# 2023 report card on child and family poverty in Nova Scotia

Families deserve action, not excuses

Lesley Frank and Christine Saulnier

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#### **ACKNOWLEDGMENTS**

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We also acknowledge that the CCPA-NS office is located in K'ijipuktuk in Mi'kma'ki, the unceded, unsurrendered ancestral land of the Mi'kmaq people. We recognize that we are all treaty people and have responsibilities to each other and this land. We also recognize the 400+ year history of communities of African descent and the 50 African Nova Scotian communities throughout the region today. We commit to actions that will move the work of truth, reconciliation, justice and equity forward.

#### 2023 report card on child and family poverty in Nova Scotia

- 4 Summary: 2023 child and family poverty report card
- 7 Ending child poverty in Nova Scotia: summary of the roadmap
- 8 Introduction
- 9 Reporting on poverty: a methodology note on income measures and data
- 11 The record: tracking thirty years of child poverty data 1989-2021
- 15 Child poverty rates within Nova Scotia
- 15 Child poverty rates by census division and federal electoral district
- 16 Child poverty rates by postal area
- 18 Child poverty rates for different population groups
- 18 Visible minority, immigrant, and Indigenous children
- 20 Child poverty by age
- 22 Child poverty by family type
- 24 Families who depend on welfare
- 26 **Depth of poverty**
- 29 Food insecurity and housing affordability
- 33 Government benefits lower child poverty
- 35 Ending child poverty in Nova Scotia: a road map
- 36 Policy recommendations summary
- 47 **Conclusion**
- 49 Appendix A
- 55 Appendix B
- 56 Appendix C
- 60 Notes

## **Summary: 2023** child and family poverty report card

THIS REPORT CARD provides the number and percentage of children living in poverty based on the most recent income-based statistics. This is the 2023 report card, which uses 2021 data. This report card analyses how the rates differ by geography, social group, family type, and age and lays out a roadmap for ending child and family poverty.

The main takeaway from last year's report card was that government intervention can work to reduce poverty. Unfortunately, the pandemic benefits that effectively lowered the rate in 2020 were temporary, and only some extended into 2021, with the small one-off cost of living payments and no significant increases in income assistance or any other government benefits. The 2023 child poverty report card records a rate increase in Nova Scotia in 2021 from 18.4% to 20.5%—this 11.4% increase is the highest single-year increase since 1989 when the promise was made to eradicate child poverty by the year 2000. A poverty rate of 20.5% represents 35,330 children living in low-income families, or more than 1 in 5 children in Nova Scotia.

In 2021, Nova Scotia had the fourth-highest child poverty rate in Canada and the highest rate in Atlantic Canada. Nova Scotia has performed the second worst in reducing child poverty from 1989 levels (reducing it by only 16%). Federal and provincial government transfers in 2021 combined

reduced child poverty by 50.5% overall and lifted 36,140 children 0-17 out of poverty. Without these benefits, the child poverty rate in Nova Scotia would have been 41.4%. Seven other provinces/territories were more effective in reducing child poverty through government transfers than Nova Scotia. Nova Scotia's poverty reduction due to transfers was the least effective in the Atlantic provinces.

Poverty rates vary depending on many factors, including the following:

- By geography: When comparing communities using census divisions, the child poverty rates are highest in Queens (28.5%), Cape Breton (27.6%), Cumberland (26.1%), and Annapolis (26%). Richmond (Cape Breton) saw the highest increase in child poverty from 2020 levels by 22%, and Antigonish saw the second highest at 20%.
  - Smaller geographic divisions (rural routes and postal areas) show more variance, with 38 postal areas having 30% and higher **child poverty rates.** The range of rates is quite significant, from a low of 4.2% in Upper Tantallon, part of the Halifax Regional Municipality, to a high of 60% in the postal area of Micmac, which includes part of the Sipekne'katik First Nations, and 60% in the rural village of Freeport in Digby county.
  - Such aggregates still disguise higher child poverty rates in certain areas of urban Nova Scotia. For example, within the Halifax postal city, rates range from 13.7% (B3P codes—Bedford) to 37.9% in Spryfield (B<sub>3</sub>J codes). Similarly, rates vary in the Dartmouth postal city from 21.6% in the Lake Charles/Micmac/Topsail area (B2X codes) to 27.8% in the area that includes North Dartmouth/ North Dartmouth/Harbourview/Highfield Park/Albro Lake/ Crichton Park neighbourhoods (B3A codes).
  - There were substantial increases in child poverty rates between 2020 and 2021 in some communities; notably, North Preston experienced the highest increase (50.3% increase), followed by Scotchtown (49% increase) and East Amherst (44% increase).
- By age: In 2021, the child poverty rate for children under 6 was 22.7%, more than one in five young children, compared to 20.5 % of all children, which was also the case in 1989 and 2000. The highest rates are for children aged 0-2 years at 24.6%.

- **By family type:** In 2021, 45% of the children living in lone-parent families in Nova Scotia lived below the CFLIM-AT (22,860 children) compared with 9.3% living in couple families (11,250 children).
- By gender: We know from Census data that 85% of lone-parent families are mother-led, and mother-led families had higher rates of child poverty than father-led families (37.8% versus 28.7%), underscoring the gendered nature of poverty.
- **By family size:** The poverty rate for children in families with three or more children was 24.6%, compared to 20.8% for families with only one child and 15.7% for families with two children.
- By race and immigration status: While there is no new disaggregated data available to report, we know from the Census data report last year and summarized again this year that the child poverty for all children using the LIM-AT was 17.2%, compared to 28.9% for racialized children. Census data also shows higher rates of low income among new immigrant children (33.1%) compared to non-immigrant children. Based on 2021 tax filer data, we also know that there are higher child poverty rates in postal geographies where their census profiles report high populations of African Nova Scotians and Indigenous children. The child poverty rate in **North Preston (postal city) was 52.6%** in 2021, and there were also rates over 50% in the postal areas of MicMac (60%), Eskasoni (57.1%) and Wagmatcook (55.6%)
- For Indigenous children: Census data shows higher rates for onreserve Indigenous children (43.5%) and off-reserve (22.4%).

