

Struggling to Survive

**Women on Employment Support and
Income Assistance (ESIA) in Nova
Scotia Provide Their Priority Areas for
Policy Reform.**

Author

Rene Ross, Project Coordinator

Partners

Antigonish Women's Resource Centre
Every Woman's Centre, Sydney
Pictou County Women's Centre

Funded by

Status of Women Canada, Woman's Program

Revised: October 2006

In addition to the contributions of our respected colleagues, this report was reviewed and edited by Lucille Harper, Executive Director, Antigonish Women's Resource Centre, Louise Smith MacDonald, Executive Director, Every Woman's Centre, Sydney and Bernadette MacDonald, Executive Director, Pictou County Women's Centre.

Acknowledgements

We, the Project Coordinator and Project Partners (Antigonish Women's Resource Centre, Every Women's Centre, Sydney and Pictou County Women's Centre) would like to extend our sincerest appreciation to the 91 women who met with us to share their recommendations for change, based on their life experiences.

We would like to thank the Women's Centers and Family Resource Centers throughout Nova Scotia for hosting and organizing our focus groups. Not only did the centers help to ensure the smooth running of the groups, they also recruited participants for the project.

We would also like to thank Katherine Reed and Doreen Paris, previous site researchers with *Follow-Up to Social Assistance Reform: Making It Work for Women*. Katherine and Doreen continue to offer their expertise to this important initiative. Our appreciation is extended to Pauline Raven, a Research Associate of the Canadian Centre for Policy Alternatives in Nova Scotia, who reviewed statistical information and references to ensure this report accurately reflects the most current data available with regard to women's poverty.

It is with the financial support of the Status of Women Canada, Women's Program, that we are able to continue this important work.

A Note from the Author

In this project, I headed out to eleven communities in the province that I have called home my entire life to speak to women on income assistance. I thought I had a fair grasp of the realities of their lives and the toll that poverty has taken on them. After listening to their stories it became evident that I did not.

These women are making every attempt to survive a system that is fraught with restriction, challenge and discrimination that is well beyond the common knowledge of even the most interested observer. They have been labeled everything from lazy women to bad mothers because of their economic situation. This report is dedicated to those women who shared their experiences and stories with us. They are the most resilient women I have ever met and deserve every ounce of justice that this report could possibly send their way.

The names of the participants in this report have been changed to respect their privacy. Unless otherwise indicated, all quotes in this report are the voices of the women we met across Nova Scotia.

Contents

Acknowledgments

1.	Executive Summary.....	1
2.	Project Rationale.....	3
3.	Project Methodology.....	4
4.	Why Women?	5
5.	Disempowerment & Discrimination.....	7
6.	Priorities Areas for Policy Reform.....	10
6.1)	The Struggle to Work.....	11
6.2)	The Struggle for Food & Shelter.....	12
6.3)	The Struggle to Meet Work & Family Demands.....	16
7.	What Needs to Happen for Women to Leave Employment Support & Income Assistance.....	18
8.	Where do we go from here?	19
9.	Appendices	
	Appendix A	
	Interview Guide.....	20
	Appendix B	
	The Recommendations.....	21
	Appendix C	
	Basic Income Estimates of a Lone Parent (1 child) on ESIA.....	23

1. Executive Summary

The initiative, *Social Assistance Reform: Moving Forward a Woman Positive Public Policy Agenda* builds upon the work of two previous initiatives, *Social Assistance Reform: Is It Working for Women?* and *Follow-Up to Social Assistance Reform: Making it Work for Women!* These projects made a number of important recommendations that were identified by women living in poverty as critical to improving their lives and the well being of their families. Based on the priorities of women on Employment Support and Income Assistance in Nova Scotia (ESIA) the *Moving Forward* initiative will develop recommendations for policy reform with women impacted by the policies and women's equality seeking organizations.

To further our analysis of women's experience with the Employment Support and Income Assistance Program in Nova Scotia, the Project Coordinator traveled to eleven regions throughout the province and met with 91 women who have extensive experience with this program. The priority areas that women saw as the most immediate to improving their lives are outlined in this report and confirm the desire of women to gain meaningful employment, provide for their families, and live a life independent of the Employment Support and Income Assistance Program.

Current income assistance rates in Nova Scotia hold women and their families well below the poverty line. The accounts of women who have experience with the ESIA program reveal the inadequacies of provincial allowance rates. All of the women we met are juggling their finances. They are struggling to pay the rent and provide the nutritious and healthy meals they know their children need. They are struggling to find meaningful and adequately paid employment. They are struggling to meet both family and work demands. We met women who fear their children are at risk of being apprehended because mothers are struggling to pay utilities and are having difficulty keeping the house warm enough to be livable. We met women who struggle with their health, as poverty creates emotional, psychological and physical stressors.

Women on income assistance face intensively the anti-poor bias that remains entrenched in our society. They lack economic, social and political power. The disempowerment of women on income assistance is further deepened and entrenched by factors such as their race, colour, age, ethnicity, language, ancestry, sexual orientation, religion, socio-economic class, ability, culture, geographic location, and status as a migrant, indigenous person, or refugee.¹ We have heard numerous accounts of the discrimination against, and disempowerment of, women on income assistance.

Every woman we met is striving towards self-sufficiency and many agree with the Department of Community Services that meaningful employment will greatly contribute to this goal. Yet, many women find that the ESIA policies are actually hampering their

¹ AWID. *Intersectionality: A Tool for Gender and Economic Justice*. Women's Rights and Economic Change. No. 9. August 2004.

efforts. Barriers to employment, such as the lack of affordable and accessible licensed child care in Nova Scotia, and the struggle to meet work and family demands as a single parent can be overwhelming.

Policies that limit women's education and retraining options and push them into low-paying entry-level jobs and/or into work in non-family centered environments perpetuate their dependence upon income assistance. There is no light at the end of the tunnel for women who leave income assistance to join the ranks of the working poor. When women gain employment under the Employment Supports Program umbrella, 70 percent of their wages are deducted. As we heard from a number of participants, this deduction in earnings further restricts access to transportation and child care, while creating a formula for income assistance reliance.

