

# End It Now

The 2015 Report Card on Child  
and Family Poverty in Nova Scotia

Lesley Frank





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# Introduction

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

—*House of Commons, November 24, 1989*

IT HAS BEEN 26 years since the resolution to end child poverty by the year 2000 was passed unanimously in the Canadian House of Commons. As last year's report card stated, this passage of time represents a whole generation of Nova Scotian children waiting for that promise to be kept. The data presented in this report card shows that we are sadly still waiting. I have been inspired over the last year by efforts on many fronts to raise awareness about family poverty. Last year's Nova Scotia Child and Family Poverty Report Card was downloaded more times than ever before. Public talks on the issue were requested from non-profit organizations, schools, politicians, business groups, and churches. Communities concerned about the alarming high rate of child poverty took hold of the issue — feeling that as citizens we cannot wait any longer. Groups have worked to raise public awareness, have fed people, paid for furnace oil, and they have lobbied governments for action. Citizens have demonstrated that they are aware that the outcomes of child poverty are not just felt within individual lives, but are felt by society as a whole through negative social and health outcomes that have eventual economic impacts. But as citizens of Nova Scotia we cannot turn the tide

of high poverty rates solely through charity efforts. In the words of Nelson Mandela, “overcoming poverty is not a gesture of charity. It is an act of justice. It is the protection of a fundamental human right, the right to dignity and a decent life.”<sup>1</sup> We need the help of all levels of government to provide the policy interventions necessary to address systematic poverty. We have waited long enough. The One Nova Scotia Coalition recently announced a 10 year action plan for the Nova Scotia economy. It states, “If we want to change our province’s future, our children need to have a strong start. Providing a solid foundation to help prepare children for success is an economic investment that, over time, will make our province better for all.”<sup>2</sup> The time to invest in children and families is now. This not only makes economic sense — it is the just and right thing to do.

# Background: What Does the Child Poverty Rate Mean?

IN CANADA THERE are three widely used measures to track poverty statistics: the Low Income Measure, the Low Income Cut-Off, and the Market Basket Measure. Canadian governments use different measures with no one official measure of poverty being used by all. For the purposes of the current report card, the After-Tax Low Income Measure (AT-LIM) for children under the age of 18 is used to calculate the child poverty rate. The AT-LIM is a relative measure of poverty that determines poverty thresholds set at 50% of the median Canadian income. After taking taxes and benefits into account and adjusting for family size and composition, those with incomes below this threshold adjusted for household size are considered low-income. The AT-LIM is the most recognized measure of poverty internationally. It is used by UNICEF, the Organization for Economic Cooperation and Development, and the European Union. UNICEF explains this poverty rate as follows: “it shows the proportion of children who are to some significant extent excluded from the advantages and opportunities which most children in that particular society would consider normal.”<sup>3</sup> Most of the poverty statistics in this report, therefore, are based on this low-income measure for 2013 (the most recent year for which data is available), unless otherwise noted.

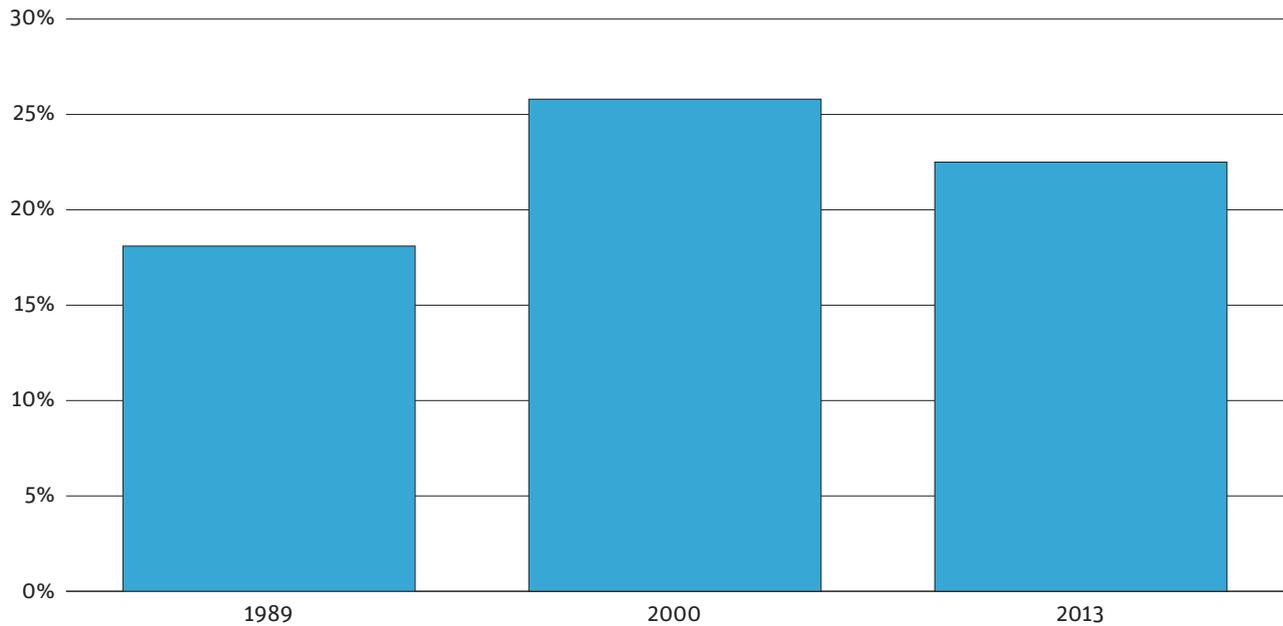
Statistics can tell us how many children in Nova Scotia are living in low income circumstances, how this has changed over time (or not), and which families are the most vulnerable to low-income based on available data, but they do not provide insight into how poverty is actually experienced by families. It is also important, therefore, that child poverty be considered within the context of family poverty because poor children have mothers and/or fathers living in the same circumstances. Additionally, child poverty is linked to issues more likely to be experienced by women such as low waged and precarious work and sole parenting.<sup>4</sup> Furthermore, child and family poverty is only one aspect, albeit an important one, of a broader story of poverty in Nova Scotia – a story that includes people with disabilities, seniors, students, First Nations, African Nova Scotians, single people, and people that are generally un- or under-represented by statistics, but found disproportionately among the poor.