#### **Food insecurity**

Low-income families experience much higher rates of household food insecurity. In 2021, 31.4% of Nova Scotia children (the second highest in Canada) lived in food insecure households, representing 52,000 children. In 2021, higher rates of food insecurity in Nova Scotia were also found in visible minority households (25.7%) compared to non-visible minority households (21.6%), and there were higher rates in Indigenous households (32.7%) compared to non-Indigenous (21.7%) households.

#### Housing affordability

Low-income status increases the risk of food insecurity and makes affording housing a challenge. Close to 70% of low-income families that rent in Nova

Scotia pay more than 30% of their income on housing costs, and 37.6% pay 50% or more. For low-income homeowners, 37.5% spend more than 30% on housing costs, and 19.1% consume more than 50% of their income.

#### **Ending child poverty in Nova Scotia:** summary of the roadmap

- 1. Implement a Poverty Elimination Plan for Nova Scotia and end child poverty by 2026.
- 2. Establish the Child and Youth Commission immediately.
- 3. Significantly improve income support to lift families with children out of poverty.
- 4. Fundamentally transform the child welfare and social assistance system.
- 5. Remove barriers and expand access to universal public services.
- 6. Establish conditions for decent work and quality job creation.
- 7. Protect children's right to housing and food.
- 8. Address racism and all forms of discrimination as root causes of child poverty.
- 9. Decolonize systems and end poverty for First Nations children.
- 10. Expand federal investment.

### Introduction

LAST YEAR'S REPORT card showed that governments can act quickly and protect people from falling into poverty while lifting others out of poverty, even during a pandemic and an almost complete shutdown of the economy. In just one year (between 2019 and 2020), the child poverty rate decreased in Nova Scotia by 23%. This was the most significant single-year reduction in poverty on record. Government intervention, in particular the federal pandemic benefits, worked. Unfortunately, some governments helped more than others, and not everyone was helped. As we predicted last year, the data in this year's report card reveal that poverty has increased. The significant pandemic benefits that made the difference were temporary, and the oneoff cost of living payments by the federal and provincial governments do not adequately address the added steep increase in prices for essentials, including housing, food, and heating. More children have fallen into poverty because the root causes of poverty, including inadequate welfare income, discriminatory barriers to employment security, and holes in the social safety net, were not fixed.

This year's report card incorporates the voices of those living in poverty from the community conversations Campaign 2000 held in the Spring of 2023 in partnership with CCPA-NS in Halifax<sup>1</sup> and Community Cares Youth Outreach<sup>2</sup> in Sydney Mines, Cape Breton.<sup>3</sup> The participants were asked to describe what a community without poverty would look like or feel like:

- "Every child, no matter what would have the same opportunities," said a Halifax community member and participant in the community conversation.
- "People being valued... for whatever they can contribute—encourage people to contribute and collaborate. That builds community," said another Halifax participant.
- One Sydney Mines community member and participant shared their vision: "Children will be able to be children and have the same things other kids have in the community."

People are only asking for the governments to respect their basic humanity. Why should ensuring kids can play, learn, and thrive be too much to expect from our elected officials?

Another year of the Houston government's mandate has passed without a promised announcement to establish a target to reduce child poverty.4 One Halifax community member described their perception of the current situation: "I think it's a lot of excuses and not solutions."

"Poverty is a crime itself, and it's traumatizing families." This Sydney Mines community member's statement should give us all pause. Behind the numbers in this report card are children, who, like everyone living in poverty, through no fault of their own, because of bad luck and structural and systemic reasons, are being traumatized by governments unwilling to act to eradicate it. Unfortunately, the impact on children could be long-lasting and multi-generational. Nothing is more short-sighted than governments deciding to allow people to be caught in the cycle of poverty. Families deserve action, not excuses.

#### **Reporting on poverty:** a methodology note on income measures and data

This report card provides the number and percentage of children living in poverty based on the most recent income-based statistics. This is the 2023 report card, which uses 2021 data. The data have a two-year lag time, the shortest time for the data to be cleaned, analyzed and prepared for public use by Statistics Canada. There are no comprehensive data sets that are more up-to-date for measuring poverty. This report card analyses how the rates differ by geography, social group, family type, and age. It also reports on the effect of government income support on reducing children's poverty. Appendix C provides an overview of the data sources and measures of poverty (including poverty line thresholds) used in this report card and a list of key terms utilized throughout this report card.

There are a few critical points to understand about the data used. First, the authors have not collected the data in this report card. The federal government collects the data using surveys done by Statistics Canada, such as the Canadian Income Survey and the Census, or by analyzing data from income tax filing. The data are public, though not all are available via the Statistics Canada website. Some data has been purchased from Statistics Canada by Campaign 2000, and the custom tabulation reference number has been provided when relevant. The authors have prepared all figures, tables and related calculations in this report. Sources used to produce figures and tables are noted.