Governments must create policies that address the root causes of poverty while addressing the immediate impact that living in poverty presents. A critical need exists to reform the policies of the current system to adequately address and lift the barriers facing women on income assistance. Effective policy alternatives must be developed that will loosen the devastating grip that poverty holds on thousands of women and children in Nova Scotia.

Given the multitude of challenges women on income assistance experience, and how these challenges intersect, most of the women we met expressed difficulty with prioritizing specific areas for policy reform. For instance, in order for women to gain employment or even begin a job search, the barriers to transportation and adequate child care must be addressed. Therefore, it must be noted that although three policy areas were identified as clear priorities, participants noted that all of the recommendations put forward by our previous projects were critical needs that, once addressed, would greatly improve their economic and social situations.

The women we spoke to believe that addressing and reforming the following policy areas will help to loosen the grip of poverty, and result in more self sufficient and healthier families:

- Currently, the employment income of recipients of the Employment Support and Income Assistance Program is deducted at the rate of 70 cents for every dollar earned. Allowing women to keep more of their earnings will help to secure their transition into employment and this area must be addressed.
- Current personal allowances and shelter allowances are inadequate and must be raised to reflect the real needs of women and their families.
- Current Employment Support and Income Assistance policies force women to enter into job searches or employment when their child turns one year of age. This policy must be changed to better reflect the struggles of women on income assistance to balance work and family demands.

2. Project Rationale

In 1995, the Federal Government of Canada eliminated the Canada Assistance Plan. This policy change contributed to the demise of the social welfare state in Canada and proved detrimental to those most vulnerable to poverty and most reliant on the social safety net - women.

The Canada Assistance Plan provided funding to the provinces to assist persons in need and it encouraged the development and expansion of both government and community-based social welfare services. With the elimination of CAP, also went the standards and conditions that protected people living in poverty. This included the right not to have to work for welfare and the right to an economic entitlement that met basic requirements.

The Canada Assistance Plan was replaced with the newly created Canada Health and Social Transfer (CHST). This block funding provides a lump sum to each of the provinces and territories for health care, post-secondary education and social (income) assistance. The creation of the CHST was accompanied by seven billion dollars in social spending cuts that resulted in the elimination of key social programs. The CHST has been credited for social assistance cuts and reforms in British Columbia, Alberta, Saskatchewan, Ontario, Quebec, Prince Edward Island, and Nova Scotia.² In the absence of attendant standards and conditions, the provinces and territories are now free to spend the funding where and as they see fit.

In 2001, the Department of Community Services replaced the Family Benefits Act and the Municipal Social Assistance Act with a standardized single tiered policy known as Employment Support and Income Assistance (ESIA). The focus of the new policy was a more stringent welfare to work mandate with a concentrated focus on 'self sufficiency.' The Minister of Community Services, who spearheaded the new program, affirmed the new direction of the government in a press release:

"We have to build a system that doesn't create dependency. We have to encourage and support people to move into the labour force and remain there."³

In response to this new policy and its anticipated effects on women, the Antigonish Women's Resource Centre, Pictou County Women's Centre, and Every Woman's Centre, Sydney, partnered on key initiatives, funded by the Women's Program, Status of Women Canada. The first two projects, *Social Assistance Reform in Nova Scotia: Is it Working for Women? (May-November 2002)* and *Follow-Up to Social Assistance Reform: Making it Work for Women (October 2003-April 2004)* assessed the impacts of the new Employment Support and Income Assistance program on women. Through in-depth participatory research with women in previous or current receipt of income assistance, it

² Swanson, Jean. Poor-Bashing: The Politics of Exclusion. Between the Lines, Toronto, Canada: 2001.

³ Province of Nova Scotia, *New Income Assistance System for Nova Scotia*. Department of Community Services Press Release. June 12, 2000. Accessed November 14, 2005 at <http://www.gov.ns.ca/news/>

became clear that the Employment Support and Income Assistance program is failing to adequately provide for women's economic security and self-sufficiency.

Through the initial projects, women living on the front-lines of poverty made a number of important recommendations for the improvement of social assistance policy and its delivery. For this initiative, the recommendations of the first two projects were reviewed and prioritized into specific policy areas by 91 women from across Nova Scotia who have experienced the ESIA program.

During the 'Moving Forward on Social Assistance Reform: A Working Session' held in May 2006, three policy recommendations, based on the struggles outlined in this report, were carefully crafted in collaboration with women who are directly impacted by the policies. These recommendations will be released as a follow-up to this report.

Our intent, through the *Moving Forward Initiative* is to work with economically disadvantaged women as they inform and influence social assistance policy in Nova Scotia. By informing and amplifying the voices of women and presenting their issues to decision makers in government, we hope that women's economic security and well being will be improved.

3. Project Methodology

To gain an in-depth analysis of women's experience with the Employment Support and Income Assistance Program in Nova Scotia, the Project Coordinator traveled to eleven regions throughout the province. Community Dialogues were held in Amherst, Antigonish, Bridgewater, Cornwallis Park, Dartmouth, Halifax, New Glasgow, Sheet Harbour, Sydney, Truro, and Yarmouth. Our travels enabled us to document the experiences of women from varied backgrounds and circumstances, and in different geographic locations.

The women's centres and family resource centres that hosted the community dialogue sessions were responsible for participant recruitment. The only criterion for participants was to be a woman in former or current receipt of Nova Scotia's Employment Support and Income Assistance Program.

Each session lasted approximately two hours. The first hour of each session was dedicated to prioritizing 15 recommendations outlined in the reports *Social Assistance Reform in Nova Scotia: Is it Working for Women?* and *Follow-Up to Social Assistance Reform: Making it Work for Women!* An exercise was used where each recommendation was written on flip chart paper and posted around the room. The recommendations were divided into four categories and outlined accordingly under each. These categories were:

1. Inadequate Rates and Gaps in Assistance
2. Employment Supports
3. Sources of Other Income
4. Education

Participants were then provided with 'Post-it Notes' to place a "vote" on their top two priority recommendations under each area, (i.e., each participant was able to vote for a total of 8 recommendations). It is important to note that every participant who voted placed great thought and consideration into selecting their priorities for change. The second hour of the session was dedicated to a dialogue about the recommendations, and other areas that were not necessarily addressed by the recommendations. This dialogue was structured through the use of a guide (see Appendix A: Interview Guide).

