women raised all of these concerns, they also said that they appreciated having the social assistance system to rely on as an income of last resort. They appreciated the new employment supports. A roughly equal number of women reported good service and poor service from front-line caseworkers.

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<sup>1</sup> Reports on women's social assistance concerns have recently been released in Manitoba and Ontario and a project similar to *Follow-up to Social Assistance Reform...* is under way at the time of this writing in British Columbia. The Nova Scotia Nutrition Council and Atlantic Health Promotion Research Centre raised concerns in 2003 about social assistance food allowances. The Community Advocates Network and the Nova Scotia Association of Social Workers published a report on social assistance issues in 2003 which contains many of the same concerns as does our current work. (see Bibliography on page for complete references)

There was unanimous agreement that allowances for basic needs are inadequate to meet the actual costs and that these already inadequate allowances lose purchasing power due to inflation. This interview and focus group information was corroborated by comparing food costing research and rental market housing research to the social assistance allowances given in the on-line policy manual. The Consumer Price Index was consulted to examine the extent of the erosion of benefits due to inflation.

The main gaps in assistance that were identified by research participants throughout the project were the removal of children's personal allowances, the lack of a transportation allowance for regular daily needs, and the lack of an allowance for basic telephone service. The women felt that removing the children's allowances from the social assistance cheques put them under intense economic strain, even though some of the money was replaced by the National Child Benefit (NCB). They also felt that it was nearly impossible to get by without transportation and telephone, and it had become necessary to use child benefit funds to cover these and other expenses. The Pharmacare co-pay of \$5 per prescription was another one of the costs that had to be covered by the child benefits or, in the case of women with no dependent children, by the already inadequate personal allowance of \$180 per month for food, clothing, and other personal needs.

The interviews, which focussed on women's experience of the ESP, revealed some inadequacies in the employment supports available to social assistance clients who are working, studying, training, or searching for work. While the women commented positively on the usefulness of employment supports, they said that child care and transportation allowances (up to \$400 and \$150 per month respectively) were inadequate to cover their actual costs. Not only was the cost of child care and transportation a problem, but so was the availability of it. This was especially the case in the more rural areas of the province.

Social assistance clients are expected to maintain contact with their ESP and ESIA caseworkers and to look for work, yet no allowance is provided for basic telephone service. They also need to stay in touch with health care providers, the school system and so on. The participants in this project said they had to use money that was designated for other important needs in order to pay for phone service, since living without a phone left them isolated and unable to look for work or make calls in emergency situations.

A number of issues having to do with access to post-secondary education were raised by project participants. One interviewee, a single mother enrolled in university, had been disqualified from receiving social assistance. Although she had managed to get some assistance when she was between academic terms, she lived a very insecure, hand-to-mouth existence, marked by frequent visits to the food bank. Rather than feeling encouraged to pursue an education that would move her off of social assistance, she experienced a great deal of stress and discouragement.

The issues of disadvantageous treatment of income from other sources centred around wages, scholarships and bursaries, and income tax refunds. Women who were enrolled in community college and had successfully competed for a bursary or scholarship, have to forfeit it or have it deducted from their benefits. A project participant said she found this to be extremely discouraging.

Almost all the women in both the focus groups and interviews reported a lack of access to information about their entitlements, eligibility, and responsibilities. There were different elements to this issue, one of which was the lack of written materials on the program. With the recent release of the new Client Handbook, if it is distributed widely, this will be less of a problem. The other information issue which was frequently talked about was the difficulty of getting information from caseworkers. One of the project workers also experienced considerable difficulty in accessing information from Department staff. Some women said they had faced hardship because they lacked information and they had to use money they needed to meet their basic daily expenses in order to pay for special medical, or employment-related expenses because they did not know they could apply for “special needs” allowances.

Project participants said that caseworkers often failed to offer relevant and timely information. They reported that in order to obtain all the information they needed, they had to seek it out from other sources (usually word of mouth and women’s centres) and then ask the caseworker specific questions relating to their needs. When we asked in the interviews if the women knew they were eligible for employment supports and if so, how they got this information, approximately half of the 40 interviewees were aware of the supports, yet only seven said they had gotten that information from a caseworker.

The need for sensitivity training for front line staff and their supervisors was also raised, as it was in our previous project and in similar projects carried out by other organizations. To provide appropriate service to disadvantaged women, many of whom have a long history of poverty and exclusion, workers need improved class, race, and gender sensitivity.

Questions arose during the interviews and focus groups about the quality of decision-making that was taking place as part of the employability assessment process. As economically vulnerable women were making major life decisions around education and work in the context of a labour market that is known to stream women into low-paying jobs, the project partners were not clear about the standard of qualifications for the ESP workers who guided women through this process. Many of the women involved in this project would benefit greatly from career counselling which would help them think beyond women’s traditional career prospects. They might then direct their energies toward more financially sustaining careers rather than choose from the lower-paying fields into which women have traditionally been streamed.

An issue that became apparent to the project partners was the need to make adjustments to the

ESIA program based on differences in costs and access to services in different regions of the province while maintaining fairness and consistency in program delivery. Our previous project's recommendation that the ESIA program be examined through a geographic diversity lens has been reiterated in the current work. To some degree, program delivery responses have been adjusted, for example, by taking into account the barriers to employment faced by clients living in rural areas and areas of high unemployment. This need for adjustments does not cancel out the reasonable expectation that policies be applied consistently around the province. It is mainly the amounts of allowances that require regional adjustments, (e.g. shelter and transportation allowances) since these costs can vary widely.

The trend of providing less support for women on social assistance has taken root right across Canada. In an open letter to the Prime Minister of Canada, dated February 23, 2004, the Canadian Feminist Alliance for International Action (FAFIA) echoed the concern of this project when they stated:

*It is clear that social program restructuring and changes in federal-provincial financing of social programs has exacerbated the levels of poverty experienced by women.*

FAFIA urged the federal government to take immediate steps to alleviate women's poverty in Canada.

In January 2003, the UN Convention for the Elimination of all Forms of Discrimination Against Women (CEDAW) Committee commented that Canada has disproportionately high rates of poverty amongst women.

*While appreciating the federal government's various anti-poverty measures, the Committee is concerned about the high percentage of women living in poverty, in particular, elderly women living alone, female lone parents, Aboriginal women, older women, women of Colour, immigrant women and women with disabilities, for whom poverty persists or even deepens, aggravated by budgetary adjustments*

*since 1995 and the resulting cuts in social services. The Committee is also concerned that the [federal government's] measures are mostly directed towards children and not*

*towards these groups of women.<sup>2</sup>*

Although the UN's comments are directed toward the federal government, the province also has responsibility under CEDAW for reducing poverty. Many of the women living in poverty in Nova Scotia are dependent upon social assistance. Any improvements to the social assistance system will therefore go a long way to reduce the number of poor women. Likewise, many of the children living in poverty in Nova Scotia are on social assistance. The social and economic costs of maintaining this poverty are very high. There is also a loss of the potential productivity of women who have not been able to move into jobs that make them economically self-sufficient because they are not being properly supported to study or train or move into good jobs.

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<sup>2</sup> Report of the UN Committee on the Elimination of Discrimination against Women, 28<sup>th</sup> Session, January 12-21st, 2003: Paragraph 357

## List of Recommendations

### **Inadequate Rates of Assistance, Gaps in Assistance**

#### **1. Index all social assistance allowances for basic needs to the Statistics Canada Consumer Price Index (CPI) for Nova Scotia.**

\* supported by a recommendation made in the report, “Impact: The effect of Nova Scotia’s new income assistance system on people who need assistance” November, 2003, by the Community Advocates Network and Nova Scotia Association of Social Workers

Social assistance allowances for all categories of need consistently lose purchasing power as a result of inflation. Social assistance recipients are among Nova Scotia’s poorest citizens and cannot afford to have their incomes reduced. Just as inflation is taken into account in many pension systems, including the Canada Pension Program, it should be for social assistance as well.

#### **2. Increase the social assistance allowance for food in accordance with the food costing research compiled by the Nova Scotia Nutrition Council and the Atlantic Centre for Health Policy Research (“The Struggle to Feed Our Families in Nova Scotia”).**

\* supported by a recommendation made in the “Impact” Report (2003)

Providing an allowance which enables clients to purchase a basic healthy diet must be considered a minimum standard for any income assistance program. The current food allowance is insufficient and this negatively impacts the physical and mental health of people on social assistance.