Second, this report primarily uses Statistics Canada's T<sub>1</sub> Family File (T1FF) to report on low income for children (0-17 years of age), the most comprehensive data source covering 93.9% of the population in 2021. Using this data, the Census Family After-Tax Low-Income Measure (CFLIM-AT) indicates low-income status and calculates the poverty rate. The CFLIM-AT compares the income of a census family to the rest of the population of a similar family size. The CFLIM-AT is a relative measure of poverty that determines poverty thresholds set at 50% of the median Canadian family income, which means a family is considered to have a low income if their income falls below the income amount that is positioned at the 25<sup>th</sup> percentile of all Canadian family incomes of the same size. The LIM is the most recognized measure of poverty internationally, as it is strongly related to health status and developmental outcomes. UNICEF, the Organization for Economic Cooperation and Development, and the European Union use it. As UNICEF explains, this poverty rate captures: "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."5

In 2018, the Federal government adopted the Market Basket Measure (MBM) as Canada's official poverty measure. The MBM is an absolute measure of material deprivation, which compares income to the cost of goods and services that would allow a family to meet their basic needs and have a modest standard of living. Unlike the CFLIM-AT, a relative measure of poverty (capturing inequality) that compares income nationally, the MBM is sensitive to regional differences. When poverty rates are reported using the MBM annually, data from the Canadian Income Survey (CIS) is used as

it is not possible to calculate the MBM poverty rate with tax filer data. As with previous report cards, poverty estimates primarily use the CFLIM-AT calculated using the T1FF. Doing so allows for reporting on small communities within Nova Scotia because it has a 93.9% population coverage and to make comparisons year over year.8 2021 Census data is used when examining poverty rates for identified groups of children—using the Census LIM-AT as the poverty indicator. In some instances, the MBM indicator of poverty is used to offer comparisons. The poverty thresholds for the CFLIM-AT can be found in Table 10 in Appendix C and Table 11 for the MBM thresholds.

Third, income measures of poverty may not reflect the complexity of poverty and well-being experienced by any community, particularly for Indigenous communities. As outlined in the First Nations Poverty Action Research Project report, the First Nations communities involved "rejected the concept of poverty as defined in the mainstream society with an emphasis on income, employment and related measures. Instead, they approached the task from a much wider, holistic perspective, seeking to achieve the good life, one that included dimensions such as spiritual, mental, emotional and physical health and well-being that stressed the idea of balance and harmony among the dimensions, and that showed a preference for "building our community together" rather than focusing on a disadvantaged subset of the community." Indeed, "poverty was not a concept with which they felt comfortable, and indeed there is no term in Indigenous languages to express this idea."9

#### The record: tracking thirty years of child poverty data 1989-2021

On November 24th, 1989, a motion was passed in the House of Commons to eliminate poverty among Canadian children by the year 2000. In 1989, the child poverty rate in Nova Scotia was 24.4% (56,960 children), as measured by the Census Family After-Tax Low-Income Measure (CFLIM-AT).<sup>10</sup> The incidence of child poverty in Nova Scotia in 2000 was worse than in 1989 despite the promise of eradication. In 2000, 27.8% of Nova Scotia children, or more than one in four (58,730 children), were living in poverty, signifying a failure of government action.

The main takeaway from last year's report was that government intervention can work to reduce poverty. Unfortunately, the pandemic benefits that effectively reduced the rate in 2020 were temporary and only some extended

40% **1989** 2021 35% 30% 25% 20% 15% 10% 5%

MB

FIGURE 1 Child poverty rate, by province, ages 0-17, 1989 and 2021, CFLIM-AT

Source Statistics Canada custom tabulation for the year 1989, T1 Family Files, 2021

BC

AB

SK

NU

0%

NWT

YK

into 2021. The child poverty rate rose again in Nova Scotia in 2021 from 18.4% to 20.5%—this 11.4% increase is the highest single-year increase since 1989.

ON

00

NB

NS

PEI

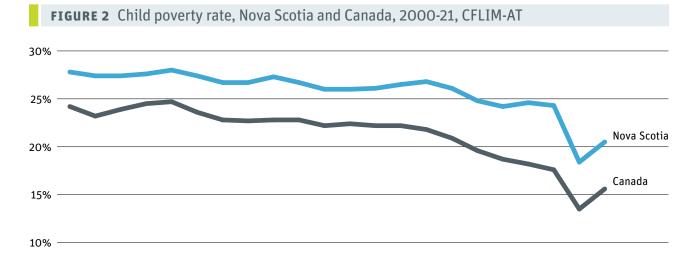
NL

Canada

This represents 35,330 children who lived in low-income families, or more than 1 in 5 children in Nova Scotia.

Figure 1 shows the overall change in child poverty rates between 1989 and 2021 in each province and territory in Canada. In 1989, Nova Scotia had the fifth-highest percentage of low-income children. In 2021, Nova Scotia had the fourth-highest child poverty rate in Canada and the highest rate in Atlantic Canada. This ranking has been consistent rankings over the last several years. Between 1989 and 2021, the child poverty rates decreased in every province and territory. Nova Scotia has performed the second worst in reducing child poverty from 1989 levels (reducing it by only 16%) after Ontario. However, Ontario has consistently had a lower child poverty rate than Nova Scotia across this time frame.

Figure 2 shows the trend of child poverty rates in Nova Scotia and Canada since the year 2000. The highest child poverty rates in Nova Scotia (28%) and Canada (24.7%) occurred in 2004. In Canada, the overall trend of child poverty declines after 2004, with periods of minor change or slight increases.



2011

2013

2015

2017

2019

2021

Source Statistics Canada, T1 Family Files, 2000-21

2003

2005

2001

0%

Since 2014, there was another downward trend in child poverty in Canada, with the most dramatic drop in 2020.