4. Why Women?

"Healthy women create healthy communities."

Joanne arrived at the focus group with her elderly mother, clutching a pile of documents. She sat quietly through the instructions, project overviews and voting process. It was not until the group began discussing the recommendations that Joanne broke her silence and we learned her story.

Joanne and her husband led a happy life in rural Nova Scotia and made their living working at the local mill. Last year, Joanne's husband passed away. With no income and unable to return to work due to health reasons, Joanne applied for income assistance. For what would probably become her last large purchase, she used her tax refund to pay for a headstone for her husband's grave.

What Joanne did not know is that when you are in receipt of Income Assistance in Nova Scotia, you are not allowed to keep other sources of income, including tax refunds. The amount (\$2500.00) that Joanne used to purchase the headstone is being deducted from her income assistance cheques until the money is paid off. She now receives \$20 a month in assistance, which is to cover all of her basic needs.

Flipping through detailed documents from the Department of Community Services regarding her case, Joanne began to cry. Through her tears she stated, "I am 48 years old and living with my mother. I am unable to work and will probably never have my own home again." Joanne's mother sat quietly by her side and she also began to cry silently. She did not have to say anything. We all sensed that worry for her daughter's happiness and well being now consumed her.

The other women who participated in that particular session stayed for an hour afterwards, to share their struggles and encourage Joanne not to give up hope. Many of the women repeated, "There must be something we can do." Yet, despite the best efforts of Joanne's local Women's Centre and the support of her friends and family, there will be no progress for Joanne or the thousands of Nova Scotian women on income assistance, until the policies outlined through the Employment Support and Income Assistance Act are improved.⁴ Joanne knows this, and deep down, so did all the women at the group that day.

According to the National Council of Welfare, 56,300 Nova Scotians were in receipt of income assistance at March 31, 2004⁵. At that point in time, according to the Department of Community Services, 57% of individuals in receipt of assistance were women.⁶

The factors that pull more women than men into poverty are rooted in gender bias and discrimination against women. This is illustrated through the significant earnings gap that still exists between men and women. The average annual, earnings of the average Nova Scotian woman in 2003 was 64% of the average man (\$21,300 versus \$33,100). Even when women participated in the labour force on a full year, full time basis, their average earnings were only 69% of men with the same full year, full time status (\$31,900 versus \$46,100).⁷

Among women, poverty is further deepened and entrenched by discrimination based on race and skin colour, age, ethnicity, language, ancestry, sexual orientation, religion, socio-economic class, ability, culture, geographic location, and status as a migrant, indigenous person, or refugee⁸. These factors intersect and impact women in direct and harmful ways - intensifying their vulnerability to poverty and to reliance on income assistance.

Further increasing a woman's vulnerability to poverty is her marital and parental status. Single mother led families are more likely to be living in poverty and to require income assistance than two parent or single father led families. In Canada, single mothers constitute a significant number of female social assistance recipients. A 2001 report by the Canadian Research Institute for the Advancement of Women (CRIAOW) found that 60% of single mothers in Canada relied on income assistance at some point in their lives.⁹ Moreover, they are more likely to rely on incomes substantially below the poverty line.

The low-income cut-off (LICO), or poverty line for a single parent, one child family in Halifax's Regional Municipality in 2004 was \$21,077, yet this family could receive only

⁴ Statutes of Nova Scotia. (2000). *Employment Support and Income Assistance Act*. Chapter 27. With amendments to 2004.

⁵ National Council on Welfare. (2005). *Welfare Incomes 2004*. Minister of Public Works and Government Services Canada, Ottawa.

⁶ Personal correspondence between, Department of Community Services and the author, August 2005.

⁷ Statistics Canada (2005) *Income Trends in Canada, 1980-2003*, 13F0022XCB.

⁸ AWID. *Intersectionality: A Tool for Gender and Economic Justice*. Women's Rights and Economic Change. No.9, August 2004

⁹ CRIAOW/ICREF (2005). *Women and Poverty*. Third Edition. Ottawa

\$12,515 in total government income support (provincial income assistance, child tax benefits and harmonized sales tax rebate).¹⁰ Not only is this income drastically below the LICO (i.e., the income level where most income will be spent on food, shelter and clothing), it is also \$705 – \$2,544 lower than rates of government income support to welfare families in other provinces in Atlantic Canada.¹¹

For single mothers, their primary responsibility of raising a family presents significant challenges to furthering their education and to securing gainful employment. As we heard from the many single mothers we met, inadequate policies and programs of the provincial and federal governments further compound the challenges they face. Single mothers require multiple supports to escape poverty and to live independently from income assistance programs. They require the education and skills necessary to secure living waged jobs. They require childcare and accessible transportation to help address barriers that they may face to securing and sustaining employment.

The women we met told us that a life on income assistance is fraught with depression, anxiety, despair, stress and fear. They are constantly prioritizing expenses and going without what many consider the necessities of life. They told us this affects their children as well as themselves. The majority of the mothers we met are extremely concerned about their poverty and the resulting discrimination and exclusion that their children endure. Mothers cannot afford extra-curricular activities for their children, nor can they afford the computers, books or clothing that their children see their peers accessing. Children's birthday and holiday presents must be found in an overextended budget. The Canada Child Tax Benefit, which is the only allowance provided for children from low-income families, must help out with food and shelter costs - very little is left for a child's social needs.

Addressing women's poverty requires political will along with good policy. Women can only succeed through the implementation of an income assistance policy that provides the full range of supports required to establish and secure self-sufficiency.

5. Disempowerment and Discrimination

"This system is so depressing. I cry all the time."