# The Record 1989–2013: Child Poverty Has Increased

*FIGURE 1 SHOWS* child poverty rates in Nova Scotia for three key years: 1989 – the year the promise was made; 2000 – the goal year for eradication of child poverty; and 2013 – the year for which we have the most recent statistics. In 1989, the child poverty rate was 18.1 % (41, 910 children). By the year 2000, despite the promise of child poverty eradication, the child poverty rate rose by 42.5%, when as many as 1 in 4 (25.8%) Nova Scotian children were living in poverty (53, 920 children). In 2013, 22.5% of Nova Scotian children were living in families with incomes below the AT-LIM. **This means that 37,650 children or more than 1 in 5 children in Nova Scotia were living in poverty in 2013.** Comparing the child poverty rate in the year 2000 to the rate in 2013, we see a 13.9% decrease. However, the percentage of children living in low-income circumstances in 2013 is still **24.3% higher than it was in 1989 – when the promise to eradicate child poverty was made.**

*Figure 2* uses the AT-LIM to record the overall increase or decrease in child poverty rates between 1989 and 2013 in each province and in Canada as a whole. In 1989 Nova Scotia had the fifth-highest child poverty rate. By 2013, with the **third-highest provincial child poverty rate**, and the **highest rate in Atlantic Canada**, we had lost ground relative to other provinces. Indeed, between 1989 and 2013, child poverty rates decreased in only two

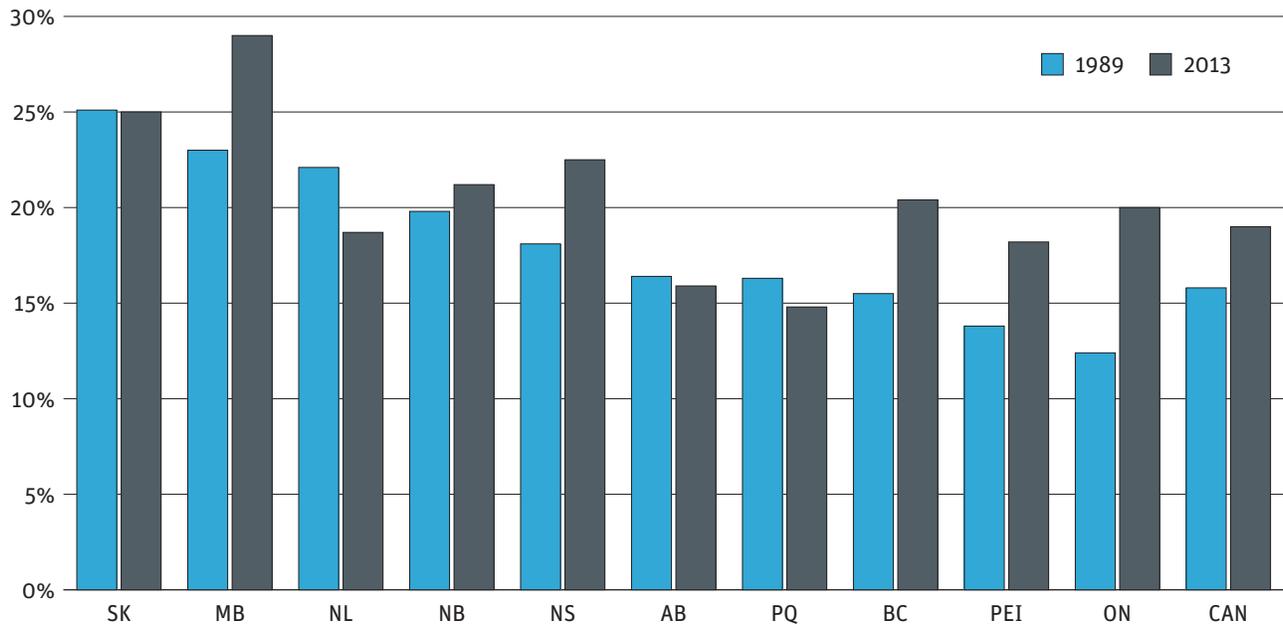
**FIGURE 1** Child Poverty Rate (AT-LIM), Nova Scotia, 1989, 2000, 2013



Prepared Using Statistics Canada CANSIM Table 111-0015, 2013

provinces (Newfoundland and Labrador and Quebec), the rate in Alberta stayed the same, and rates increased in six provinces (Ontario, Prince Edward Island, Manitoba, Nova Scotia, New Brunswick, and Saskatchewan). The net result for Canada was an overall percentage *increase* of 20.3 (from 15.8 % in 1989 to 19 % in 2013).

**FIGURE 2** Child Poverty Rates, By Province, (AT-LIM), 1989 and 2013



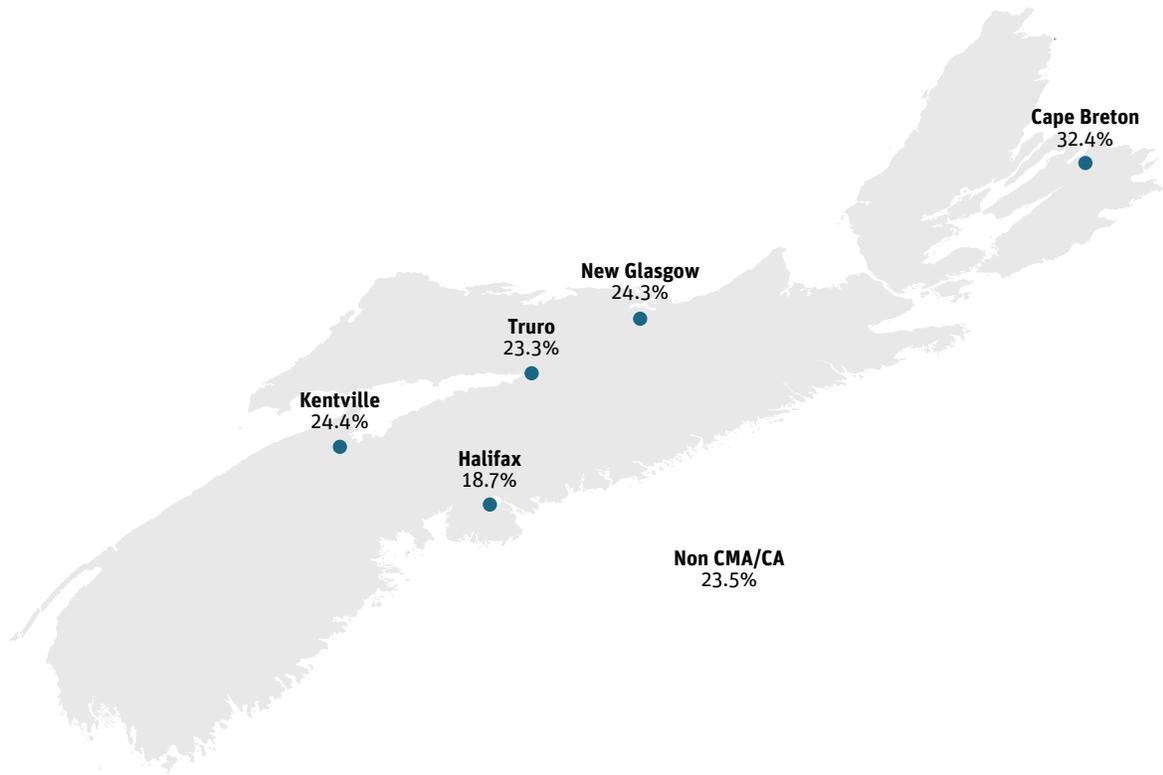
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# Child Poverty Rates Within Nova Scotia by Census Area and Federal Electoral District