2009

2007

To some extent, the trend in Nova Scotia mirrors the national trend; however, child poverty rates have persistently been higher here and have not steadily tracked downward in the same way.

Between 2017 and 2019, there was a widening difference (from 5% to now 6.7% higher) between Nova Scotia's and Canadian child poverty rates. Like the rest of Canada, there was a dramatic drop in child poverty in Nova Scotia in 2020. Then, in 2021, the rate increased across Canada—in Nova Scotia, it increased by 11.4%.

Data from tax filers (T1FF) demonstrates that Nova Scotia's child poverty rate remains high in relation to the rest of Canada, and the province has performed relatively poorly in reducing child poverty.

Table 1 highlights the different estimates of child poverty from each available measure for 2021. The considerably lower poverty rates reported by the MBM are partly due to the different definitions of poverty and, in part, to the exclusion of some groups of people in Nova Scotia, including those living on reserves.<sup>11</sup> In addition, the small sample size, particularly in the Atlantic

#### TABLE 1 Measures of child poverty, Nova Scotia, ages 0-17, 2021

Poverty definition	CFLIM-AT	LIM-AT*	MBM*
Data source	T1 Family File	Canadian Income Survey	Canadian Income Survey
Poverty rate (%)	20.5%	8.6%	6.1%
Number of children in poverty	35,330	14,000	10,000

<sup>\*</sup> Data quality E: use with caution

Source CFLIM-AT data—Statistics Canada Table 11-10-0018-01, LIM-AT and MBM data—Canadian Income Survey Table: 11-10-0135-01

provinces, often returns poor data quality ratings when reporting child poverty using the Canadian Income Survey regardless of poverty definition.<sup>12</sup>

## **Child poverty rates** within Nova Scotia

#### Child poverty rates by census division and federal electoral district

Some families with children face higher risks of poverty and greater depths of poverty compared to others. Poverty is not evenly distributed across geographic communities. Table 2 shows the differences based on Statistics Canada's Census Divisions in Nova Scotia. The lowest child poverty rates are in Halifax (17.6%) and Antigonish (18.3%). However, Antigonish saw the second highest (after Richmond) increase in child poverty from 2020 levels. The child poverty rates are highest in Queens (28.5%), Cape Breton (27.6%), Cumberland (26.1%), and Annapolis (26%), where more than 1 in 4 children lived below the CFLIM-AT.

Nova Scotia's capacity to fund social programs largely depends on cost-sharing arrangements with the federal government. To reduce poverty requires leadership from all levels of government. Table 3 shows child poverty rates by federal electoral boundaries. All federal ridings in Nova Scotia saw increases in child poverty since 2020—the largest percentage change in Kings—Hants (15.8% increase). In 2021, the Sydney-Victoria riding had a child poverty rate of 29.1%, the 13th highest rate in Canada. Five additional ridings (Halifax, West Nova, Cumberland-Colchester, Cape Breton-Canso,

**TABLE 2** Child poverty rate and % change from 2020 by census divisions

	Child poverty rate	% change from 2020
Annapolis	26.0%	1.2%
Antigonish	18.3%	20.4%
Cape Breton	27.6%	11.3%
Colchester	21.0%	13.5%
Cumberland	26.1%	8.3%
Digby	27.2%	-0.4%
Guysborough	23.3%	18.9%
Halifax	17.6%	10.7%
Hants	20.5%	19.2%
Inverness	20.6%	7.3%
Kings	19.7%	12.6%
Lunenburg	21.2%	9.8%
Pictou	21.7%	10.7%
Queens	28.5%	8.0%
Richmond	24.0%	22.4%
Shelburne	20.2%	-1.5%
Victoria	24.3%	12.5%
Yarmouth	24.3%	13.6%

Note A negative percent means a reduction

Source Statistics Canada, Income Statistics Division, T1 Family File, 2021

Central Nova, and Kings-Hants) have rates that are represented in the highest quintile of child poverty rates nationally.

#### Child poverty rates by postal area

Appendix A provides available child poverty numbers and rates by Nova Scotia postal areas (cities as well as rural routes). These data show disparities in child poverty between areas throughout Nova Scotia that are hidden when poverty rates are calculated as provincial or regional aggravates (Census Divisions/Federal Electoral Districts). Thirty-eight postal areas have child poverty rates of 30% and higher. The range of rates is quite significant, from a low of 4.2% in Upper Tantallon, part of the Halifax Regional Municipality, to a high of 60% in the postal area of Micmac, which includes part of the Sipekne'katik First Nations, and 60% in the rural village of Freeport in Digby

TABLE 3 Child poverty rate and % change from 2020 by federal electoral district, 2021

	Child poverty rate	% change from 2020
Cape Breton-Canso	22.4%	11.4%
Central Nova	20.6%	14.4%
Cumberland-Colchester	22.8%	12.3%
Dartmouth-Cole Harbour	18.2%	14.5%
Halifax	24%	9.1%
Halifax West	18.2%	11.7%
Kings-Hants	20.5%	15.8%
Sackville-Preston-Chezzetcook	12.5%	10.6%
South Shore-St. Margarets	19.2%	8.5%
Sydney-Victoria	29.1%	11.5%
West Nova	23.3%	6.9%

Source Statistics Canada, Income Statistics Division, T1 Family File, 2021

County. There were substantial increases in child poverty rates between 2020 and 2021 in some communities; notably, North Preston experienced a high increase (50.3% increase), followed by Scotchtown (49% increase) and East Amherst (44% increase).