Following the session in Bridgewater, the participants waited outside for their rides home. One of the participant's daughters drove into the driveway where she ran over a nail on the road. It blew her tire. When she saw what had happened, she began crying and screaming at herself, and had to be consoled by her mother. A flat tire is not usually fraught with such devastation, but the

¹⁰ National Council on Welfare. (2005). *Welfare Incomes 2004*. Minister of Public Works and Government Services Canada, Ottawa.

¹¹ Ibid (author's calculations based on Table 2.1 page 29).

young woman became visibly upset and anxious. Her mother then turned, still hugging her daughter, and said to us, "This is what welfare does to my family."

It was also in Bridgewater where we met Doris, a single mother who told us about the time she had her oil tank filled. Happy that she could afford the oil that month, Doris waited for the knock on her door when the oil truck pulled in her driveway. When she went to pay him, the oil man looked at her slyly and said "An hour on me for an hour on the tank." His infrequent visits to the house and the little oil Doris purchased throughout the year set a pattern of poverty evident to the driver. So he told Doris he would eagerly accept payment in sexual favors. Doris paid him his money and closed her front door. Fearful that he would return after his shift, she called a male friend and asked him to stay over that night.

Seeing that Doris' friend arrived for the night with a packed bag, her neighbor called the Department of Community Services. The following day, department investigators were at her door. "What is your boyfriend's name? ... Has he been living here? ... What is his income?" These are some of the many questions Doris had to answer to. If she refused, she feared her assistance would be cut off.

Women have told us that they feel they are being blamed by society for their poverty. They are being judged as lazy, immoral and incompetent and are targets of suspicion for fraudulent and criminal activity. The women are hurt and shamed by these allegations and feel they constantly have to defend themselves against them. They told us that people believe that 'going out and getting a job' is the solution to their problems, that this is easy to do, and that those who do not achieve this are simply lacking the energy and motivation. Women told us that inadequate income assistance rates, an inflexible adherence to welfare to work policies, and invasive monitoring of "spouse in the house" rules both reinforce and are reinforced by such perceptions.

In particular, the single mothers we met spoke of the disturbing trend in our society to relate economic wealth with a mother's ability to parent. The misconception that women on assistance are poor parents can make women on income assistance vulnerable to anonymous calls from community members that result in assessment and intervention from child protection services.

A significant number of women also spoke of the discrimination they endure from their landlords as a direct result of them being on assistance. The majority of landlords know when they have a tenant on income assistance because it is necessary for applicants to provide DCS with rental receipts and the landlord's address and phone number, to be eligible for assistance. Participants believe that this often results in landlords knowing what the maximum shelter rates are and when tenants are in receipt of income assistance. The women felt that because of their economic status, some landlords do not make the effort to ensure that their dwellings are properly maintained. Some participants reported that they are always last on the list when critical repairs are needed. In order for them to

obtain livable and suitable housing, almost every woman we met was forced to juggle money from her personal allowance to pay the rent.

“Landlords will put you in a hole. They know what the shelter rates are. You will only get nicer places if you pay more than the shelter allowance.”

Poverty is time intensive. Women spend hours out of every day arranging transportation, walking to the grocery store, walking to child care, walking to hospital appointments and waiting for the bus if they can afford public transit. In addition, those who have never lived on income assistance may not realize how much time and effort is required on part of the recipient to retain their eligibility for assistance. Being on income assistance requires women to spend many hours reporting, providing documentation, budgeting, juggling money, and interpreting policies. This work increases significantly during an appeal process or when women must take a series of lengthy steps to defend their entitlement.

Given the expectations placed on women, the relationship between the Department of Community Services (namely the caseworkers and employment support workers) and women is one of extreme importance. A positive relationship with a caseworker can help women to feel supported to deal with the difficult and challenging situations they face. A negative relationship adds to women’s stress and builds distrust between the woman and her caseworker. Women told us that these relationships could vary greatly from worker to worker.

Participants reported that the services provided by the Department of Community Services are inconsistent and range from helpful to harmful. A number of participants reported that they liked their caseworker, and that caseworkers could be an excellent source of information and general support. Some of the women we met who now live a life independent of income assistance credited the support and services of their caseworkers and employment support workers. Unfortunately, these success stories are not the case for all women. For too many, their relationship with DCS caseworkers and or employment support workers is experienced as a lack of interest or an abuse of power.

During our session in Cape Breton, participants spoke about significant tensions between themselves and their caseworkers. Out of the eight women in attendance, two participants have had their caseworker yell at them at some point while on the system. Six of the eight women felt they had been treated disrespectfully by their caseworkers. All eight women present felt that there were supports available to them through the Employment Support and Income Assistance Program but that information about these supports was not being shared with them by their caseworkers. As one participant noted, “Different workers mean different policies.”

There is a lack of consistency among caseworkers with regards to how information is shared and how policies are interpreted. This was evident in every session throughout the province and became quite apparent when participants began discussing what they thought they were, or were not, entitled to. In one case, a participant visited her

caseworker to enquire whether or not she qualified for “special needs.” Her caseworker refused to answer her inquiry and instead responded with, “Go home and talk to your husband.”

Another woman, from Colchester County, requested additional support for Christmas of last year. Her daughter had recently had her jaw wired shut following a surgery and her mom wanted to do something special for Christmas. The caseworker did not explore additional supports for the holiday season.

“They said there was no point in providing support because my daughter would not be able to eat Christmas dinner.”

Women want to be treated respectfully and as competent decision makers able to decide what is right for themselves and their families. While they appreciate the support they receive from the Department of Community Services, they often do not feel their perspectives and life experiences are valued.

In addition, public education must be part of the strategy in which the government engages with women on income assistance, women’s equality seeking organizations, anti-poverty organizations and the broader community to challenge statements, attitudes, and actions that perpetuate biases towards people living in poverty and that result in social stigma, “poor bashing” behaviors, social exclusion and the further marginalization of our most vulnerable women and children. Identifying and combating the myths and misinformation about women and about women’s poverty are necessary steps in helping to eradicate it.

6. Priority Areas for Policy Reform

“You cannot expect someone to start off with nothing and end up with something.”