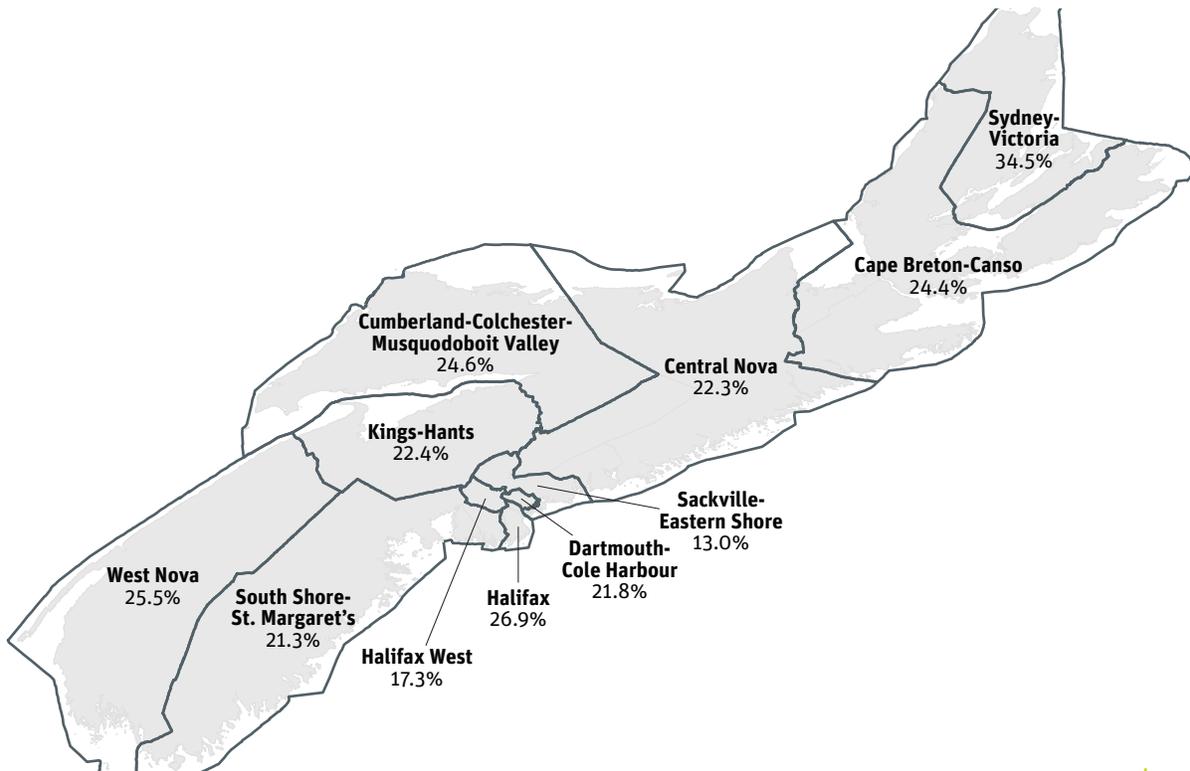
*FIGURE 3 AND Figure 4* illustrate that within Nova Scotia, the child poverty rate varies depending on where families live. *Figure 3* shows the differences based on Statistics Canada's census defined geographic areas and shows that the lowest rate is in the Census Metropolitan Area of Halifax (18.7%). The child poverty rates are highest in the Cape Breton Census Area where astonishingly, 1 in 3 children (32.4%) are living below the After-Tax (LIM). Rates in Kentville (24.4%), New Glasgow (24.3%), Non-CMAS/CAS (23.5%)<sup>5</sup>, and Truro (23.3%) where approximately 1 in 4 children are living in low-income circumstances were also higher than the provincial average.

With a new federal government just elected in Ottawa, viewing child poverty rates by Federal Electoral District is especially important as it provides a baseline giving constituents data by which to hold this government to account. Nova Scotia child poverty data by the eleven Federal Electoral Districts shows that the Sydney-Victoria riding has the highest rates of child poverty (34.5%) followed next by the Halifax riding (26.9%). Federal ridings with the lowest child poverty rate are located outside the urban core of Halifax but still within the Halifax Regional Municipality, namely Sackville-Eastern Shore (13%) and Halifax West (17.3%).

**FIGURE 3** Child Poverty Rate by Census Area



**FIGURE 4** Child Poverty Rate by Federal Electoral District



# The Most Vulnerable

THE 2006 CANADIAN Census allowed for comparison of child poverty rates for identified groups. Based on this data we know that children of aboriginal identity, racialized children, children with disabilities, and immigrant children reported as much as three-fold higher poverty rates within these group than children as a whole.<sup>6</sup> Unfortunately, there are no more recent census data to report on due to the discontinuation of the mandatory Long Form Census in 2010.<sup>7</sup> The Mandatory Long-Form Census was replaced by the National Household Survey in 2011. Statistics Canada cautions that the 2011 NHS data is not comparable with previous census data because participation in the survey was voluntary, making the results “subject to potentially higher non-response error” than 2006’s Mandatory Long-Form Census.