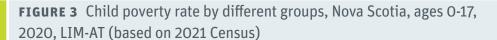
It should also be noted that postal cities for urban areas of the province (Halifax and Dartmouth) reported in Appendix A are aggregates of several postal areas. Such aggregates disguise higher child poverty rates in certain areas of urban Nova Scotia. For example, child poverty rates based on smaller postal units (Forward Sortation Areas [FSA]—Appendix B) within the Halifax postal city range from 13.7% (B3P codes—Bedford) to a high of 37.9% in Spryfield (B<sub>3</sub>J codes). Similarly, rates range in the Dartmouth postal city from 21.6% (B2X codes—Bounded by Lake Charles/Micmac/Topsail) to 27.8% (B3A codes—North Dartmouth/ North Dartmouth/Harbourview/ Highfield Park/Albro Lake/Crichton Park neighbourhoods). Postal Area data suggest that both rural and urban areas in the province experience high rates of child poverty.

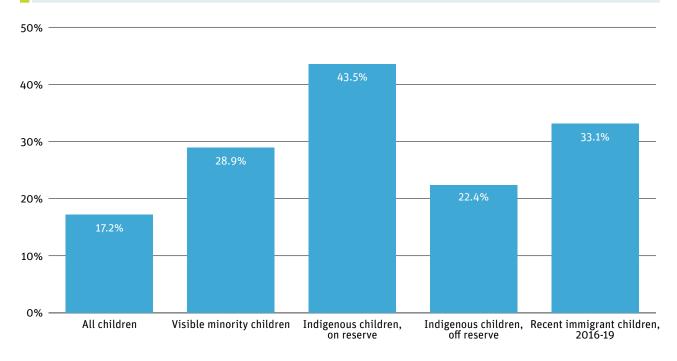
## **Child poverty** rates for different population groups

#### Visible minority, immigrant, and Indigenous children

The only data source that captures child poverty rates by identified groups of children is the 2021 Canadian Census. Thus, the most recent applicable data reports 2020 incomes. Figure 3 reports Census data that shows higher rates of poverty for children of visible minority status (Statistics Canada's term), children who are new immigrants and Indigenous children living on and off reserve. While the child poverty rate in Nova Scotia based on the same Census data for all children using the LIM-AT was 17.2%, 28.9% of visible minority children were low-income. Census data also shows higher rates of low-income among new immigrant children (33.1%) compared to non-immigrant children and higher rates for on-reserve Indigenous children (43.5%) and off reserve (22.4%).

While it is not possible to disaggregate Tax filer data (T1FF) from 2021 by groups of children (as socio-demographic questions are not asked on tax returns), patterns of higher child poverty rates are evident in postal geographies where census profiles report higher populations of African **Nova Scotian and Indigenous children** (including those that live on reserve). For example, the child poverty rate in **North Preston (postal city)** 



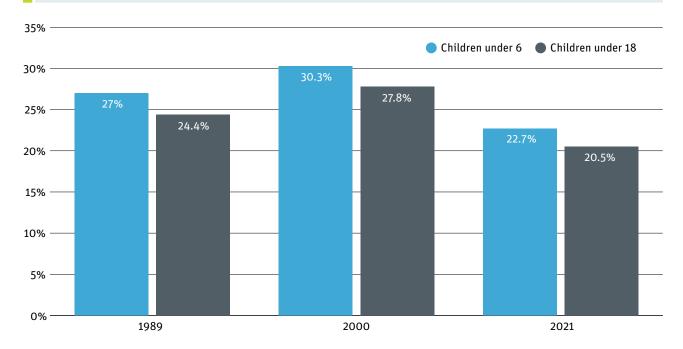


Source Statistics Canada–2021 Census. Tables 98-10-0314-01 and 98-10-0332-01, and Custom Tabulation, R23083

was 52.6% in 2021. The Rural Route BoV1Ao (Bay View/Digby) community had a child poverty rate of 31.3%, and the FSA postal codes B3K (Halifax North End) 32.2%.

T1FF data from 2021, also shows low-income rates for children over 50% in some postal areas that include reserve communities. For example, 60% of children in MicMac were low-income, 57.1% in Eskasoni, and 55.6 in Wagmatcook.

**FIGURE 4** Child poverty rate for children under six compared to all children, Nova Scotia, 1989, 2000, 2021, CFLIM-AT



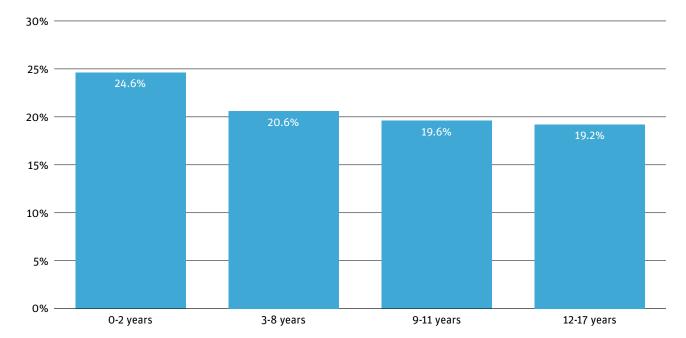
Source Statistic Canada, T1 Family File, 1989, 2000, and 2021, Custom Tabulation, R23083

#### Child poverty by age

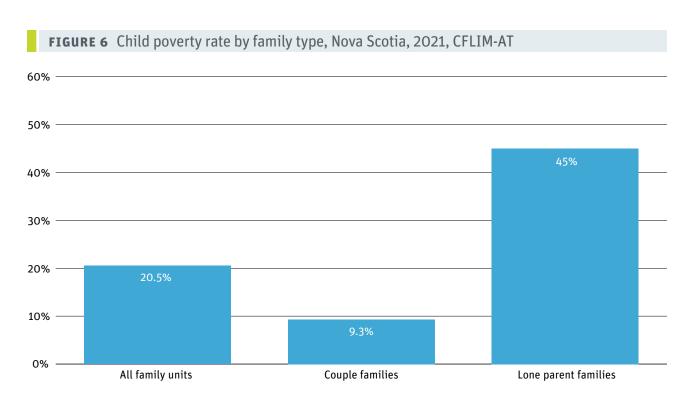
Figure 4 shows the child poverty rate for children under six in 1989, 2000, and 2021. It demonstrates that poverty rates for younger Nova Scotian children were higher in all three years than they were for all children under 18. In 2021, the child poverty rate for children under 6 was 22.7%, more than one in five young children, compared to 20.5 % of all children.