Given the multitude of challenges women on income assistance experience, and how these challenges intersect, most of the women we met expressed difficulty with prioritizing the specific recommendations for policy reform. For instance, in order for women to gain employment or even begin a job search, the barriers to transportation and adequate child care must be addressed. Therefore, it must be noted that although three areas for policy reform were clearly identified, participants noted that all of the recommendations put forward by our previous projects were critical needs that, once addressed, would greatly improve their economic and social situations.

Overall, the priority areas for policy reform that resulted from our community dialogues confirm the desire of women to gain meaningful employment, provide for their families, and live a life independent of the Employment Support and Income Assistance Program.

6.1 The Struggle to Work

“Taking your money is not much incentive to work.”

Megan recently accepted a job waiting tables at a family restaurant. This work is part of her exit strategy from income assistance. Not only does she enjoy her new job, Megan is proud and excited to be a part of the work force again. But she cannot afford to work much longer.

In the absence of a subsidized child care space, and given her unpredictable shift work schedules, she must leave her son with a private child care provider. She brought her most recent childcare bill to the session we held in Yarmouth and that bill far exceeds her total income for that month. Not only is she working for minimum wage, 70% of her income, including tips and training wages, is deducted by the Department of Community Services. Because she cannot afford her child care costs due to her low earnings, Megan fears that she will have to quit her job and remain on income assistance.

Just as the Department of Community Services wants women to work, and to ‘move towards self-sufficiency,’ so does every woman that participated in the focus group sessions. However, women are finding that current policies regarding wage exemptions actually lock them within the ESIA system. When an income assistance recipient in Nova Scotia gains employment, 70 cents of every dollar earned is deducted from their income assistance cheque. This continues until women are able to earn more than they would receive through income assistance, at which time their income assistance payment is completely eliminated.

The 70 percent deduction from earnings makes the struggle to escape income assistance much more difficult. As women move into low paying jobs, they may never earn enough income to bring them above income assistance levels. The result is that rather than reducing the number of people on income assistance, the policies are having the opposite effect and keeping women on income assistance.

It is very difficult for women to improve their lives through low-wage employment. The cost of working outweighs the benefits when women are not permitted to keep enough of the money they earn to support their families. In low-wage jobs, women are running harder to stay in the same place. Women want to work and need the extra income to better feed their families and/or to help them to ‘catch up’ on overdue payments such as power bills. Women told us that better work incentives would help pay for transportation and better quality child care, which in turn would increase their likelihood of securing and maintaining meaningful employment.

Providing improved employment incentives would help the Department of Community

Services move people closer to exiting the program. Since 2001-2002, the percentage of recipients who have secured full or part time employment has declined. As outlined in the 2003/04 Department of Community Services Accountability Report, this is related to the multiple employment barriers of ESIA clients, including child care and transportation.¹²

Along with the need to increase the amount of earnings women on income assistance are able to retain is the need to increase the provincial minimum wage. The minimum wage in Nova Scotia is currently the third lowest in Canada. Although the Nova Scotia government is raising the minimum wage to \$7.15 an hour by April 2006, a 2005 Canadian Centre for Policy Alternatives study found that the minimum wage would need to be raised to at least \$8.20 an hour in order to bring a full time permanent single worker up to the poverty line.¹³

If the Department of Community Services is to succeed in its goal of supporting women's self-sufficiency, the implementation of stronger employment supports is a key ingredient. Women on income assistance need to keep a greater portion of the income they earn if they are to get ahead.

6.2 The Struggle for Food & Shelter

"People seem to think that we have more money and benefits than we actually have."

Stacey was one of the many women we met who takes the time to help other women on income assistance, based on her own experience with the system. She is passionate about reforming the current policies and has lobbied her local politicians for improved allowances. Her passion for change is the result of a life-altering decision she felt forced to make years ago - she voluntarily placed her daughter into government care, and she was later adopted. Living on income assistance as a single parent became so untenable for Stacey that she felt she could not adequately provide for her daughter. She shared with us that she has thought of that decision everyday for a number of years, and constantly dreams of what their life would be like if she and her daughter were not pushed so far below the line. Stacey was recently reunited with her daughter, now a young woman, and they are building a strong relationship. But the anguish over her decision, and the fact that she had to make that decision at all, continues to resonate sadness.

Given the economic realities facing women on income assistance, and the risks involved when living below the poverty line, the key recommendation for an overwhelming majority of participants was the raising of personal allowance rates. This was an immediate and critical need identified in every community we visited. Although the

¹² Nova Scotia Community Services. (November 2004) DCS Annual Accountability Report, 2003/04.

¹³ Jacobs, John. (2005). *Time For A Real Raise. The Nova Scotia Minimum Wage*. Canadian Centre for Policy Alternatives Nova Scotia Office. Halifax.

government of Nova Scotia recently increased personal allowances by \$10 per month, or \$120 annually, these increases are nominal and not enough for women to adequately provide for their families. Nova Scotia's income assistance rate for single parents with one child is the second lowest in the country, after Alberta.¹⁴

A concern for all the women is that while income assistance rates remain little more than stagnant, the cost of living in Nova Scotia continues to climb. Every woman we met is struggling with the choice of which bills to pay. The problems that living in poverty creates make women's lives complex and desperate choices have to be made.

"The choices are so difficult...there's no point in having food if you don't have the electricity to cook it."

When we spoke of juggling finances and what women on assistance struggle to cover, one young single mother came to tears,

"Diapers and formula is always my biggest struggle. Luckily my baby is not on solid foods so I don't have to worry about other food for her... yet."

Throughout our sessions, all 91 participants reported that they had to 'juggle' their finances, or take money from one area to cover another. Not only is affordable housing not widely available, escalating power rates are placing great hardship on the shoulders of women and families. To survive, many of the women said they pay rent first, and out of the money left, they pay their utility bills (often just in time to avoid utilities being cut off).

One of the session participants we met shared her current dilemma of not having enough money to pay both her rent and power bill. Fearing that her heat, lights and electricity would be cut, she chose to pay her escalating power bill and only a portion of her rent. It was not long before her landlord called her caseworker. Because she did not pay the full rent payment, she was told she now risks losing her children.