#### **3. Increase the social assistance allowance for shelter and provide higher shelter allowances in those areas of the province that are known to have rental housing prices that exceed social assistance shelter allowances (based on Canada Mortgage and Housing Rental Market Surveys). (See Appendices B & C)**

\* supported by a recommendation made in the “Impact” Report (2003)

Inadequate, unhealthy housing has devastating impacts on health. Affordability and quality are major issues facing low-income Nova Scotians after years of a freeze on new affordable housing

development. While simply raising social assistance rates will not improve the quality of rental housing provided in the private market, it might at least give women on social assistance more choice and bargaining power in that market.

**4. Reinstate personal allowances for children so that Canada Child Tax Benefits can allow children on social assistance to function and participate in their communities in the same way as their peers.**

\* supported by a recommendation made in the "Impact" Report (2003)

The intent of the Canada Child Tax Benefit program is to alleviate child poverty, not to provide a subsistence level of income support for children. If children's personal allowances were reinstated, CCTB funds could be put toward children's social, educational and recreational enrichment and a number of other primary health needs which almost all other children and families take for granted. When children in families on social assistance cannot participate in the same activities as their peers, the result is social exclusion. The Family Mosaic Project (Dechman, 2000) identifies the consequences of exclusion as teen pregnancy, early school leaving, and poor social adjustment. Economic and social costs to all Nova Scotians are the end result.

**5. Provide an allowance for basic, regular transportation. This would not reduce the special needs allowances for medical transportation and travel to work, education, and training.**

Women on social assistance must be able to shop for food and other necessities, attend medical appointments, visit their social assistance caseworker, conduct family and social visits, and a whole range of other activities which usually require money for transportation. Social and economic exclusion are the consequences of a lack of access to transportation.

**6. Provide an allowance of at least \$36 per month for basic telephone service and increase that amount in accordance with any future increases in the actual cost.**

Social assistance clients need to be able to contact their case workers, health care providers, children's teachers, potential employers, and to maintain social and family contacts. This is virtually impossible if one does not have a telephone. Social and economic exclusion are consequences of this policy gap.

**7. Eliminate the co-pay amount on prescriptions for all social assistance recipients.**

The Pharmacare co-pay amount of \$5 per prescription is another policy that creates hardship for women who do not qualify for the co-pay exemption provided to recipients who have a disability. Having to pay this amount results in women being forced to use their grocery money and Child Tax Benefits to cover this cost. In the case of families and individuals who require several prescriptions in a given month this creates undue hardship.

### **Treatment of income from other sources**

**8. The report of our 2002 project “Social Assistance Reform in Nova Scotia: Is it Working for Women?” made the following recommendation which warrants simply repeating:**

**That the wage exemptions under the previous Family Benefits program be maintained so that people do not lose wages from their first dollar earned and that these allowable earnings (calculated from net wages earned) be indexed to the minimum wage. As well, support for childcare and transportation would remain in place.**

\* supported by a recommendation made in the “Impact” Report (2003)

All of the project participants who were aware of the Family Benefits Program policy of allowing clients to keep either \$200 or \$100 of their earnings (depending on their family status) felt that the social assistance system should re-instate this policy.

**9. Allow social assistance clients to keep their entire income tax refunds without suffering any loss of social assistance benefits.**

Social assistance clients live on inadequate incomes and in a state of chronic poverty. They therefore have many needs that go unmet for long periods of time, and they often have overdue bills. Income tax refunds are often the only lump sums of money (usually modest amounts) that a social assistance recipient can use to alleviate these stressful and destructive situations.

**10. Discontinue the practice of deducting income from scholarships and bursaries from social assistance benefits.**

Most of the barriers to women’s self-sufficiency efforts are economic in nature and most call for increased investment by the Province into social assistance benefits. When women are able to secure income from other sources in the form of bursaries and scholarships to advance their educational goals there is no cost to the ESIA program, and there is a tangible benefit to the social assistance recipient. Yet, the ESIA policy requires recipients to forfeit any such income. Often these small amounts of extra money cover the education-related expenses that are not provided for by social assistance or student loans.



### **Lack of access to information**

#### **11. Provide women with full access to information about their rights, entitlements, responsibilities.**

\* supported by a recommendation made in the "Impact" Report (2003)

The issue of lack of information about the social assistance and employment support programs was raised consistently in interviews with participants, in the focus groups, and it was experienced directly by a project worker. In order to gather even basic information about the employment entitlements and responsibilities, women reported having to be very persistent and resourceful. If they were to learn anything about their entitlements, it was up to them to seek out information and to turn to agencies and people in their communities to figure out the right questions to ask the social assistance caseworkers.

Women suggested that information be provided to them in a variety of ways, such as through verbal exchanges with caseworkers, mail-outs, and a client newsletter. The general public would also benefit from information about social assistance policies being presented in the main-stream media. This would help to break down negative stereotyping of social assistance recipients.

### **Employment supports**

#### **12. Provide an allowance for basic Internet hookup to women who are enrolled in Nova Scotia Community College courses that involve mandatory on-line course work.**

Many college programs now require portions of the course work to be completed over the Internet outside of regular school hours. This requires mature students with dependent children to either pay for Internet service in their homes, or go out to access this service elsewhere, which would involve additional child care and transportation expenses.

#### **13. In the Nova Scotia Employability Assessment process, give mothers of young children the option of stating a preference for full-time child-rearing over participation in the paid labour force and treat this as a legitimate reason for temporarily excusing a woman from participating in employment related activities.**

\* supported by a recommendation made in the "Impact" Report (2003)

Some families are truly better off with a parent providing care for their young children full-time. This is, and should be, a parent's individual decision based on that family's unique circumstances. By allowing women to claim this legitimate preference in the context of the employability assessment process, better family health and more successful child development outcomes can be promoted.

**14. Increase the child care allowance to an amount that meets women's actual costs. It must be taken into consideration that women in rural areas face very different child care options and limitations than do women living in towns and cities.**

Many women on social assistance are not receiving adequate child care allowances. This limits their child care choices and has the potential to push them to make compromised choices. When parents' child care expenses exceed the maximum \$400 per month, per family provided by ESIA, this has a negative impact on other important areas of their household budgets (e.g. food, shelter).

**15. Increase the special needs transportation limit to an amount that would cover the actual cost of transportation in all areas of the province.**

In most areas of Nova Scotia, the lack of affordable public transportation continues to be a major issue. This issue becomes an even bigger concern for the poor, and particularly for women who are poor. Transportation allowances need to take into account that transporting children to and from day care prior to going to work and training programs increases transportation costs. Almost all of the women in this project reported difficulties with transportation.

**Access to post-secondary education**

**16. Allow women with dependent children to continue their eligibility for social assistance when they are receiving student loans to cover the cost of tuition and books so they are able to study in university or community college.**

\* supported by a recommendation made in the "Impact" Report (2003)

Women's centres know that for many years women on social assistance have used this benefit as they work through their plan to escape poverty and become independent from the social assistance system. Post secondary educational attainment is not only a determinant of economic independence and well-being, but also of effective parenting and social inclusion among other things. The current ESIA restrictions on women's access to post secondary education are unnecessarily discouraging and limit women from achieving economic independence.

**Quality of service**

**17. Provide caseworkers and supervisory staff with sensitivity training in order to equip them to optimally serve the needs of women in all their diversity, require caseworkers to consistently provide a high quality of service to clients, and use the input of clients in some way to inform periodic performance evaluations of caseworkers.**

There is a need for class, race, and gender sensitivity on the part of caseworkers and their

immediate supervisors. Women on social assistance are often very vulnerable and disempowered. When caseworkers provide a consistently high quality of service to clients and actively encourage and support them, many difficulties for both the client and the social assistance system are avoided and more positive and thoughtful decision-making takes place. Women's economic well-being is strengthened as well as their efforts toward self-sufficiency. By involving women on social assistance in performance evaluations of caseworkers, women's contributions would be acknowledged and the effectiveness of front-line workers would be improved.

**19. Establish standards of qualification for any DCS caseworkers who are engaged in career guidance work to ensure that social assistance recipients are given every opportunity to explore options that will lead to career satisfaction and economic independence.**

In discussions with project participants questions arose around how women on social assistance were being guided in their career decisions. It was not clear whether women were being referred to other agencies where staff with specific career counselling skills were available if the woman required more intensive guidance. Yet, during the employability assessment process, major life decisions were being made. Many of the women interviewed in this project would benefit greatly from expert career counselling which would help them think beyond women's traditional career prospects.