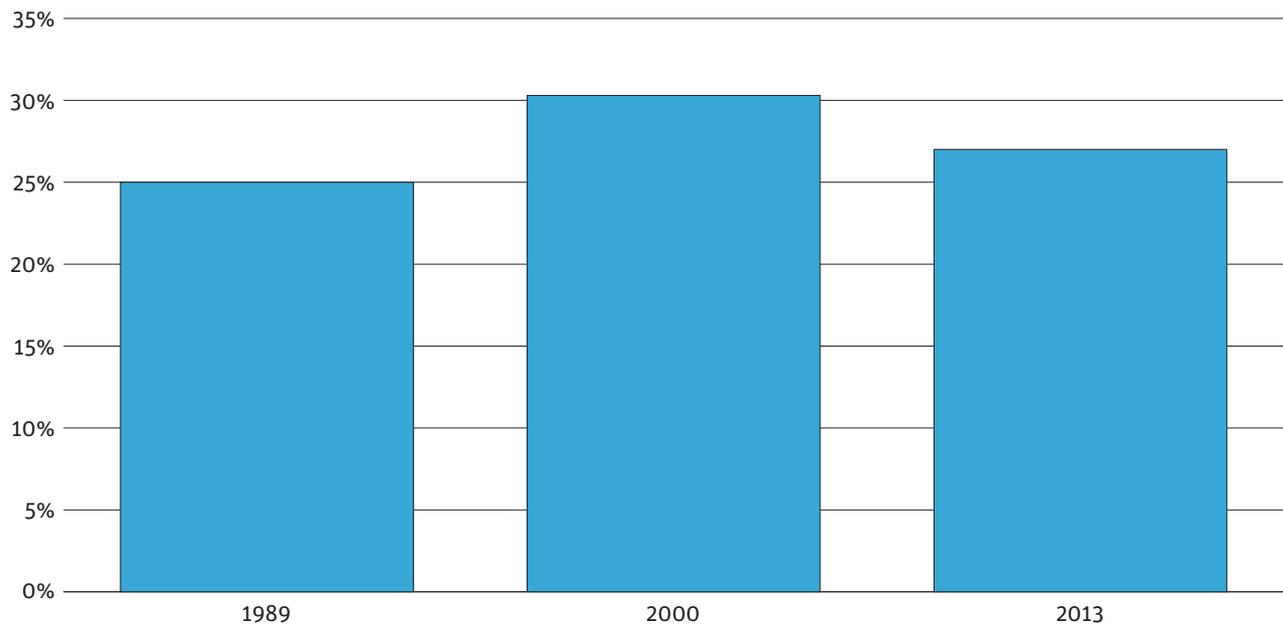
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## Young Children

*Figure 5* shows the child poverty rate for children under six in 1989, 2000, and 2013. It demonstrates that poverty rates for younger Nova Scotian children were higher in all three year than they were for all children under 18 (see *Figure 1*). In 2013, for children under 6 in Nova Scotia, the child poverty rate was 27%, close to one in three young children, compared to 22.5% of all children.

Shockingly, **young children in the Cape Breton Census Area had a poverty rate of 42.7%**. The poverty rates for young children in the New Glas-

**FIGURE 5** Child Poverty Rate for Children Under 6 (AT-LIM), Nova Scotia 1989, 2000, and 2013



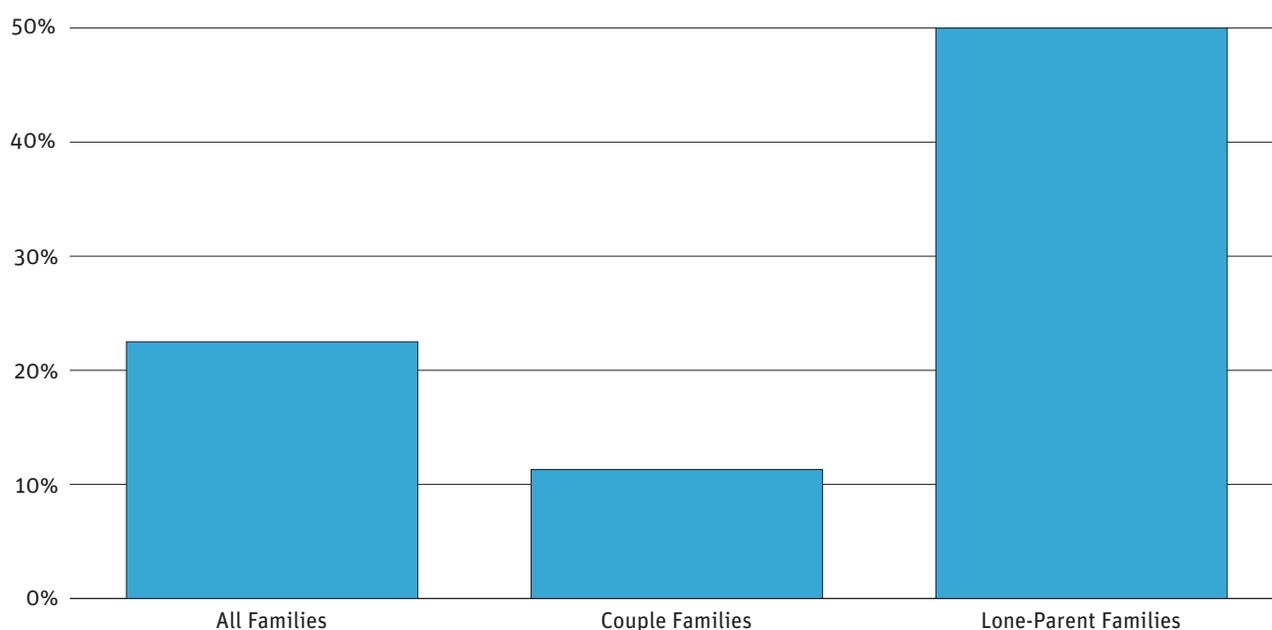
Source: Statistic Canada, Income Statistics Division, T1 Family File, 1989, 2000, and 2013, Reference 14047<sup>8</sup>

gow Census area was 31.1%, followed by 28.9% in Non-CMA/Census Areas, 28.7% in the Truro Census Area, and 28.1% in the Kentville Census Area.