"My caseworker told me that if I do not pay the rent soon they would take my children away."

While the provincial government is introducing policy changes that appear to be addressing low assistance rates, it is necessary to look at how the policy will actually affect income assistance recipients. For instance, in October 2006, the provincial government increased the Shelter Allowances rates were increased by \$15 per month for single renters and \$20 a month for households. While the raising of the shelter allowance is a positive indication of the government's willingness to recognize the inadequacy of shelter allowances for single people, it may not improve the situation in the way the

¹⁴ National Council on Welfare. (2006). 2005 Welfare Incomes and the Estimated Poverty Line by Province and household type. Minister of Public Works and Government Services Canada, Ottawa.

government intends. There is a danger that in a province with no rent control, landlords may simply raise their rents. It may be the landlords who benefit from this increase, not low-income families. Further, the policy does not apply to women living with their children.

By ensuring that allowance rates remain below actual living standards, the poverty of women is being both created and perpetuated. The consequences of such policies keep women dependent upon income assistance programs, hamper their ability to attain self-sufficiency by maintaining barriers to accessing further education and skill development programs, leave them vulnerable to having their children apprehended or to voluntarily placing their children in government care, and increase their risk of poor mental and physical health.

“I’m not eating so my children can have milk and healthy recesses.”

Christine is struggling to feed her family on a limited income assistance budget. By the time she pays her rent and utility bills, little is left for food. Her son is eating regular meals, but they are not as healthy as she knows they should be. Christine is now skipping meals to ensure that her son eats on a regular basis. She spoke to her caseworker about her dilemma. Her caseworker told her to go to the food bank. So, once a month, Christine and her son walk to the long line-up in downtown Amherst. Christine told us that when she stands in the line with her son she feels the stares of blame by passersby, while her son receives looks of pity. Once inside, she is provided with some staple goods, such as peanut butter, potatoes and canned vegetables. Christine leaves with three days worth of food though none of the items are milk or fresh produce. Due to shortages at the food bank, she cannot return to the food line for another month.

In our discussions with women, an overwhelming number stated that their biggest need now is food. They shared with us that personal allowances are so low that they fear the nutritional health and well being of their families is being compromised.

Mothers follow a similar pattern when it comes to eating - they do not eat until their children do. Not only are they unable to afford the healthy food they know their children require, mothers throughout our province are going hungry as a result of low personal allowances. This places families on income assistance in harms way and increases the anxiety and emotional imbalance of families.

The associated costs of a healthy diet were clearly illustrated in a 2004 study sponsored

by the Nova Scotia Nutrition Council and the Atlantic Health Promotion Research Centre. This study illustrates that the food allowance allocated by DCS does not come close to what is required to feed families in Nova Scotia.¹⁵ For families with children who live below the low-income cutoff, income gaps average \$583 per month.¹⁶ This severely limits their ability to cover the fundamental costs of shelter and food and forces parents to depend on food banks for survival.

Because of the income gaps for families living in poverty and a trend toward seeing food banks as a legitimate part of 'the system,' it comes as no surprise that food bank use is increasing at a rapid rate. Since 1997, food bank use in Nova Scotia has shot up 46%. According to Feed Nova Scotia, approximately 40,000 people use food assistance programs in Nova Scotia on average each month and 62% of food bank users are recipients of income assistance.¹⁷

Food Banks across Nova Scotia are under great pressure to feed families in need, and are having difficulty keeping up with demand. Dianne Swinemar, Executive Director of Feed Nova Scotia, notes that it was never the mission of Food Banks at large to handle the sustained level of food insecurity caused by low wages and low assistance incomes. The original mission of the food banks was to deal with emergency food relief, during a time of crisis.¹⁸

The women who participated in our sessions use food banks as a last resort and are embarrassed that they must do so regularly. They told us that being seen in the food bank lineup causes them to feel exposed and deeply ashamed. They want to feed their families with dignity and they question why they are not supported in doing so. The lack of attention to their situation has led some of the women to suggest that the government is deliberately keeping personal allowances at low levels because income assistance recipients can access food banks as an alternative.¹⁹

Whether or not this is the case, given the increasing demand for their services, food banks afford only minimal help and minimum nourishment to families on assistance. There are limits on the number of times women can access their food bank and on how much food they are given. In some communities such as Yarmouth, food banks are shut down all together in the summer months, while other areas of the province suffer significant food shortages, resulting in line-ups out the doors and onto the streets.

If the intention of the Nova Scotia Government is to move people off of income assistance as quickly as possible, providing minimal allowances contradicts the purpose of the Employment Support and Income Assistance Program. Simply put, while the

¹⁵ Patricia Williams. (2004). *Building Food Security in Nova Scotia*. Atlantic Health Promotion Research Centre & Nova Scotia Nutrition Council. Halifax, NS.

¹⁶ Pauline Raven & Lesley Frank. (2004). *Nova Scotia Child Poverty Report Card*. Canadian Centre for Policy Alternatives. Halifax.

¹⁷ Feed Nova Scotia. www.feednovascotia.ca

¹⁸ Correspondence between the author and Dianne Swinemar. October 5, 2005.

¹⁹ There does not exist a food allowance category on the income of social assistance recipients. Allowances for food are budgeted for in the personal allowance category.

Nova Scotia Government is providing, as it claims to do, income assistance recipients with a “basic amount of money to pay for food, rent, utilities like heat and electricity, and clothing,”²⁰ it is failing to provide an adequate amount of money for people to properly feed and shelter their families.

6.3 The Struggle to Meet Work & Family Demands

“I am their mother but I am not allowed to be a full time parent.”

Frances gave birth to a baby girl while she was on income assistance. ESIA policies state that she must find a job when her baby turns one year of age. But the constant phone calls from the Department of Community Services started long before her baby's birthday. “They began calling me when my baby was 6 months old, to remind me that I had to start work in another 6 months.” Frances was told by her caseworker to accept the first job that was offered to her, even though the only childcare she was able to find was in a non-licensed environment with someone she did not know. Not only does Frances want to be with her baby full time, she lacks the education and experience to obtain a good paying job in a family centered environment. She is at a loss for how she will balance parenting and the anticipated shift work she will be required to accept, and if she will be able to maintain employment.