**Geographic diversity**

**20. That the policy be revised with a geographic diversity lens .<sup>3</sup>**

The provincial scope of this project confirmed that there is a need for the Department of Community Services to examine the ESIA policy through a geographic diversity lens and make the necessary, sensible adjustments. Women face vastly different circumstances in different areas of the province. For example, the cost of housing in Antigonish or Halifax Regional Municipality is significantly higher than in most other communities around the province. There are variations in the cost of food. The cost of transportation and child care vary as well. Therefore, in this project report we are re-stating a recommendation made in our previous report.

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<sup>3</sup> MacDougall, M., (2003) *Social Assistance Reform in Nova Scotia: Is it Working for Women?*

## 1. Introduction

The project, *Follow-up to Social Assistance Reform: Making it Work for Women* (October 2003 to April 2004) builds upon the project *Social Assistance Reform in Nova Scotia: Is it Working for Women?* which took place in the summer and fall of 2002. Both projects were funded by Status of Women Canada under the Women's Program and both were implemented by a partnership of the three women's centres in Northern Nova Scotia: Every Woman's Centre in Sydney, the Antigonish Women's Resource Centre, in Antigonish, and Pictou County Women's Centre in New Glasgow.

The three communities involved in this project are diverse in many aspects. Industrial Cape Breton and the group of towns that make up the New Glasgow area are industrial centres of rural areas, whereas Antigonish is a service centre for a large rural region, and it is dominated by large government institutions. While unemployment is very high in Cape Breton, it is much lower in the other two communities, although in all three communities most people in the rural areas tend to be employed seasonally. All three communities have significant Aboriginal and African-Nova Scotian populations who face many disadvantages. The cost of rental housing is higher in Antigonish than in the other two communities. Sydney is the only one of the three localities that has a public transit system.

### **The goals of this initiative, as stated in the project proposal were:**

- To continue to work towards improving the social assistance policy in Nova Scotia by engaging with women affected by that policy and with women's social justice organizations to advocate for the implementation of the recommendations coming out of the "*Social Assistance Reform in Nova Scotia: Is it Working for Women?*" project report, and in doing so, to advance women's economic independence; and
- To develop and advocate for the implementation of a second set of more comprehensive recommendations for social assistance policy change that will benefit women.

### **The objectives of the initiative were**

- to monitor the implementation of the Employment Support Program and its impact on women's ability to secure adequate employment and to develop further policy recommendations;
- to monitor the implementation of the recommendations coming out of the *Social Assistance Reform in Nova Scotia: Is it Working for Women?* project report;

- to continue to build from the perspective of women's diversity, a feminist analysis of women's poverty in Nova Scotia and to develop a set of more comprehensive recommendations for improving social assistance policy;
- to build public awareness and analysis of women's poverty in Nova Scotia; and
- to work with women's organizations to build a concerted lobby effort to call for the implementation of the recommendations for improving social assistance policy and to ensure women with first hand knowledge about poverty and barriers to economic independence are included in public policy development and evaluation.

Project workers in each of the partnering women's centres gathered information on the impacts on women of the Employment Support Program (ESP) specifically, and more generally on the Employment Support and Income Assistance Program (ESIA). The information was gathered through participatory action research, a method of involving the people who are affected by a social issue in the collection of information while sharing information with them and working with them to correct the injustice they face.

## 2. Project Methodology

### 2.1 Participatory action research

A participatory action research approach was used to steer this initiative. This approach, as described briefly above, involves the participation of the identified group in data collection and analysis and then follows through by assisting them to address the injustice they face using the data gathered. This work comes out of a feminist perspective, which recognizes that injustice exists, that women are most strongly affected by it, and that seeks to correct it. This type of research is frequently used by community organizations. The injustice that this work seeks to document and address is the poverty and disempowerment of women on social assistance in Nova Scotia.

### 2.2 Project partners

The three women's centres who partnered in this project conducted parallel activities, with a few exceptions. Working in the three different communities where the women's centres are located gave the project partners an opportunity to compare how women were affected by the social assistance system in slightly different contexts. All three of these women's centres have done extensive work with women on social assistance over the past 15-25 years.

### 2.3 Project participants

Participants were involved in this project in one of two ways: women in the catchment areas of the partnering women's centres (primary participants) were interviewed individually and then brought together in follow-up focus groups. The secondary group of participants were women who participated in one of the focus groups organized in women's centres and family resource centres in various communities around the province. Approximately half of the women who were individually interviewed for this project were enrolled in training or educational programs. Out of the 40 primary participant women interviewed, 21 were involved in such activities as one-year college programs, GED preparation, adult literacy courses, and women's centre-sponsored "re-entry" programs. The women who were working typically earned minimum wage.

All but two of the women who participated in individual interviews were on social assistance at the time of our contact with them. With the exception of a few, the women who participated in the focus groups were on social assistance at the time of the activity. The two women who were not on social assistance at the time of the interview had recently left the system due to a change in their employment status and marital status. Thirty-five of the 40 women interviewed were accessing various employment supports through the ESP. A few were not accessing these supports and this fact did not become evident until the interview was in progress. The women were all between the ages of 18 and 55 years, with the majority of them being in their 20's 30's and 40's and all were caring for dependent children.

### 2.4 Project activities

There were three main methods of gathering primary data<sup>4</sup> in this initiative: individual interviews, focus groups, and information sessions. Information sessions were held with front-line caseworkers and administrative staff in the ESP and ESIA programs as well as with the Manager of Assessment Services. The Manager of Assessment Services is responsible for the development and implementation of the Nova Scotia Employability Assessment, an integral part of the ESP.<sup>5</sup> This primary data was supplemented by a review of the social assistance policy manual which is posted on the Nova Scotia government web site and by consulting related documents which are listed in the References section at the end of this report.

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<sup>4</sup> *primary data* refers to first-hand information gathered directly from the source, as opposed to *secondary data* which was gathered previously by another researcher and usually made available in a publication or some other form of presentation

<sup>5</sup> The Antigonish project worker requested a copy of the Nova Scotia Employability Assessment tool, was refused access to it, and directed instead to meet with the Manager of Assessment Services in Halifax in order to view it. She met with the Manager of Assessment Services who provided copies of the NSEA and related materials, and a detailed explanation about how the tool was developed and how front-line workers are trained to administer it. Had that meeting not been possible it may have been necessary to apply under the Freedom of Information Act to simply view a public document that is used every day in social assistance offices.

Initial interviews were conducted with approximately 20 women in each community. Primary participants were selected for their involvement with the ESP. The interviews were structured using open-ended questions as well as a few questions which required a yes/no/not sure response. (See Appendix A - Follow-up to Social Assistance Reform: Making it Work for Women Interview Guide) Each partner documented interview results in a separate community report. The partners shared these findings and together developed a common analysis.

Women who participated in the interviews were brought together in focus groups in each community to discuss the results of the interview analyses. Each project site then developed a list of draft recommendations. Project partners subsequently developed a combined draft list of recommendations.

Outside of the three partnering women's centres, focus groups were held in the women's centres in Yarmouth, Truro, and Sheet Harbour. Focus groups were also held in four family resource centres located in Musquodoboit Harbour, Bridgewater (co-hosted by Second Story Women's Centre), Amherst, and North End Halifax. A total of 75 women participated in these sessions in which they were presented with information about the project and the interview findings and a list of draft recommendations. The project workers incorporated all the focus group participants' input into a list of the draft recommendations. The focus group participants added to the list of draft recommendations and their input was incorporated into the final list.<sup>6</sup>

## 2.5 Limitations of the project

The lack of written information on the Employment Support Program presented an obstacle to completing a thorough analysis of that program. There is nothing posted in the relevant section of the policy manual on the government web site. The information passed on by women on social assistance and the front-line workers who informed this project, as well as the Manager of Assessment Services was all the project partners had to work with. At times, the information was contradictory. We welcome the new Client Handbook which was recently released and hope that it is made widely available to women on ESIA.

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<sup>6</sup> On November 24<sup>th</sup>, 2003, at a meeting with the Department of Community Services (DCS) project partners were asked to gather data from across the province. Subsequently additional focus groups were organized in family resource centres in Halifax and some other areas of the province to capture input from the whole province.

### 3. Findings

The results of the interviews and focus groups with women on social assistance have been grouped into categories and will be presented in this way in the following pages. Direct quotes from the participants will illustrate the various points made.

The information we gathered from the women participants was a mix of approval of certain aspects of the social assistance system and the people who deliver it, and criticisms from which our recommendations have been developed.