## Lone Parent Families

Figure 6 shows that children living in lone-parent families experience a much greater likelihood of living in poverty than children living in couple families. In 2013, **half** (50 %) of the children living in lone parent families in Nova Scotia lived below the AT-LIM (24, 240 children) compared with 11.3% of children living in couple families (13, 410 children). While there is no publically available data on the difference between poverty rates within female and male-headed families for 2013, we do know that there have consistently been higher rates in female-headed families. For example, in 2011, 45% of people living in female-headed lone parents families were living in low-income circumstances compared to 23.7% of persons living in male-head lone parent families.<sup>9</sup>

**FIGURE 6** Child Poverty Rate (AT-LIM) by Family Type, Nova Scotia, 2013



Prepared using Statistics Canada CANSIM Table 111-0015, 2013

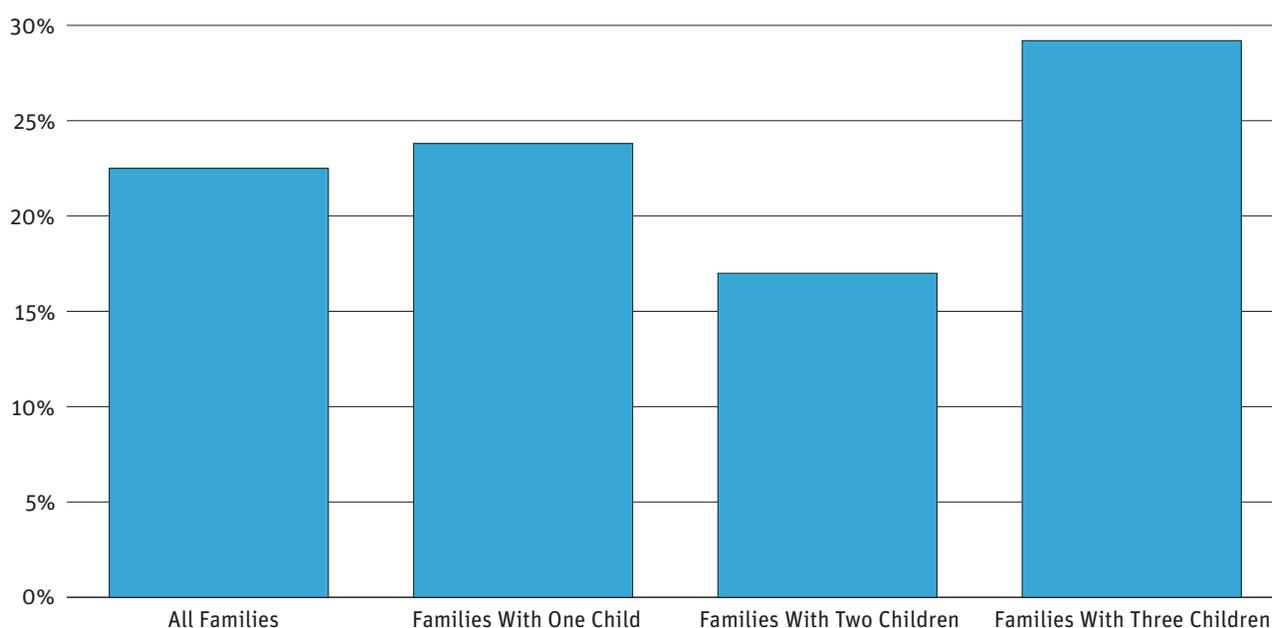
## Larger Families

Nova Scotia children living in larger families also have higher rates of poverty. *Figure 7* shows that the poverty rate for children in families with three or more children was 29.2% in 2013; this is 22.7 % more than the rate for families with only one child, and 71.8 % more than families with two children.

## Depth of Poverty

The child poverty rate measures the percentage of children that are living in families that have incomes below the Low Income Measure-After Tax. However, **many poor families actually live far below this poverty measure.** According to 2013 taxfiler data, the median total after-tax income for poor families with children in Nova Scotia was significantly below the AT-LIM for both couple and lone-parent families of different family size. *Figure 8* shows that low-income couple families with one child had a median income of \$29,531 per year, leaving them \$9,091 below this poverty line for this family size. Even greater depths of poverty were seen in other family types. Lone parent low-income families with one child experienced a depth of poverty of \$9,339

**FIGURE 7** Child Poverty Rate (AT-LIM) by Family Size, Nova Scotia, 2013

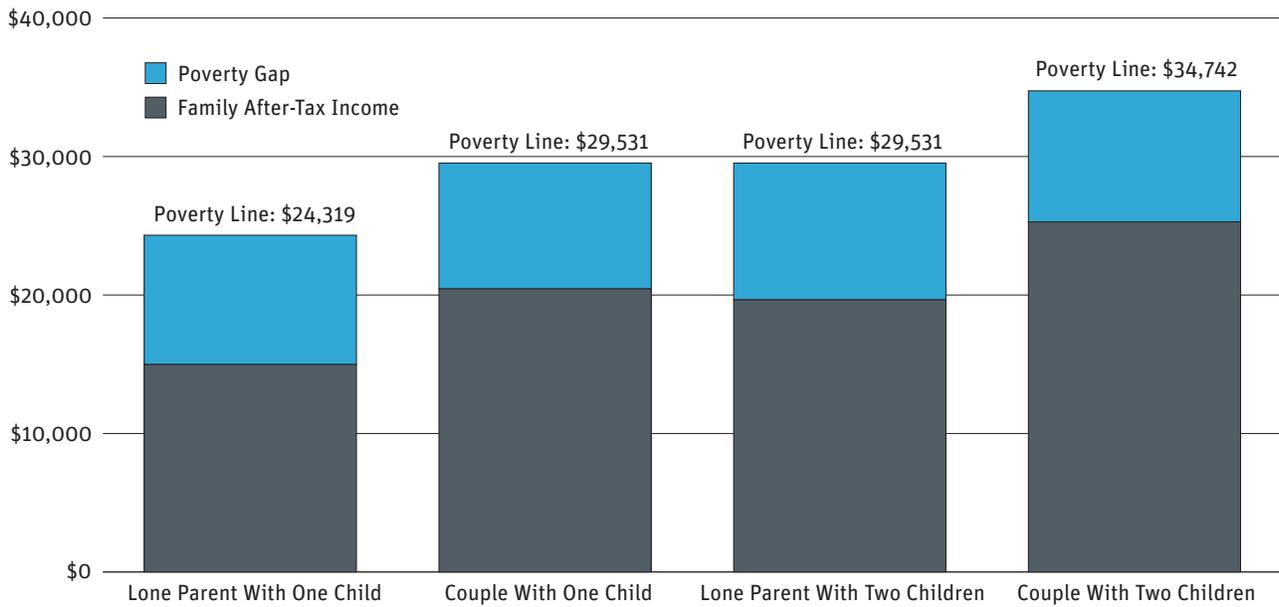


per year; low-income lone parent families with two children were living \$9,881 per year below the LIM-AT measure of poverty; and low-income couple families with two children had a depth of poverty of \$9,462 per year. Children living in low-income lone parent families in Nova Scotia experience much higher poverty rates than low-income couple families (see *Figure 7*), and as *Figure 8* shows, greater depths of poverty as well. It is important to note that women head 83.2% of lone parent families.<sup>10</sup> Thus child poverty is intricately linked to the dynamics of women's poverty.