Nova Scotia's policy that forces a woman to seek and attain paid employment as soon as her child turns one year old is one of the most severe in the country.²¹ In Ontario, a child can be school age before the mother is required to seek paid employment.²² In Manitoba the age limit is 6 years.²³ Nova Scotia's low child age limit devalues a mother's role, and fails to recognize the importance of childrearing in our society.

Participating in the workforce can place a lone parent in direct conflict with the responsibilities and tasks associated with parenting infant children. A child home sick from child care and specialist and doctor's appointments are examples of how a woman's paid employment will conflict with her parenting. In non-family centered work environments women are not able to afford the loss in pay, or the loss of a job, that may result from tending to family priorities. Although the goal of the vast majority of women in our focus groups was to secure adequately paid employment, they are also committed to parenting and feel the extra responsibility of being lone parents.

²⁰ Nova Scotia Department of Community Services. “Guide to ESIA: Everyone Needs Help Sometimes.”

²¹ Statutes of Nova Scotia. (2000). *Employment Support and Income Assistance Act*. Chapter 27. With amendments to 2004.

²² Manitoba Family Services and Housing. *Employment & Income Assistance Administrative Manual*. Section 6.5. <http://www.gov.mb.ca/fs/eiamanual/index.html>. Accessed September 27, 2005.

²³ Province of Ontario (1997) *Ontario Works Act*. Part III. Section 27.

The women who are ready to work told us their challenges are the lack of good job opportunities, adequate and affordable childcare, and family centered work environments. A number of women told us they are being forced into low-paying employment without options and strategies that will help them to achieve economic independence. Many of the women face significant barriers to employment and require skill development in order to secure a job that pays them enough to support their families.

Participants stated that the lack of adequate and affordable child care poses a significant challenge to obtaining employment when their children are young, especially in rural areas where a limited number of daycares exist. Some of the jobs women are taking compromise their ability to parent in the way they want. Shift work, part-time work, and casual employment make access to child care even more difficult, and sometimes impossible. Extra challenges surface if public transportation is required to travel to work and the child care provider.

One woman we met in the Annapolis Valley was only able to find a job in the next town from where she lives. Because it was on a bus route, and part of her income assistance exit strategy, she had to accept the employment position. Her daily bus ride now takes hours out of her day, and extra hours away from her and her young children. As she noted,

“I spend so much time on the bus I don’t know my kids anymore.”

Even in Dartmouth and Halifax, where there are more day care spots, a mother must put her name on a waiting list in the early stages of her pregnancy to improve her chances of attaining a spot for when her child turns one year old. Attaining a child care space in Nova Scotia is so difficult that many women are now placing their names on waiting lists before their child is conceived.²⁴ In the absence of accessible child care, women on income assistance may be forced to leave their children in the care of unlicensed child care centers, or with sitters they may not even know so they can participate in required job searches and employment.

Providing women with the right to decide how long to stay at home to raise and nurture their children and when to return to work will enhance the well being of families. Combined with the necessary supports, this policy change will smooth the transition to employment, move women more securely toward economic independence, and enable them to make strong contributions to both their family and the economy.

²⁴ Conversation between the author and Barbara Bigelow, Executive Director, Peter Green Hall Children’s Centre. October 4, 2005.

7. What Needs to Happen for Women to Leave Employment Support & Income Assistance.

“Women should be seen as breadwinners, not as lacking men who are breadwinners.”

The circumstances that bring women to income assistance are as unique as their life experiences. Single mothers, women with disabilities, and women fleeing abuse are among those requiring income assistance. Regardless of why the women we met were on income assistance, they all shared one crucial sentiment with us. They want - and need - to leave it.

We asked all participants, “Where would you like to see yourself and your family in 5 years?” The majority of participants envisioned a future for themselves and their families that was independent of income assistance. Not one of the participants wanted to remain on income assistance now or in the future. Obtaining gainful employment and/or continuing education are the shared goals of a majority of the women. They told us they do not only want to work to achieve economic well being, they also see it as a way to improve their emotional and social well being. As one participant in Sydney told us,

“Work offers more than an income. It will improve our self esteem.”

While gainful employment is the goal of many women, in order for it to happen, they require critical supports in key areas such as education, transportation and child care. These include better training and upgrading opportunities, improved employment incentives, affordable housing, and flexible child care arrangements. We met women who are unable to complete university because student loan recipients are not eligible for income assistance.²⁵ We met women who are unable to work because they cannot find adequate child care and transportation. In rural areas, the only way for many women to get to work is to own a vehicle. And we met women who fear leaving the system, as minimum wage work will leave them in poverty and the loss of Pharmacare will leave them in a more vulnerable state.

Along with the policy areas outlined in this report, participants identified necessary supports that would assist their departure from the system. Women want to be treated respectfully and as competent decision makers able to decide what is right for themselves and their families. While they appreciate the support they receive from the Department of Community Services, they often do not feel their perspectives and life experiences are valued. With respect to employment, women told us that although training and upgrading opportunities can be made available through the Department of Community Services, they are often discouraged from going into the field of their choice. One participant in Truro noted that she was given three career choices that would be supported by DCS:

²⁵ Katherine Reed. *Fairness in Education for Single Parents in Nova Scotia*. Canadian Centre for Policy Alternatives Nova Scotia Office. Halifax. December 2005.

Personal care worker, kitchen aid helper, or woodworking. None of these were of interest to her.

Women in every group saw the attainment of education as a critical area that would allow them economic independence. They understood that it is education that will provide them with a higher paying job. Notably, every session had at least one participant who wanted to volunteer in their community and help other women in similar situations, once their own struggles are overcome.

8. Where do we go from here?

"I want a better life for me and my daughter."