In spite of the difficulties faced by women on social assistance, many participants in this project spoke about how they appreciated the assistance they were receiving and were hopeful about their prospects for a brighter future. Many of the women interviewed felt that with regards to employment supports, the ESIA program was a considerable improvement over the old income support programs. One interviewee summed this up by saying

*“There was nothing even close to this back 15 years ago....no job supports, no encouragement... This is way better!”*

Yet, many issues arose which give the Department of Community Services much to consider in moving toward our common goal of making the social assistance system more effective in enhancing women’s well-being and economic independence. The main issues were:

- ➔ inadequate rates of assistance and gaps in assistance, (section 3.1)
- ➔ treatment of income from other sources (tax refunds, wages, bursaries and scholarships) (section 3.2)
- ➔ access to information, (section 3.3)
- ➔ employment supports, (section 3.4)
- ➔ access to post-secondary education (college and university), (section 3.5)
- ➔ quality of service, (section 3.6)
- ➔ employability assessment, (section 3.7) and
- ➔ geographic diversity (section 3.8).

#### **3.1 Inadequate rates of assistance and gaps in assistance**

Almost without exception, women in each interview and focus group reported that rates of assistance were inadequate to meet the cost of their basic needs. Shelter rates, food allowances, and child care and transportation allowances in particular were commented on frequently. They

told project workers that they had to regularly rely on food banks, charities and family and friends to fill the gaps left by their inadequate social assistance benefits. An interviewee told a project

worker,

*I don't have a vehicle. I'm behind in my bills and trying to clothe my kids for every season. There is a lot of stress on my family because we are not financially viable. The income I receive now places many limitations on me and my family. There is never enough money for the proper food for good health. Dental care is inadequate and we are restricted to where we live and the kind of home we live in.*

Most women on social assistance have a feeling that they are somehow blameworthy for drawing upon public funds to support themselves and their families and that the main reason why there is never enough money to meet all of their monthly needs is that they somehow lack the skills and/or the discipline to make the best use of their benefits. These feelings are intensified when they have to ask for charity. One woman said

*I guess because I'm older I don't care if people think less of me because I use the food bank or other charities. If I did I would start to lose respect for myself.*

Because rates of assistance for food, clothing, and miscellaneous personal needs for adults are inadequate to meet the actual costs, money from the CCTB must make up for those deficits. The cost of dozens of items such as newspapers, household cleaning supplies, over-the-counter medicines, Pharmacare co-pay, postage, and so on, also must be covered by the CCTB.

Social assistance rates in Nova Scotia have always been set at levels that are inadequate to meet many of the basic daily needs of recipients. Inflation erodes this already inadequate income. As poverty deepens over time, adults' and children's options for improving their circumstances become severely limited, as the report on The Family Mosaic Project<sup>7</sup> shows. This is especially problematic for single parents and people with disabilities who rely on social assistance for long periods of time.

### **3.1.1 Inflation**

Social assistance allowances for all categories of need consistently lose purchasing power as a result of inflation. Social assistance recipients are among Nova Scotia's poorest citizens and cannot afford to have their incomes reduced. Just as inflation is taken into account in many pension systems, including the Canada Pension Program, it should be for social assistance as well.

The women who participated in this project were all very poor. Social assistance incomes in Nova Scotia in 2001 are estimated by the National Council of Welfare to provide only 30% of the

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<sup>7</sup>Dechman, M., (2002) *The Family Mosaic Project*

poverty line (Low-income Cut-off) for a single individual and 61% of the poverty line for a single parent with one child. They report that this is a decrease of 49.2% and 6.1% (respectively) since 1986.<sup>8</sup>

According to Statistics Canada, the Consumer Price Index (CPI) for all items in Nova Scotia between 1999 and 2004 increased by 12.6%. On a total monthly budget of \$1,000, a loss of \$126 requires major adjustments in how a social assistance recipient manages her finances.

### **Recommendation**

**Index all social assistance allowances for basic needs to the Statistics Canada Consumer Price Index (CPI) for Nova Scotia.**

\* supported by a recommendation made in the “Impact” Report, 2003<sup>9</sup>

### **3.1.2 Food**

Providing an allowance which enables clients to purchase a basic healthy diet must be considered a minimum standard for any income assistance program. The current food allowance is insufficient and this negatively impacts the physical and mental health of people on social assistance.

Appendix A (Comparison of Actual Cost of Food to Social Assistance Allowances) illustrates the discrepancy between social assistance allowances and the actual cost of food. This comparison was more difficult than was the case in the past when personal allowances were separated into categories for food, clothing and miscellaneous essentials.<sup>10</sup>

### **Recommendation**

**Increase the social assistance allowance for food in accordance with the food costing research compiled in 2003 by the Nova Scotia Nutrition Council and the Atlantic Centre for Health Policy Research (“The Struggle to Feed Our Families in Nova Scotia”).**

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<sup>8</sup> National Council of Welfare, (2003) *Welfare Incomes 2001-2002*

<sup>9</sup> Community Advocates Network and Nova Scotia Association of Social Workers, (2003) *Impact!: The effect of Nova Scotia’s new income assistance system on people who need assistance*,

<sup>10</sup> Without this kind of detail, we chose to assume that \$60 per month of the personal allowances amount would be used for clothing and miscellaneous essentials. The chart in the appendix shows that children’s personal needs are not provided for at all under the ESIA and adults and older teens face a monthly deficit of between \$5 and \$69 in their food budgets.

\* supported by a recommendation made in the “Impact” Report (2003)

### 3.1.3 Shelter

Rates of assistance for shelter range from barely adequate to terribly inadequate, depending upon where one lives in the province. There is a critical shortage of social housing and there are inflated prices in some areas of the province, therefore many people on social assistance are living in unaffordable and/or unsuitable rental housing. Inevitably, when people are on a fixed income and are forced to pay more for shelter than they can afford, other basic needs, most importantly food, get short shrift. Inflation further erodes the purchasing power of shelter allowances. Between 1999 and 2004 the CPI for shelter in Nova Scotia increased by 16.7%.

Inadequate, unhealthy housing has devastating impacts on health. Housing affordability and quality are major issues facing low-income Nova Scotians after years of a freeze on new affordable housing development.

#### **Recommendation**

**Increase the social assistance allowance for shelter and provide higher shelter allowances in those areas of the province that are known to have high rental housing prices (based on Canada Mortgage and Housing Rental Market Surveys).** (See Appendices B&C)

\* supported by a recommendation made in the “Impact” Report (2003)

### 3.1.4 Children’s benefits

Children on social assistance have only their housing and prescription medicines provided for by the ESIA program. Children’s food, clothing, hygiene supplies, over-the-counter medicines, haircuts, school fees, toys, books, transportation, recreational activities, etc. must all be paid for with the Canada Child Tax Benefits (CCTB) and the family’s GST rebates. This is not in keeping with the intent of the CCTB program. On their web site Canada Revenue Agency (CCRA) explains,

The CCTB is a non-taxable amount paid monthly to *help* eligible families with the cost of raising children under the age of 18. <sup>11</sup> (Italics added)

Clearly, it was not the intent of the federal government that the CCTB cover the entire cost of raising children. Presumably for families on social assistance, the social assistance would be the main source of support which would be “help[ed]” by the CCTB.

Regarding the National Child Benefit (NCB), a supplement to the CCTB, the federal government

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<sup>11</sup> <http://www.ccra-adrc.gc.ca/E/pub/tg/t4114/README.html> pamphlet: “Your Canada Child Tax Benefit Including related provincial and territorial child benefits and credits”

states “This initiative is designed to help prevent and reduce the depth of child poverty...”<sup>12</sup>

If children’s personal allowances were reinstated, CCTB funds could be put toward children’s social, educational and recreational enrichment and a number of other primary health needs which almost all other children and families take for granted. When children in social assistance families cannot participate in the same activities as their peers, the result is social exclusion. This is demonstrated in the report on the Family Mosaic Project (Dechman, M. 2002) which identifies the consequences of social and economic exclusion, such as teen pregnancy, early school leaving, and poor social adjustment and the resulting economic and social costs to all Nova Scotians.

### **Recommendation**

**Reinstate personal allowances for children so that the Canada Child Tax Benefits can allow children on social assistance to participate in their communities as do their peers.**

\* supported by a recommendation made in the “Impact” Report (2003)

### **3.1.5 Transportation**

No social assistance allowance is provided for basic transportation to enable the family to conduct their regular, daily activities. When these costs arise they too must be covered by the CCTB and GST rebate. Women on social assistance must be able to shop for food and other necessities, attend medical appointments, deal with medical emergencies, visit their social assistance caseworker, conduct family and social visits, and a whole range of other activities which usually require money for transportation. Lack of access to transportation contributes significantly to social and economic exclusion.