Figure 5 reports the child poverty rates by age group in Nova Scotia, showing that the youngest children have the highest rates. For children aged o-2 years, the child poverty rate is 24.6%, representing 6060 infants living in low-income circumstances in Nova Scotia. This is particularly concerning as the first 1,000 days of life (from conception to two years) is now considered the most critical time for optimizing growth and development through the life course.13

#### FIGURE 5 Child poverty rate by age groups, Nova Scotia, 2021

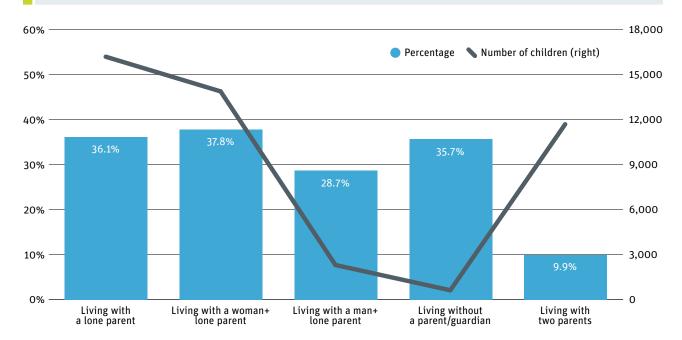


Source Statistic Canada, T1 Family File, 2021, Custom Tabulation, R23083



Source Statistics Canada, Income Statistics Division, T1 Family File, 2021

**FIGURE 7** Percent and number of children in poverty according to the LIM-AT by family type, Census 2021



Note "Man+" and "woman+" are terms used by Statistics Canada to denote that some gender-diverse people are included in these groups because the sample of genderdiverse people was too small to report separately.

Source Statistics Canada. (2022). Table 98-10-0100-01: Low-income status by age, census family characteristics and household type, 2021 Census – based on income data

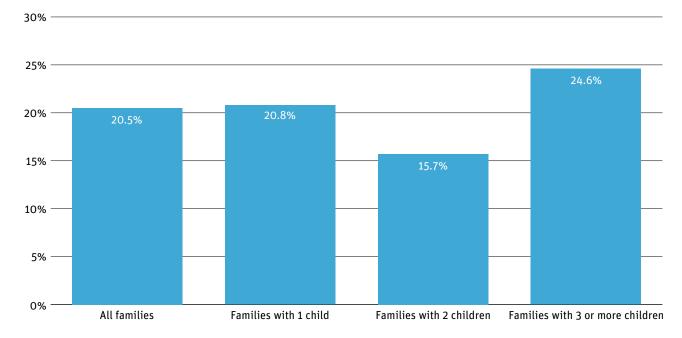
#### Child poverty by family type

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 2021, 45% of the children living in lone-parent families in Nova Scotia lived below the CFLIM-AT (22,860 children) compared with 9.3% of children living in couple families (11,250 children).

Figure 7 shows stark differences in child poverty rates by family type and gender. As was reported last year based on the 2021 Census (which reports 2020 income data), the child poverty rate across family types was the lowest among children with two parents at 9.9%. Eighty-five percent of lone-parent families are mother-led, and mother-led families had higher rates of child poverty than father-led families (37.8% versus 28.7%, representing 13,880 and 2,310 children, respectively). This is a significant difference underscoring the gendered nature of poverty.

Nova Scotia children living in larger families also have higher rates of poverty. Figure 8 shows that the poverty rate for children in families with

#### FIGURE 8 Child poverty rate by family size, Nova Scotia, 2021, CFLIM-AT



Source Statistics Canada, Income Statistics Division, T1 Family File, 2021

three or more children was 24.6%, compared to 20.8% for families with only one child and 15.7% for families with two children.

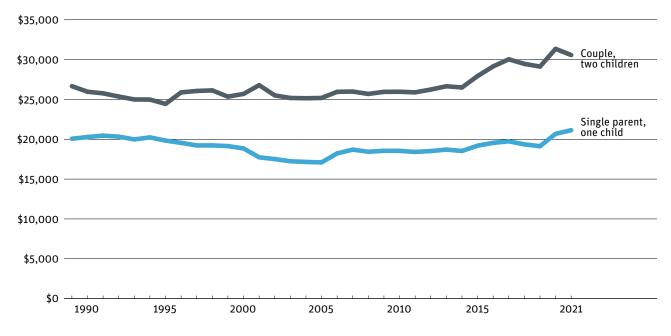
### Families who depend on welfare

CHILDREN IN FAMILIES that depend on social assistance and disability assistance benefits are poor by design. These benefits, also called welfare incomes, include income assistance payments, disability benefits, federal and provincial child tax credits, and other provincial government transfers. Maytree reports total welfare incomes in Canadian provinces and territories annually for two different family types with children (a lone parent with one child aged two years and a couple family with two children aged 10 and 15). This report card uses data on welfare income for 2021 to compare to the poverty data being used.14

During the pandemic lockdown, the federal government set the Canadian Emergency Response Benefit (CERB) at \$2000/month. In Nova Scotia, the CERB was nearly triple the monthly social assistance benefits of single parents with one child, who could receive \$10,444 per year in 2020. It was also almost \$800 more monthly than basic social assistance for couples with two children at \$14,516 annually. Such a significant increase reduces poverty, as was shown in last year's report card.