A woman's poverty negatively affects her health and well-being as well as that of her family. Current policies of the Nova Scotia government that prolong women's poverty are not only harming their health and well being, but are actually doing the opposite of what the government intends. Rather than supporting women to achieve self-sufficiency, social assistance policies actually lock many women into the Employment Support and Income Assistance Program.

The women we spoke to believe that not only will addressing the policy areas identified in this report result in more self-sufficient families, they will also result in healthier families. Reducing women's poverty and increasing women's employability will have a far reaching affect, including the reduction of use of our health care system and even the ESIA program. Not only would families eat healthier, the responsibility to feed families could be lifted from our over-stretched charities and food banks. Women would be able to enter the workforce through sustaining employment, while their children prosper in affordable and licensed child care centers.

The Department of Community Services needs to continue to work with the community to improve its policies in order to achieve its objectives. Program restructuring that meets the needs of the women who lent their voices to this report can only be achieved through the provincial government working together with women living in poverty as well as with women's equality seeking organizations, anti-poverty organizations, and the broader community. Women who live the realities of poverty must remain at the forefront of policy recommendation practices, as they are the true experts on both the positive as well as the negative consequences of income assistance policies.

By ensuring that women's voices are heard, it is possible to make the changes necessary to restore the livelihood - and hope - of the thousands of women who are struggling to provide for their families, participate fully in their communities, and to simply survive.

Appendices

APPENDIX A

INTERVIEW GUIDE

Note: These questions guided the dialogue portion of each session conducted throughout the province. They were asked after women had an opportunity to review the recommendations from the previous project reports.

1. Did you have difficulty naming just one or a few areas of concern? Do you think we should focus on the implementation of one recommendation or a group of recommendations?
2. What are your family's real needs now?
3. Do you find yourself taking money from other areas to supplement your needs? If so, what areas do you find yourself struggling to cover? Which area suffers the most?
4. If you could keep your other sources of income would this make a significant impact? In what way?
5. Where would you like to see yourself and your family five years from now? What needs to happen for this goal to be achieved?
6. What do you think needs to happen for more women to move off of Income Assistance?
7. Do you have any recommendations for change that were not included in the voting process?
8. A general discussion of Community Services, access to information, and caseworker /employment support worker relationships.

APPENDIX B

THE RECOMMENDATIONS

*Note: These are the recommendations, which were voted on by session participants throughout the province. These recommendations were originally formulated by women in current or former receipt of income assistance, and are derived from our previous reports, **Social Assistance Reform in Nova Scotia: Is It Working for Women?** and **Follow-Up to Social Assistance Reform: Making it Work for Women!** Not all recommendations in these reports appear here, as some recommendations are either no longer applicable or have been previously implemented.*

ACCESS TO EDUCATION

- Allow women with dependent children to continue their eligibility for income assistance when they are receiving student loans too cover the cost of tuition and books so they are able to study in university or community college.
- Those students with dependants who cannot find work, and who without a student loan would be eligible for income assistance, be allowed to receive Employment Support and Income Assistance during June, July and August if they are returning to school in the fall.

EMPLOYMENT SUPPORTS

- 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 labor force and treat this as a legitimate reason for temporarily excusing a woman from participating in employment related activities.
- 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.
- That the transportation allowance be provided to recipients in a fair, timely and respectful way.
- Increase the special needs transportation limit to an amount that would cover the actual cost of transportation in all areas of the province.

INADEQUATE RATES OF ASSISTANCE

- Reinstating personal allowances for children so that Canada Child Tax Benefits can allow children on income assistance to function and participate in their communities in the same ways as their peers.
- Increase the childcare allowance to an amount that meets women's actual costs. It must be taken into consideration that women in rural areas face very different childcare options and limitations than do women living in towns and cities.
- Increase the income assistance allowance allocated for food in accordance with the food costing research compiled by the Nova Scotia Nutrition Council and the Atlantic Centre for Health Policy Research.
- Increase the income 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 income assistance shelter allowances.
- 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.
- Provide an allowance for basic regular transportation. This would not reduce the special needs allowance for medical transportation and travel to work, education and training.

TREATMENT OF INCOME FROM OTHER SOURCES

- Allow income assistance clients to keep their entire income tax refunds without suffering any loss of income assistance benefits.
- Discontinue the practice of deducting income from scholarships and bursaries from income assistance benefits.
- That the wage exemption under the previous Family Benefits program be maintained so that people do not lose wages from their first dollar earned. As well, support for child care and transportation would remain in place.

APPENDIX C

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

ESIA Allowances	2005-06 Amounts	2006-2007 Estimates	Effective
Personal Allowance	\$190	\$200	October 2006
Shelter Allowance	\$550	\$570	October 2006
Canada Child Tax Benefits			
Basic Amount	\$122.58	\$125.33	July 2006
National Child Benefit Supplement	\$143.50	\$162.08	July 2006
Nova Scotia Child Benefit	\$37.08	\$37.08	July 2006
Other Government Transfers			
Universal Child Care Allowance	n/a	\$100.00	July 2006
GST/HST*	\$11.95	\$12.20	July 2006
Total Income			
Monthly Income	\$1,055.11	\$1,206.69	
Annual Income	\$12,661.32	\$14,480.28	

GST.HST payments are made on a quarterly basis.

Poverty Lines (or Low Income Cut-Offs)

Area	Poverty Lines	Difference: 2006/07
Halifax	\$22,276.00	- \$7,795.72
Rural Nova Scotia	\$ 17,807.00	- \$3,326.72

Source: Prepared by the Canadian Council on Social Development using *Low income cut-offs for 2005 and low income measures for 2004*. Released June 2006 at www.ccsd.ca

Summary: Lone Parents on ESIA in Nova Scotia will see an increase in their basic incomes compared to 2005-06 numbers. In 2005 the monthly income of a lone parent on ESIA in Nova Scotia was \$1,055.11 (\$12,661.32 annually). For 2006/07 there is an overall increase of \$151.58 per month.

Despite the increases, lone parents on ESIA in Nova Scotia will remain \$7,795.72 below the poverty line in Halifax and \$3,326.72 below the poverty line in rural Nova Scotia.