### **Recommendation**

**Provide an allowance for basic, regular transportation. This would not reduce the special needs allowances for medical transportation and travel to work, education, and training.**

### **3.1.6 Telephone**

No provision is made in the social assistance program for the \$35.86 monthly cost of basic telephone service except in special circumstances where the caseworker and his or her supervisor agree that health or safety issues necessitate it.

Social assistance clients need to be able to contact their case workers, health care providers,

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<sup>12</sup> Ibid.

children's teachers, potential employers, and to maintain social and family contacts. This is virtually impossible if one does not have a telephone. Exacerbated social and economic exclusion are the consequences of this policy gap.

### **Recommendation**

**Provide an allowance of at least \$36 per month for basic telephone service and increase that amount in accordance with any future increases in the actual cost.**

\* supported by a recommendation made in the "Impact" Report (2003)

### **3.1.7 Pharmacare**

The Pharmacare co-pay amount of \$5 per prescription is another policy gap that creates hardship for women who do not qualify for the co-pay exemption provided to recipients who have a disability. Having to pay this amount results in women being forced to use their grocery money and Child Tax Benefits to cover this cost. In the case of families and individuals who require several prescriptions in a given month, or worse, each month, this creates undue hardship.

Some of the focus group participants told project workers that they were spending so much money on Pharmacare co-pay that it was causing them hardship. But in reviewing the on-line policy manual later, a project worker discovered that co-pay can be waived in situations where a client either has a disability or several prescriptions each month. This information is not widely known with the result that women are unnecessarily spending money they need for basic necessities on Pharmacare co-pay.

### **Recommendation**

**Eliminate the co-pay amount on prescriptions for all social assistance recipients.**

## **3.2 Treatment of income from other sources**

If women on social assistance are to escape poverty and welfare dependency through work and education, they must not be made worse off financially for having put forth the effort. This was precisely the case for some of the women who participated in this project. As discussed above, the main reasons for this were the inadequate rates of assistance for transportation and child care. For women living in rural areas of the province, the problem of the cost of transportation and child care is added to by the sheer unavailability of it. Another factor was the treatment of income from other sources.

### **3.2.1 Wage exemption**

All of the project participants who were aware of the Family Benefits Program policy of allowing clients to keep either \$200 or \$100 of their earnings (depending on their family status) felt that the social assistance system should re-instate this policy. An interviewee said

*It was way better when I was on Family Benefits and I could keep that \$200 of what I earned. That was a true incentive.*

### **Recommendation**

**The report of our 2002 project “Social Assistance Reform in Nova Scotia: Is it Working for Women” made the following recommendation which warrants simply repeating:**

**That the wage exemptions under the previous Family Benefits program be maintained so that people do not lose wages from their first dollar earned and that these allowable earnings (calculated from net wages earned) be indexed to the minimum wage. As well support for childcare and transportation would remain in place.<sup>13</sup>**

\* supported by a recommendation made in the “Impact” Report (2003)

### **3.2.2 Income tax refunds**

Some of the women in focus groups had worked in a previous year and later received an income tax refund. Social assistance clients live on inadequate incomes and in a state of chronic poverty. They therefore have many needs that go unmet for long periods of time, and they often have overdue bills. Income tax refunds are virtually the only lump sums of money (usually modest amounts) that a social assistance recipient can use to alleviate these stressful and destructive situations. Changing the policy to allow clients to keep their tax refunds would financially benefit women on social assistance without costing the ESIA program.

### **Recommendation**

**Allow social assistance clients to keep their entire income tax refunds without suffering any loss of social assistance benefits.**

### **3.2.3 Bursaries and scholarships**

When women are able to secure income from other sources in the form of bursaries and scholarships to advance their educational goals there is no cost to the ESIA program, and there is a tangible benefit to the social assistance recipient. Yet, the ESIA policy requires recipients to forfeit any such income. Often these small amounts of extra money cover the education-related expenses that are not provided for by social assistance or student loans.

One of the participants in this project raised this important issue. She explained

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<sup>13</sup> MacDougall, M., (2003) *Social Assistance Reform in Nova Scotia: Is it Working for Women?*

*After working hard to achieve a 90 average, being recognized for my efforts by being awarded a bursary made me feel very good, but then learning I would not be able to keep the money took the incentive to excel away. Students who do not have their tuition, childcare or transportation paid for by DCS are able to be rewarded for their efforts, but for students who are accepted in the Educate to Work Program, Community Services may as well say 'We'll pay for your education but if you do good you are not going to be able to earn any rewards.'*

### **Recommendation**

**Discontinue the practice of deducting income from scholarships and bursaries from social assistance benefits.**

### **3.3 Lack of access to information**

The issue of lack of information about the social assistance and employment support programs was raised consistently by primary participants in each of the project activities. In order to gather basic information about the employment entitlements and responsibilities, women had to be very persistent and resourceful. It was up to them to actively seek out the information and to turn to agencies and people in their communities to figure out the right questions to ask the social assistance caseworkers. Comments such as *They don't tell you anything* and *They don't go out of their way to explain anything to you* were frequently expressed by project participants.

In our interviews, we asked women if they were aware that they could access education and training supports, and if so, from where they got this information. Approximately half of the women were aware of this (Sydney 7/12; Antigonish 7/14; Pictou 7/14), but most had not come by the information from their ESIA or ESP caseworker. The women reported that they had heard about these supports through word of mouth, their women's centre (particularly the employment readiness program run by the women's centre), and other women's services (e.g. transition house or family resource centre). Only seven of the 40 women interviewed reported having been informed about education and training supports by an ESIA or ESP caseworker.

The ESIA program policy has been posted on the government web site since the program's inception in August of 2001, but the ESP chapter simply offers the following:

*This chapter does not contain policy. The chapter will provide information on the services available through the Employment Support Division.*

([www.gov.ns.ca/coms/manual/index.html](http://www.gov.ns.ca/coms/manual/index.html))<sup>14</sup>

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<sup>14</sup> Having the social assistance policy manual posted on the government's web site is extremely useful for anyone who has access to a computer and the skills to use it. However, women on social assistance usually do not have home computers and many have little or no computer skills, so they tend not to think of this information format.

The recent report from the Community Advocates Network also raises the issue of lack of access to information about social assistance entitlements and responsibilities.<sup>15</sup> The recent release by DCS of the Client Handbook, if it is distributed widely, will go a long way toward correcting this problem. However, the citizens of Nova Scotia also need to be informed in order to combat common misconceptions and negative stereotyping of people on social assistance.

Women suggested that information be provided to them in a variety of ways, such as through verbal exchanges with caseworkers, mail-outs, and a client newsletter. The general public would also benefit from information about social assistance policies being presented in the main-stream media. This would help to break down negative stereotyping of social assistance recipients.

A woman who was interviewed for this project was surprised to learn from the project worker that she could apply for a clothing allowance to purchase the uniforms and shoes she needed for work. This allowance could have taken the pressure off of her meagre income and freed up money for other basic needs, but since she did not know it was available, she had never asked for it. She explained “I hate to ask for anything, but that’s just me.” If her caseworker had offered this information, or if she had read it in a DCS publication, she may have viewed this “ask[ing] for anything” as simply applying for a basic entitlement.

Another example was seen in the case of a woman who had travelled from a rural area to Halifax to bring her child to a specialist. She had made the trip having no idea how she was going to pay for her return home. She said the specialist gave her cash out of his pocket to pay for her return home. She said “I was not aware that I was entitled to any money for transportation.” Some people might view this as a heartwarming story. But while it may sound sweet and inspiring to

some, to a social assistance recipient, such a situation would likely be overshadowed with such emotions as fear and shame, and possibly anger that the social safety net has let her down.

### **Recommendation**

**Provide women with full access to information about their rights, entitlements, and responsibilities.**

\* supported by a recommendation made in the “Impact” Report (2003)

### **3.4 Employment Supports**

Most of the women felt that the new employment supports which came into force with the implementation of the ESIA program in August of 2001 are a positive addition to the social assistance system. However, there was clear consensus among the project participants that

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<sup>15</sup> Community Advocates Network in partnership with Nova Scotia Association of Social Workers, (2003) *Impact!: The effect of Nova Scotia’s new income assistance system on people who need assistance*

allowances for child care and transportation must be increased if they are to actually cover the costs and not force women to tap into other budget areas to make up the short-fall.