### **Families Who Depend on Welfare for Household Income**

Children in families that depend on welfare are particularly vulnerable to poverty. The Caledon Institute of Social Policy reports welfare incomes in Canadian provinces annually.<sup>11</sup> Welfare incomes include income assistance payments, federal and provincial child tax credits, and goods and service tax credit payments. *Figure 8* illustrates that total welfare incomes in Nova Scotia have remained flat since 1989 (in constant 2013 dollars). In 2013, welfare incomes for lone parent families with one child were actually \$772 per

**FIGURE 8** Depth of Low Income by Family Type, Nova Scotia

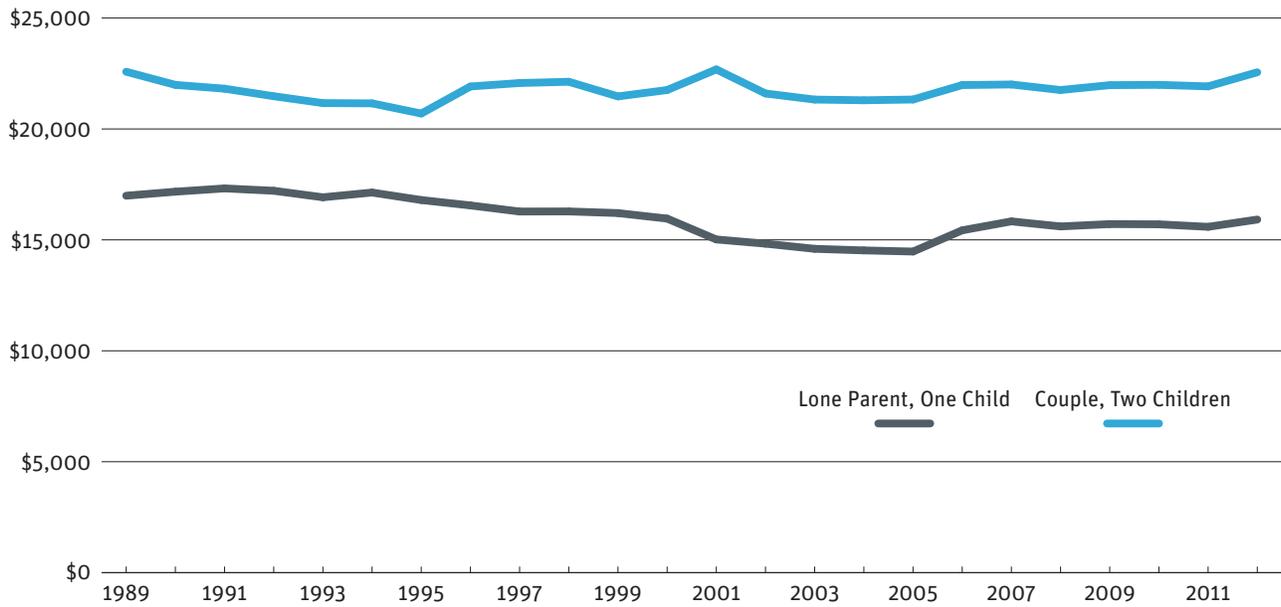


annum lower than in 1989 when adjusted for inflation (in constant dollars)<sup>12</sup>. Looking across 1989–2013 the average welfare income was only \$16,011 per year. For a couple with two children, the average welfare income across the years from 1989 to 2013 was \$21,829. For this family type, incomes were only \$535 per year higher in 2013 than in 1989.

## The Effect of Government Transfers in Lowering the Child Poverty Rate

Figure 10 demonstrates that government transfer payments can reduce the rate of child poverty. Transfer payments are delivered by both the federal and provincial governments and in Nova Scotia include both children's benefits and benefits to other family members (federal and provincial Child Tax Credits, the Goods and Services Tax credit, Employment Insurance, Income Assistance, and the Affordable Living Tax Credit). The difference between the bars in each year shows the level of poverty reduction as a result of transfer payments to Nova Scotian families. In 2013, we saw a 31.6% decrease in child poverty due to government transfers resulting in 17,420 children being lifted out of poverty. However the poverty reduction power