Figure 9 illustrates that total welfare incomes for a single-parent family with one child have remained relatively stagnant in Nova Scotia since 1989, with the lowest rates in the early 2000s. Between 2015 and 2017, incomes were trending upward for single parents and couples. This coincided with the federal child benefit (CCB) that began in July 2016 and was pegged to

FIGURE 9 Total annual welfare income by family type, Nova Scotia, 1989-2021



Note Values are in constant 2021 dollars, taking into account the effect of inflation. COVID-19-related payments are included in the basic social assistance, child benefit, and tax credit/benefit amounts, where applicable, in 2021.

Source Welfare in Canada 2022, Maytree (2022)

inflation in 2018. The data show, however, that the provincial government failed to leverage federal investment to improve welfare incomes. Welfare rates fell in Nova Scotia for both family types between 2017 and 2019. In 2020, during a global pandemic, the maximum welfare income for both family types increased. However, the maximum welfare benefit for single-parent families with one child was \$20,009, while the highest since 1989 was only \$57 more per year than in 1989 when adjusted for inflation, including pandemic benefits.<sup>16</sup>

In 2021, there was a 2.2% increase in benefits for single-parent families with one child. The maximum welfare income was \$21,724, the highest since 1989 when adjusted for inflation. This was primarily due to a \$100 monthly increase to basic social assistance benefits starting in May and the addition of the temporary federal Canada Child Benefit Young Child Supplement. Couple families with two children experienced a 2.5% decline in welfare incomes in 2021, which can be attributed to the loss of pandemic-related payments.

## Depth of poverty

A HUNDRED PERCENT of families that rely on government support as their only source of income live far below all poverty lines. Table 4 shows that single-parent families with one child relying on welfare for income received only 62% of the Market Basket Measure poverty line. Nova Scotia had the lowest level of income support for this family type in Canada. Couple families with two children received 63% of the MBM. Their welfare adequacy was the third lowest, after New Brunswick and Newfoundland and Labrador.<sup>17</sup> These household types are in **deep poverty** (having an income of less than 75 percent of the MBM).

In May 2021, there was a permanent \$100 monthly increase per adult to basic income assistance in Nova Scotia. Families with children under 6 received a temporary Canada Child Benefit supplement totalling \$1200 (the COVID-19 pandemic-related CCB Young Child Supplement). While other federal benefits (CCB, GST) are indexed to inflation, provincial benefits levels (Nova Scotia Child Benefit, Nova Scotia Affordable Living Tax Credit) remained unchanged. Table 5 breaks down the welfare income by components, including basic income assistance and other federal and provincial income benefits. Table 6 further disaggregates the 2021 COVID-19 temporary benefits paid automatically to income assistance recipients. Both tables show how much support was provided by the provincial government compared to the federal government.

#### TABLE 4 Adequacy of welfare income for two household types, Nova Scotia, 2021

	Single parent, one child	Couple, two children
Total welfare income	\$21,134	\$30,571
Low-income threshold: Market Basket Measure		
MBM threshold (Halifax)	\$34,122	\$48,263
Welfare income minus MBM threshold	-\$12,988	-\$17,692
Welfare income as % of MBM	62%	63%
Low-income threshold: Low Income Measure		
LIM threshold (Canada-wide)	\$38,682	\$54,704
Welfare income minus LIM threshold	-\$17,548	-\$24,133
Welfare income as % of LIM	55%	56%

Source Welfare in Canada 2021, Maytree. 2022 and Statistics Canada Table: 11-10-0066-01

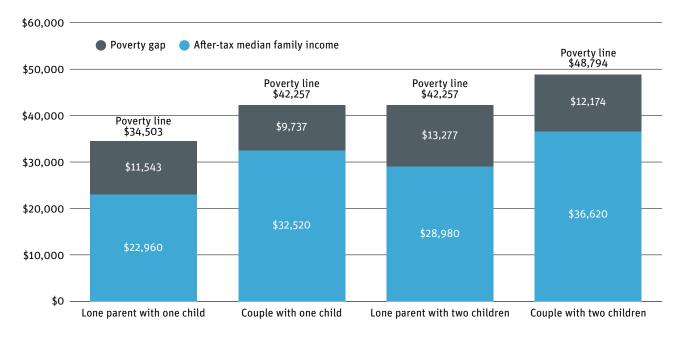
#### TABLE 5 Welfare income component parts, Nova Scotia, 2021

Income component	Single parent, one child	Couple, two children
Basic social assistance	\$11,144	\$15,916
Additional social assistance	0	\$150
Federal child benefits	\$7,999	\$11,473
Provincial child benefits	\$925	\$1,750
Federal tax credits/benefits	\$751	\$907
Provincial tax credits/benefits	\$315	\$375
Total 2021 income	\$21,134	\$30,571

#### TABLE 6 Covid-19 pandemic-related payments, federal and Nova Scotia, 2021

Payments	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Nova Scotia payments	0	0	0	0
Federal payments	0	0	\$1,200	0
<b>Total 2021 Covid-related payments</b>	0	0	\$1,200	0

FIGURE 10 Depth of low income for families in Nova Scotia with income below the CFLIM-AT, 2021



Source Statistics Canada Table 11-10-0018-01. After-tax income status of tax filers and dependents based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition, 2021. Median income: T1FF, Table 11-10-0020-01.