### **3.4.1 Community College Internet costs**

If women are to succeed in their educational pursuits it is important to provide them with all the necessary supports. Many college programs now require portions of the course work to be completed over the Internet outside of regular school hours. This requires mature students with dependent children to either pay for Internet service in their homes, or go out to access this service elsewhere, which would involve additional child care and transportation expenses. Two of the women who were interviewed for this project raised the issue of the cost of Internet hookup which they needed in order to complete mandatory on-line community college course work. One woman said

*“I found myself taking money from my food allowance or Child Tax Credit to pay for the Internet as Community Services would not cover the cost even though the course was mandatory.”*

#### **Recommendation**

**Provide an allowance for basic Internet hookup to women who are enrolled in Nova Scotia Community College Courses which involve mandatory on-line course work.**

### **3.4.2 Child care**

#### **Options:**

The discussion of child care issues must be prefaced with some comment about the value of parents providing full-time care to their own children when the children are young. Some families are truly better off with a parent providing care for their young children full-time. This is, and should be, a parent’s individual decision based on that family’s unique circumstances. The ESIA policy only allows for this when the youngest child is less than 12 months of age or when a family’s situation is deemed to require special consideration. While it is true that most of the women who participated in this project were keen to work, study, or train, and place their children in day care, not all mothers want to do this. Women’s groups in Canada have struggled for many years to have the value of this work recognized and supported in social assistance policy and elsewhere. Allowing women on social assistance to have this choice should be built into policy.

#### **Recommendation**

**In the Nova Scotia Employability Assessment process should give mothers of young children the option of stating a preference for full-time child-rearing over participation in the paid labour force and treat this as a legitimate reason for temporarily excusing a woman from participating in employment related activities.**

\* supported by a recommendation made in the “Impact” Report (2003)

### **3.4.3 Child care allowances**

For women who want to work full- or part-time, the lack of access to quality child care is a major obstacle to implementing their employment plans.<sup>16</sup> It goes without saying that if a mother cannot find child care that she feels certain is a safe and healthy option for her children, she will not be able to leave her family each day to study, train, or work.

Many women on social assistance are not receiving adequate child care allowances. This limits their child care choices and has the potential to push them to make compromised choices. When parents’ child care expenses exceed the maximum \$400 per month, per family provided by ESIA, this has a negative impact on other important areas of their household budgets (e.g. food, shelter).

In addition to concerns about children’s safety and healthy development, there are many other challenges associated with child care such as the cost, the location, and the hours of operation. Many jobs involve shift work. This is common to the type of jobs available to women who do not have post-secondary education. It makes it difficult for a woman with young children to study or train for jobs which involve shift work when she knows that secure, good quality child care is not available to her now, and is not likely to be in the future.

### **Recommendation**

**Increase the child care allowance to an amount that meets women’s actual costs. It must be taken into consideration that women in rural areas face very different child care options and limitations than do women living in towns and cities.**

### **3.4.4 Transportation**

Under ESP, women are required to work, study or train and in order to do this, they need transportation. In most areas of Nova Scotia, the lack of affordable public transportation continues to be a major issue.<sup>17</sup> Almost all of the women in this project reported difficulties

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<sup>16</sup>A recent article in the Chronicle Herald (Feb., 2003) stated, “Almost 70 per cent of Canadian women with children under 12 work, but there are licensed (child care) spaces for just 12 per cent of kids in that age group” (parentheses added). According to the Nova Scotia Advisory Council on the Status of Women, “While 64 percent of children under age 12 in Nova Scotia have mothers in the paid labour force, only 7.3 percent (11,163) of those children have a regulated childcare space” and “Of those children for whom there is a regulated childcare space, only 20 percent (2,225) are subsidized.” (Family Matters: Part II of a Statistical Series, Women in Nova Scotia, 2000, McFadyen, S. D.

<sup>17</sup> The lack of affordable public transportation is an even bigger concern for the poor, and particularly for women who are poor. Women cannot safely hitchhike, and tend not to have the tools and the skills to keep an inexpensive vehicle in working order. Transportation needs are further complicated for women by the need to get their children to and from day care as part of their daily trip to work.

with transportation.

Each project partner investigated the cost of the available transportation in each of their communities. In all cases the \$150 limit on transportation allowances was exceeded by the cost of bus fare and taxis. Taxi trips ranged from \$6 to \$25 each way.

The social assistance policy also can be fairly inflexible about supporting women's transportation needs. In the metro area, women in a focus group informed a project worker that if a social assistance client worked part-time, she would only be given bus fare for the days she worked, rather than a \$57 bus pass that would enable her to use the transit system for grocery shopping, medical appointments, and other regularly occurring transportation needs. This policy might result in a saving to the Department of Community Services of approximately \$10 per month in the case of a woman who works three days per week.

If social assistance policy-makers are serious about supporting women's employment, education, and training, they must provide transportation allowances which meet women's actual costs.

### **Recommendation**

**Increase the special needs transportation limit to an amount that would cover the actual cost of transportation in all areas of the province.**

## **3.5 Access to post-secondary education**

The women who participated in this project felt strongly that getting a student loan and enrolling in college or university should not disqualify women who have dependent children from receiving social assistance. Women's centres know that for many years women on social assistance have used this benefit as they work through their plan to escape poverty and become independent from the social assistance system. Many of them now are nurses, social workers, lawyers, and teachers. There seems to be a broad consensus among women and social advocates that it was a step backward when the ESIA program was introduced and this avenue was blocked for women who have the ability and inclination to pursue independence through higher education. Student Aid programs do not now, and have not in the past, provided enough support for students with dependent children.

Post secondary educational attainment is not only a determinant of economic independence and well-being, but also of effective parenting and social inclusion among other things. The current ESIA restrictions on women's access to post secondary education are unnecessarily discouraging and limiting women from achieving economic independence. The Family Mosaic Project<sup>18</sup>

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<sup>18</sup> Dechman, M., (2002) *The Family Mosaic Project*

details the relationship between low educational attainment and numerous problems and failures which keep people dependent upon social assistance. It makes sense to support post secondary education for women on social assistance to the greatest extent possible.

### **Recommendation**

**Allow women with dependent children to continue their eligibility for social assistance when they are receiving student loans to cover the cost of tuition and books so they are able to study in university or community college.**

\* supported by a recommendation made in the "Impact" Report (2003)

### **3.6 Quality of service**

Poverty and welfare dependence are self-perpetuating. They complicate virtually every aspect of life and create numerous obstacles to accomplishing even the simplest tasks such as making a phone call, using basic credit services, arranging child care, and so on. When poor women attempt to move from social assistance dependency into education, training, or employment, not only do they require specific supports, but those supports must be provided in a timely manner so as to avoid mistakes, confusion, missed opportunities, and most of all, discouragement.

The women who participated in our interviews and had been through an employability assessment described service and support that ranged from excellent to feeble and even counter-productive. It seemed that the main determining factor was the caseworker the woman had worked with. Some workers were reported by project participants to consistently go out of their way to make all the right things happen at the right times for the client and offer all the relevant information. These experiences left the clients feeling more confident and hopeful, and feeling more in control of their lives. At the other end of the spectrum, there were workers who discouraged clients and created obstacles to their progress.

In an interview and a focus group, some women of colour talked about the tendency for caucasian caseworkers to make judgements and comments on their hairstyle preferences, usually in the context of trying to advise the women on ways they could improve their employability and boost their self-esteem. Since hairstyles for this group can be loaded with symbolism, or meaning which is poorly understood by caucasians, this is an area that should not be commented on. The women who raised this issue felt that it is an example of the need for caseworker sensitivity training.

Some interviewees remarked that the ESP worker made them feel stupid or intimidated and some said they felt they were not adequately understood by the worker. When asked how she felt about the employability assessment process, a women talked about feeling intimidated and remarked,

*I don't feel like I can tell my true feelings.*

Women's lives would be improved if all ESP caseworkers consistently encouraged and supported their clients. Were this being done it is unlikely that the women in these interviews would have made the statements they made.

The interviewees described how employment supports, when they were provided in a timely way, facilitated their progress toward self-sufficiency. But many of the project participants had encountered system-generated complications and obstacles.

Frequently in interviews and focus groups women complained that the ESIA or ESP caseworker they were dealing with was changed and the transition to a new caseworker resulted in considerable disruptions that negatively impacted the women. The letter in Appendix E illustrates the things that can go wrong when care is not taken to ensure that new workers are well-informed. Cheques are late, documents get lost, and women are frustrated by being required to furnish the same basic information over again when they were under the reasonable assumption that it has been kept in their paper or electronic file.