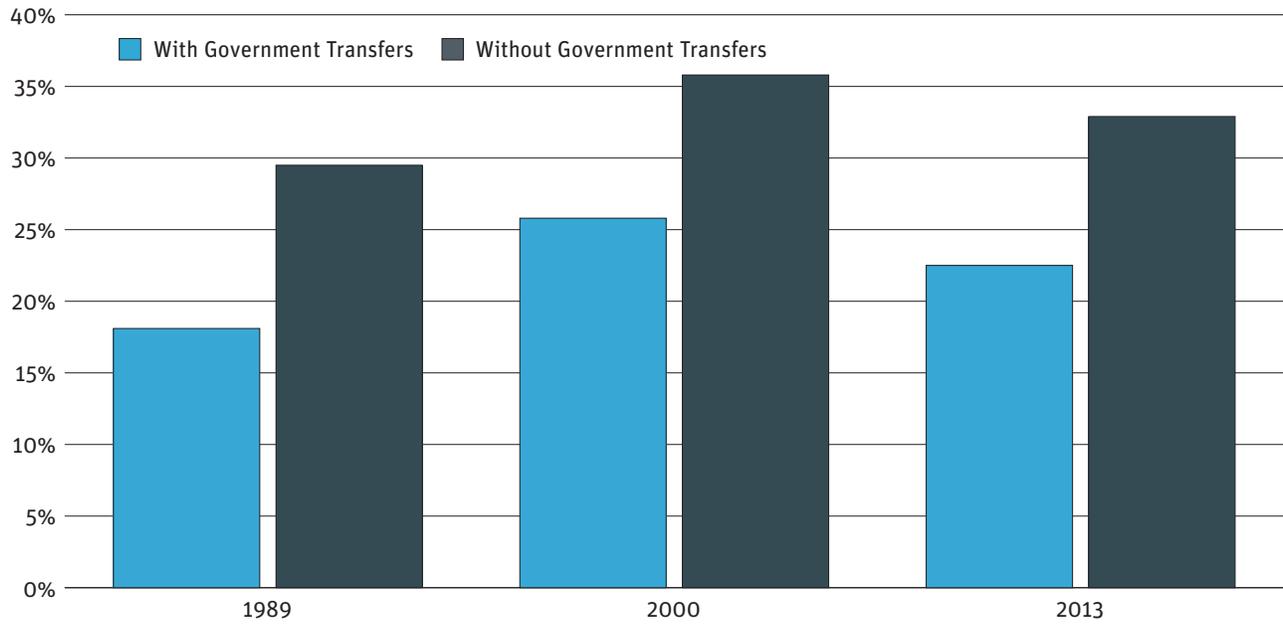
**FIGURE 9** Total Annual Welfare Income by Family Type, Nova Scotia, 1989–2012 (Constant Dollars)



Prepared using Welfare in Canada 2013, Caledon Institute of Social Policy

of government transfers was less in 2013 than it was in 1989 when the child poverty rate was reduced by 38.6% due to government transfers – this despite the fact that both federal and provincial child tax credits and a provincial affordable living tax credit were introduced in those intervening years. When we compare the effect of government transfers in 2013 with the year 2000, (31.6% compared to 27.9%) we only see a slight improvement. Welfare incomes, which are made up of income assistance, federal and provincial child benefits and a couple of other tax credits have always been below the poverty line, but it is likely that this rather dismal record is also due to the fact that most government transfers are not pegged to the cost of living, and possibly also to restrictions on benefits and eligibility within the Employment Insurance program. Clearly, much more is required to eradicate child poverty.

**FIGURE 10** Impact of Government Transfers on Child Poverty Rate, AT-LIM, Nova Scotia, 1989, 2000, and 2013



Source: Statistics Canada, Income Statistics Division, T1 Family File (T1FF)

# Ending Child Poverty

ENDING FAMILY AND child poverty is achievable and depends to a large degree on governments' agendas for poverty reduction and eradication, as well as their broader social and economic public policy priorities. A number of government interventions are required that combine initiatives designed to enhance opportunities for decent paid work, provide adequate supports for families to engage in work, and adequate government transfers to support family well-being more generally. There is a need for public policy and public investment aimed specifically at reducing family and child poverty.

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## Fair Income for Work

Improving the incomes for families with children is essential for poverty reduction. Stable employment helps to alleviate or reduce child poverty, but having a job, especially if it is at minimum wage or part time, in itself, does not solve the problem. There has been an increase in precarious employment (part-time, temporary, or contract often with low wages and few benefits).<sup>13</sup> Changes to the eligibility criteria for Employment Insurance instituted in 2013 also mean that fewer seasonal and precariously employed workers are covered. In 2010, the provincial government committed to index the minimum wage annually to inflation using the consumer price index, with changes taking effect April 1<sup>st</sup> of every year. The most recent increase, on April 1<sup>st</sup>, 2015 brought the minimum wage to \$10.60/hour, one of the highest in Canada.

However the minimum wage is based on the low-income cut-off for a single person living in a community having a population of 30 000 to 99 999 (2011) and it would entail working forty hours a week. Raising the minimum wage by indexing it to inflation is laudable, but it is not sufficient to maintain dependents, especially children. On its own, it has no power to reduce child poverty and it merely keeps purchasing power for minimum wage earners constant. As a consequence of low wages, many Nova Scotian children live in poverty despite having one or more working parents. For example, we know that in 2011, 40% of poor children in Nova Scotia lived in a family with at least one full time/full year earner.<sup>14</sup> **A minimum wage indexed to 60% of the average Nova Scotian wage** would ensure the effectiveness of minimum wage policy seeking to achieve more equity and fairness in the labour market.<sup>15</sup> In addition, the government needs to implement policies aimed at redressing women's pay inequity as well as gender and other forms of discriminations, so as to also eliminate barriers to labour market participation for disadvantaged groups including people with disabilities.

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## Ensure Income Support Is Tied to Living Costs

Families who rely only on government transfers are living far below the poverty line. **Combined total welfare income (income assistance payments and tax benefits) needs to be higher to ensure that families can cover their basic needs. The thresholds for these tax benefits and for additional supports (child care, pharmacare, transportation), along with the amount of earnings a recipient can keep before it being clawed back need to be increased to allow people to transition into the labour force.** Despite persistently high child poverty rates, the current provincial government released a 2015–16 budget that continued a focus on cutting the deficit and most departmental budgets were frozen. For the second year in a row there was no increase in income assistance allowances.

However, the federal government must also play its part by ensuring that transfers to the provinces for social services, which have declined since the demise of the Canada Assistance Plan in 1996, also increase on an annual basis. Rather than a block funded transfer that includes funding for both education and social services, the Canada Social Transfer (CST) should designate increased funding for social services and income assistance and as a quid pro quo ensure that provinces increase benefits and reduce the depth of poverty currently experienced by families living on income assistance.

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## Progressive Family Policy

Despite a relative lack of progress in ending child poverty, income redistribution through the taxation system such as the Canada Child Tax Benefit, the National Child Benefit Supplement and the Nova Scotia Child Benefit, do appear to have helped to reduce child poverty. **Enhanced income redistribution could significantly improve the lives of poor families.** For several years various organizations committed to family poverty advocacy has been calling for a combined Child Benefit to a maximum of \$5,600 per child (indexed to inflation) as one effective poverty reduction measure for families. The new federal Liberal government promised in the lead up to the October 2015 election that it would fashion a new Canada Child Benefit, which would provide a maximum of \$6,400 for every child aged five and under and up to \$5,400 for each child aged six to seventeen. This is good news should it come to pass, but only if the Nova Scotia government also contributes its fair share by increasing and indexing to the cost of living its own child tax credit, the Affordable Living Tax Credit and welfare benefits.