### **Recommendation**

**Provide caseworkers and supervisory staff with sensitivity training in order to equip them to optimally serve the needs of women in all their diversity, require caseworkers to consistently provide a high quality of service to clients, and use the input of clients in some way to inform periodic performance evaluations of caseworkers.**

\* supported by a recommendation made in the "Impact" report

## **3.7 The Nova Scotia Employability Assessment (NSEA)**

### **3.7.1 The NSEA Process**

A meeting with the DCS Manager of Assessment Services<sup>19</sup> and subsequent meetings, interviews and focus groups, exposed a great divide between what was intended for this process and what actually takes place. The intent of the employability assessment is to empower clients by providing information and encouragement and by prompting them to take responsibility for their progress in their employment related activities. Feedback from some of the interviewees in this project indicated that the opposite was actually taking place. To complicate matters, women involved in this project understood this process very poorly. Much confusion and lack of clarity

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<sup>19</sup> The Manager of Assessment Services for the Department of Community Services was responsible for developing the NSEA and related tools and for training the front-line ESP workers who administer the process.

around this process became apparent in our interviews with women.

Most of the women interviewed in the Sydney area had been through the employability assessment process<sup>20</sup> (10 out of 12) but very few of those in the other two communities had. Four out of 14 women interviewed in Antigonish, and five out of 14 in Pictou County had been through it. In Antigonish and Pictou Counties, most of the women receiving employment supports in the form of child care, transportation and clothing allowances, as well as employment counselling and resume preparation, had not participated in an employability assessment. This was most often because they had begun a job search or secured a job independently and had simply come to the ESP worker to apply for employment-related benefits. Hence, any process involving the NSEA was redundant.

According to the Manager of Assessment Services, each social assistance client who works through the NSEA with an ESP case worker signs and receives a copy of their “Action Plan” which sets out specifically what the client and the worker have agreed to do in order to advance the client’s employment-related activities. The process is supposed to be discussed with the client at this time. Yet, out of the 19 women who had been through the NSEA, only 10 reported having discussed the results with the caseworker (Sydney - 2; Antigonish - 2; Pictou County - 6). Seventeen of the 19 recalled developing an Action Plan (Sydney - 8; Antigonish - 4; Pictou County - 5), and only four said they had received a copy of it (Sydney - 1; Antigonish - 2; Pictou County - 2). Two of the New Glasgow area interviewees said they were not sure whether they had received it.

When asked how she felt about the process one interviewee remarked, “I didn’t like it. I would like to see what the worker’s words are for what is expected of me.” (Apparently she did not receive a copy of her Action Plan.) She went on to say that the caseworker’s “threat” to cut her off social assistance if she did not enroll in the life skills course he recommended (the only option he was prepared to consider) was unnecessary and unfair and the process made her feel angry and alienated. She said,

*It feels like s\_\_\_ because it’s like you don’t matter. You’re just a case number.*

Interviewees were asked to rate, on a scale of one to ten, (with one being “no input” and ten being “a lot of input”) how much input they had in creating their Action Plan. Out of the 12

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<sup>20</sup> The employability assessment process entails working through the Nova Scotia Employability Assessment (NSEA) (either the interview format or the self-administered version) then discussing the findings of the NSEA with the Employment Support Program (ESP) caseworker in order to set out a mutually-agreed upon “Action Plan.” Once the direction is set, the Action Plan is to be signed by both the worker and the client and a copy of it is to be given to the client so she is clear about what she and the caseworker are required to do. Failure to comply with the Action Plan can result in discontinuation of her eligibility.

women interviewed in Sydney, eight said they had a lot of input into the plan and in Antigonish three out of four said the same. In New Glasgow, three out of 4 women felt they had a lot of input. Yet this did not seem to hold for all clients. A participant in a focus group remarked

*They develop the plan and you have to fit into it.*

Many of the women who were involved in ESP expressed positive feelings about it. The response of one woman captured a common sentiment. When asked about the result of her employability assessment process, she replied “It made me more hopeful about the future.” Many women remarked that their self-esteem and self-confidence was boosted by the process and they felt more in control of their lives as a result of it. One woman said

*I enjoyed it. The worker made me feel very good and was encouraging.*

Another remarked

*...good... putting me on the right track to where I want to go.*

### **3.7.2 Career counselling**

A specific concern gradually took shape as this project progressed and as project partners came to a clearer understanding of the employability assessment process. The concern emerged as women spoke of their career aspirations almost entirely in terms of semi-skilled careers that have traditionally been dominated by women. Almost by definition this means that women were moving into low-paying jobs that are quite challenging, but offer little opportunity for advancement. It became clear that it was extremely unlikely that these women would end up in jobs that would be sufficient to support a single parent family and allow them to escape welfare dependency and poverty. More in-depth study is required to document and analyse this estimation of what is taking place.

As the concern over the types of jobs into which the ESP was moving women was being discussed, it became apparent that the employability assessment process was a form of career counselling. It was not within the scope of this project to determine the details of what training in this field ESP workers have, but questions arose around how women on social assistance were being guided in their career decisions. It was not clear whether women were being referred to other agencies where staff with specific career counselling skills were available if the woman required more intensive guidance.<sup>21</sup> Yet, during the employability assessment process, major life

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<sup>21</sup> More information about this issue is needed, but at least one well-trained and experienced career counsellor working in a local agency expressed considerable frustration at how rarely that agency received a referral

decisions were being made. Many of the women interviewed in this project would benefit greatly from expert career counselling which would help them think beyond women's traditional career prospects. They might then direct their energies toward more financially sustaining careers rather than choose from the lower-paying fields into which women have traditionally been streamed.

### **Recommendation**

**Establish adequate standards of qualification for any DCS caseworkers who are engaged in career guidance work to ensure that social assistance recipients are given every opportunity to explore options that will lead to career satisfaction and economic independence.**

### **3.8 Geographic diversity**

The provincial scope of this project confirmed that there is a need for the Department of Community Services to examine the ESIA policy through a geographic diversity lens and make the necessary, sensible adjustments. Women face vastly different circumstances in different areas of the province. For example, the cost of housing in Antigonish or Halifax Regional Municipality is significantly higher than in most other communities around the province. There are variations in the cost of food. (See Appendix D "The Struggle to Feed Our Families in Nova Scotia: what food costing tells us..." and Appendices B&C CMHC Rental Market Surveys) The cost of transportation and child care vary as well. Therefore, in this project report we will restate a recommendation made in our previous report:

### **Recommendation**

**"That the policy be revised with a geographic diversity lens."<sup>22</sup>**

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from an ESP caseworker.

<sup>22</sup>MacDougall, M., (2003) *Social Assistance Reform in Nova Scotia: Is it Working for Women?*

## 4. Conclusion

In January 2003, the UN Convention for the Elimination of all Forms of Discrimination Against Women (CEDAW) Committee commented that Canada has disproportionately high rates of poverty amongst women.

*While appreciating the federal government's various anti-poverty measures, the Committee is concerned about the high percentage of women living in poverty, in particular, elderly women living alone, female lone parents, Aboriginal women, older women, women of Colour, immigrant women and women with disabilities, for whom poverty persists or even deepens, aggravated by budgetary adjustments since 1995 and the resulting cuts in social services. The Committee is also concerned that the [federal government's] measures are mostly directed towards children and not towards these groups of women.<sup>23</sup>*

Although the UN's comments are directed toward the federal government, the province also has responsibility under CEDAW for reducing poverty. Many of the women living in poverty in Nova Scotia are dependent upon social assistance. Any improvements to the social assistance system will therefore go a long way to reduce the number of poor women. Likewise, many of the children living in poverty in Nova Scotia are on social assistance. The social and economic costs of maintaining this poverty are very high. There is also a loss of the potential productivity of women who have not been able to move into jobs that make them economically self-sufficient because they are not being properly supported to study or train or move into good jobs.

On the other hand, it is critical that mothers of young children and people who are unable to work due to a disability be supported by a system of income assistance that provides them with a basic, but adequate standard of living, and that they not be required to move into employment if that option is unobtainable or unsuitable for them. Sustained poverty results in significant costs in many areas of public spending, in particular health care services. Women are among the most vulnerable to poverty and the most adversely affected by it. The time for Nova Scotia to act is now.

## 5. Appendices

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<sup>23</sup> Report of the UN Committee on the Elimination of Discrimination against Women, 28<sup>th</sup> Session, January 12-21st, 2003: Paragraph 357

## Appendix A

### Comparison of Actual Cost of Food with Social Assistance Allowances

Age and sex	Monthly cost of food* (rounded to nearest \$1)	Social Assistance Food Allowance**
child 0-6 yrs	\$69 to \$95	0
male child 7-15 yrs	\$112 to \$164	0
female child 7-15 yrs	108 to \$131	0
male child 16-18 yrs	\$189	0
female child 16-18 yrs	\$130	0
man 19-24 yrs	\$178	\$120
woman 19-24 yrs	\$134	\$120
man 25-49 yrs	\$173	\$120
woman 25-49 yrs	\$127	\$120
man 50-74 yrs	\$157	\$120
woman 50-74 yrs	\$125	\$120
pregnant/lactating woman***	\$152 to \$169	\$149

\* Adapted from “The Struggle to Feed Our Families in Nova Scotia” (2003) by the Nova Scotia Nutrition Council and the Atlantic Centre for Health Policy Research.

\*\* The food allowance is not set out separately in the ESIA policy. Under the heading “personal allowances” \$180 per month is provided for all personal expenses such as food, clothing, haircuts, non-prescription medications, grooming and hygiene products, transportation, newspapers, etc. For this chart we assumed that \$60 per month would be spent on needs other than food.

\*\*\* Figures for pregnant and lactating women vary according to age and stage of pregnancy.

Note: prices vary slightly according to the part of the province in which the food is purchased and the number of persons in the household.

## Appendix B

Fast Facts: Rental Market Reports,  
Canada Mortgage and Housing Corporation, 2003

Apartment Vacancy Rates by Zone and Bedroom Type - Nova Scotia CA's										
Area (Zone)	Bachelor		One bedroom		Two bedroom		Three + bedroom		Total	
	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
Cape Breton RGM	12	14	9.1	7.9	6.8	5.6	0.8	5.4	7.4	6.8
Sydney City	13	14	10	4.9	7.4	5.2	0	NA	7.9	5.8
Remainder	NA	NA	7.6	13.8	4.9	6.7	NA	NA	6	9.4
New Glasgow CA	3.1	1	3	3.3	4.4	1.9	2.5	0	3.8	2.2
Truro CA	7.8	3.1	3.7	2.9	3.4	2.4	1.7	0.9	3.6	2.5
Kentville CA	2.1	7.1	2.4	2.9	3	2.4	1.6	2.4	2.7	2.8

Apartment Average Rents by Area and Bedroom Type - Nova Scotia CA's									
Area (Zone)	Bachelor		One bedroom		Two bedroom		Three + bedroom		
	2002	2003	2002	2003	2002	2003	2002	2003	
Cape Breton RGM	\$378	\$384	\$433	\$453	\$529	\$546	\$628	\$648	
Sydney City	\$385	\$391	\$446	\$456	\$534	\$550	\$645	NA	
Remainder	NA	NA	\$405	\$447	\$518	\$535	NA	NA	
New Glasgow CA	\$375	\$364	\$426	\$446	\$493	\$536	\$543	\$561	
Truro CA	\$344	\$351	\$443	\$454	\$573	\$579	\$616	\$626	
Kentville CA	\$367	\$365	\$439	\$442	\$534	\$548	\$798	\$856	

NA: Data not available

Note: Data are based on 2001 Census area definitions.

Appendix B cont....

Apartment Rental Universe and Vacant Units by Area and Bedroom Type - Nova Scotia										
Area (Zone)	Bachelor		One bedroom		Two bedroom		Three + bedroom		Total	
	vacant	total	vacant	total	vacant	total	vacant	total	vacant	total
Cape Breton RGM	23	164	42	539	74	1325	8	141	147	2170
New Glasgow CA	1	99	11	346	12	647	0	41	25	1133
Truro CA	3	105	21	707	31	1284	1	117	56	2214
Kentville CA	7	102	18	598	27	1150	3	126	55	1976

NA: Data not available

Note: Data are based on 2001 Census area definitions.

Appendix C  
 CMHC Small Town Rental Market Survey, fall 2002

	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom		Total
	Vacancy Rate (%)	Average Rent (\$)	Vacancy Rate (%)						
Yarmouth Town	9.4	316	5	408	7	486	0	529	6.3
Windsor	15.8	<sup>1</sup>	11.8	478	9.7	497	8.9	510	10.3
Springhill	<sup>2</sup>	<sup>1</sup>	0	309	13	453	<sup>2</sup>	<sup>1</sup>	11.1
Port Hawkesbury	18.8	310	4.5	440	8.2	537	12.6	532	8.4
Lunenburg			0	418	5.6	444	0	<sup>1</sup>	3.4
Liverpool	<sup>2</sup>	<sup>1</sup>	0	377	3.4	446	<sup>2</sup>	500	1.1
Bridgewater Town	0	307	2.4	424	0.5	488	0	533	1
Amherst Town	20.1	362	6.4	425	10.4	564	7.1	558	9.3
Antigonish	0	<sup>1</sup>	8	419	1.9	596	2.8	727	3.4

<sup>1</sup> Amount too small to be expressed

<sup>2</sup> Data are not to be released anytime. Universe has less than 3 apartment structures or 3 row projects.

To view Appendix D, go to [www.nsn.ca](http://www.nsn.ca)

## Appendix E: Letter from single mother

February 2, 2004

Hi everyone,

First I would like to say thank you to \_\_\_\_\_ for asking my opinion on this subject. I wished that I could have been at the focus group in person but as a working mom I don't have much time.

Going on assistance after working for years was hard enough but not as hard as it has been to go back to work and try to get some cooperation from the Department of Community Services and some help. I checked into all of my options before I made the decision to go to work. I wanted to make sure that my child would be taken care of in the same manner that he was accustomed to. I was told by my case worker that I would not only be given child care at a good rate but that they would help me with clothing, travel, and medical care for the first year. As you might guess, you have to have a pretty good job today to be able to afford rent, childcare, utilities and still be able to feed your child. So to be told that the child care that I chose would be covered for a year was a huge relief to say the least.

Well, away I went to find my job with the confidence that my aunt, who I could afford to pay, was providing my child with great child care. I got a job and I must say I lucked into a very good one working in the field that I had worked before. The first month, everything went well. The second month, I got part of an assistance cheque but no child care cheque. I had to call and it was then sent out. The same thing happened the third month. When I called this time I found out that my case worker was no longer with the Department, and that I had not yet been assigned a new one. What fun! I finally got a hold of a worker who was willing to help me. She changed the system so that they automatically sent me a child care cheque every month. Finally some progress.

In November I was told that because I had moved my file was to be transferred (which is what I expected). Then I was contacted by the office I used to deal with and told that they had once again misplaced my lease. I sent it again. The very next day I got a letter

saying that my file was indeed transferred and that I was to contact my new worker to avoid a delay in receiving my cheque. I no longer had my aunt doing child care so I really didn't want any delays in my cheque. I contacted the worker the next day to be told that she was on vacation for a week. By this point I was getting a little frustrated to say the least. I realize that they are doing me a favour by giving me this money but I was jumping hoops for them to no avail.

When I finally did get a hold of my new worker I was told again that they did not have my lease now or a copy of the letter needed from my child care provider, which needless to say, they obviously had the previous months. I was also told that my case was now under review and she would contact me when a decision was made.

On the 10<sup>th</sup> of December I called the worker again. I was told that not only were they not going to provide me with child care anymore but that they considered me over-paid by them and I now owed them money on top of having to come up with the extra money for child care. They couldn't show me how I had been over-paid. You can imagine my frustration at this point. I had signed a year's lease in a place that now I may not be able to afford because the Department had assured me that I would have childcare for one year.

They afford \$550 a month for a two-bedroom apartment. That is a joke. To get an apartment in a good school district (which is what I feel my child and every child deserves) is well over \$600 a month. I was told these decisions four days before my child care was due to my provider. I had to contact the worker even though she told me she would contact me. I feel that I was put in a situation that I am stuck in on false promises.

There is no way that now I can afford to live here without the help of my boyfriend. This is not a situation that I wanted to be in. I think that it is great for a woman to get back in the workforce should she choose to. But be prepared. There is not as much help out there as is promised. I am lucky. I am happy and have a good job and a boyfriend who is there for me but not everyone is as lucky. Someone else may be in a very bad situation because of these false hopes and promises. Help is really minimal, red tape is frustrating, bureaucracy is frustrating, and promises are not kept. All the information one needs is not given.

Sincerely, \_\_\_\_\_ (name withheld)

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