**Public investments aimed at poverty reduction for families must also include access to a well-designed, affordable early learning and childcare system.** In 2015, Canada still lacks a national approach to early learning and childcare and regularly fails to meet international benchmarks for best practice.<sup>16</sup> Without childcare, it is impossible for families to work. If paid work is to be a pathway to ending family poverty, greater access to affordable quality early learning and childcare is necessary and would benefit all Nova Scotians and especially women. In 2014, there were only enough regulated childcare spaces in the province for 25.5% of children.<sup>17</sup> The federal Liberal election platform stated, “we will develop a child-care framework that meets the needs of Canadian families, wherever they live,” and “we will meet with provinces, territories, and Indigenous communities to begin work on a new National Early Learning and Childcare Framework, to deliver affordable, high quality, flexible, and fully inclusive child care for Canadian families.” Clearly both levels of government have a responsibility to ensure the development of such a framework.

**Provincial programs such as subsidized childcare, the Nova Scotia Child Benefit, and the Affordable Living Tax Credit are also important for low-income families.** Should there be increased Federal government transfers to Nova Scotia families it is essential that provincial contributions remain for poverty reduction to occur.

# Conclusion

DESPITE THE INTRODUCTION of child tax benefits and other tax credits on the part of both federal and provincial governments over the past fifteen years, the child poverty rate in Nova Scotia has not declined since 1989 and has marginally increased each year since 2009. In part, this may be because these positive measures have also been accompanied by more restrictive access to federal Employment Insurance and provincial welfare benefits that have not increased or have been frozen so that total welfare incomes (including tax credits) have not kept pace with the increasing living costs. Clearly piecemeal increases and marginal tax adjustments have not been robust enough to redress the effects of other policies – inadequate welfare incomes that are thousands of dollars below poverty thresholds and regressive labour market and Employment Insurance policies. Instead, the limited commitment to family policy to support parents in the workforce, rising housing, energy and food prices, and increases in low-waged precarious employment remain in the way of child poverty eradication. Sadly, we are not likely to see a reverse of the trend towards increasing child poverty rates in Nova Scotia unless both the federal and provincial governments make serious investments to do so, alongside needed wage and benefit improvements for those able to work. The time is now.

# Appendix A

## Methodological Note

THE AUTHOR HAS prepared all figures, tables and related calculations in this report. Sources used to produce figures and tables are noted. This report uses Statistics Canada's T1 Family File (T1FF) to report on poverty unless otherwise indicated. The T1FF is based on Taxfiler data collected from income tax returns and Canada Child Tax Benefit (CCTB) records.

**TABLE 1** After-Tax Low Income Measures — 2013

Number of Adults*	Number of Children Less Than 16 Years of Age				
	0	1	2	.....	10
1	17,371	24,319	29,513	.....	71,221
2	24,319	29,531	34,742	.....	76,432
3	31,268	36,479	41,690	.....	83,381
4	38,216	43,428	48,639	.....	90,329

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

# Notes

**1** Mandela, N., (2005, February 3). “Mandela’s Poverty Speech” covered by the BBC. Retrieved at [http://news.bbc.co.uk/2/hi/uk\\_news/politics/4232603.stm](http://news.bbc.co.uk/2/hi/uk_news/politics/4232603.stm).

**2** <http://www.wechoosenow.ca/early-years>

**3** IBID, UNICEF, 2013, p. 11.

**4** Nova Scotia Advisory Council on Status of Women, *Women in Nova Scotia: Economic Security* (Halifax: Government of Nova Scotia, 2014) [http://women.gov.ns.ca/sites/default/files/documents/factsheets/EconomicSecurity\\_2014/EconomicSecurity\\_ALL\\_2014.pdf](http://women.gov.ns.ca/sites/default/files/documents/factsheets/EconomicSecurity_2014/EconomicSecurity_ALL_2014.pdf)

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

**6** Macdonald, D. & Wilson, D. (2013). *Poverty or Prosperity: Indigenous Children in Canada*. Retrieved from [http://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2013/06/Poverty\\_or\\_Prosperty\\_Indigenous\\_Children.pdf](http://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2013/06/Poverty_or_Prosperty_Indigenous_Children.pdf)

**7** For an analysis of the changes and the challenges, see Statistics Canada (mandatory long-form census) see Voices-Voix, *The Mandatory Long Form Census* (last updated, August 2014) <http://voices-voix.ca/en/facts/profile/statistics-canada-mandatory-long-form-census>

**8** Postal Code Validation disclaimer: Statistic Canada makes no representation of warranty as to, or validation of, the accuracy of any Postal Code data.

**9** Source: CANSIM Table 202-0804: Persons in low income, by economic family type

**10** Source: CANSIM Table 111-0011: Family characteristics, by family type, family composition and characteristics of parents

**11** Caledon Institute of Social Policy. 2014. *Welfare in Canada 2013*. Retrieved at <http://www.caledoninst.org/Publications/PDF/1057ENG%2Epdf>

**12** Constant dollars factor out the effect of inflation in order to accurately compare dollar amounts over time.

**13** Pasma, C. (2010). *Bearing the Brunt: How the 2008 Recession Created Poverty for Canadian Families*. Ottawa, ON: Citizens for Public Justice.

**14** Source: Statistics Canada's Survey of Labour and Income Dynamics Masterfile, 2011

**15** For a discussion of setting a benchmark for the minimum wage, see Kaylie Thiessen, *Raising the Bar Revisiting the Benchmark Question for Ontario's Minimum Wage* (Toronto: Ontario CCPA, 2015). See more at: <https://www.policyalternatives.ca/publications/reports/raising-bar#sthash.JLv9Omam.dpuf>, <https://www.policyalternatives.ca/publications/reports/raising-bar>

**16** UNICEF Innocenti Research Centre. (2008). *The childcare transition. Report Card #8*. Florence: Author.

**17** For a discussion of child care in Nova Scotia, see Tammy Findlay and Christine Saulnier, *From Patchwork Quilt to Sturdy Foundation: Build a Seamless Early Learning & Child Care System Now*, CCPA-NS Submission to the Department of Education and Early Childhood Development's Regulated Child Care Review (Halifax: CCPA-NS, May 14, 2015) <https://www.policyalternatives.ca/publications/reports/patchwork-quilt-sturdy-foundation>



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