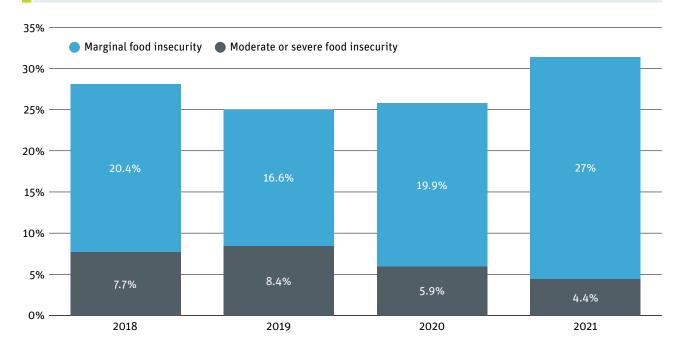
> Even those low-income families not solely relying on the government face huge income gaps to reach the poverty line. Figure 10 shows that many low-income families live far below the CFLIM-AT poverty threshold. The after-tax median incomes of low-income families of differing sizes were significantly below the CFLIM-AT in 2021. For example, low-income couples with two children in Nova Scotia had a median income of \$36,620. This income was \$12,174 below the CFLIM-AT poverty line (only 67% of the poverty threshold). These families live in deep poverty and would need an extra \$1,014/month to meet the poverty line. Since 2020, the gap between the CFLIM-AT thresholds and the median income (of all those below it) has widened for all family types displayed in Figure 10. Lone-parent families with one child and lone-parent families with two children had median incomes below the poverty line by \$11,503 and \$13,277, respectively. Lone-parent, two-child families would need an extra \$1106/month to bring them to the CFLIM-AT poverty threshold.

## Food insecurity and housing affordability

LOW-INCOME FAMILIES EXPERIENCE much higher rates of household food insecurity. Food insecurity encompasses a range of experiences, including worry about running out of food before you have the money to buy more, the need to eat less than ideal food quality, the need to cut the size of meals, skip meals, and, at the most severe, going whole days without food. Table 11 shows the prevalence of Nova Scotian children (0-17 years) from 2018-2021 who were living in food insecure households using data from the Canadian Income Survey.<sup>18</sup> In 2021, 31.4% of Nova Scotia children (the second highest in Canada after PEI at 35.1%) lived in food insecure households, representing 52,000 children. Among children, food insecurity prevalence also varied by gender, whereby females under 18 had a food insecurity rate of 33.1% compared to 29.8% of males. Between 2020 and 2021 in Nova Scotia, there was a 35.7% increase in the prevalence of all children living in households experiencing moderate to severe levels of food insecurity (from 19.9% to 27%). In 2021, higher rates of food insecurity in Nova Scotia were also found in visible minorities households (25.7%) compared to non-visible minority households (21.6%), and there were higher rates in Indigenous households (32.7%) compared to non-Indigenous (21.7%) households.

Survey data collected in early 2022 by the Fed Family Lab at Acadia University provides insight into the impacts of household food insecurity for children under two in Nova Scotia. Among the 1481 families surveyed,

FIGURE 11 Prevalence of person under 18 living in food insecurity households in Nova Scotia, 2018-21



Source Canadian Income Survey, 2018-2021.

#### TABLE 7 Infant feeding outcomes in food insecure families, Nova Scotia, 2022

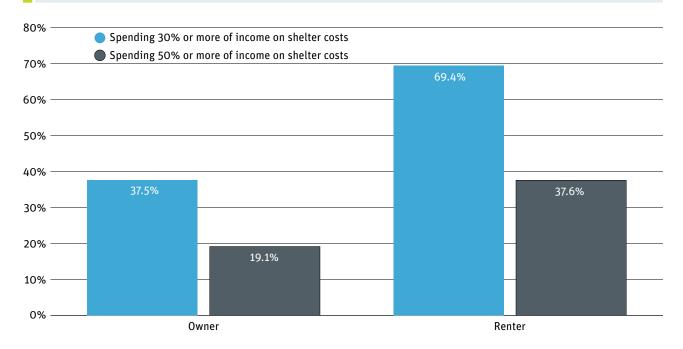
#### Outcome

Felt the baby was hungry while breastfeeding because mother was not eating enough	27%
Used infant formula while breastfeeding because of not enough money for mother's food	26.6%
Worried about having enough money to buy formula	64.7%
Added more water to formula than the instructions say because I was running out of money	5.6%
Used formula past the expiry date because I didn't have enough money	3.9%
Skipped feeding times because there wasn't enough money for formula or baby foods	2.9%
Ran out of formula and didn't have money to buy more	13.3%
Worried about the child's nutrition once eating table foods because of lack of money	21%
Felt the baby was hungry because couldn't afford formula or baby foods	4.7%

Source Feeding in the Early Years Study, Fed Family Lab, Acadia University, 2022.

30.9% indicated they had experienced household food insecurity in the last 12 months. Table 7 shows several infant feeding outcomes in those food insecure families. Twenty-seven percent of food insecure mothers felt

**FIGURE 12** Prevalence of housing unaffordability by housing tenure in low-income census families, Nova Scotia, Census 2021, LIM-AT



Source Census 2021, Custom order, R23083

their baby was hungry because they were not eating enough, and similarly (26.6%) used infant formula while breastfeeding because there was not enough money to purchase food for the mother. Yet, 64.7% of food insecure families worried about having enough money to buy formula and 13.3% ran out of formula and did not have the money to buy more. Having enough money to transition to solid foods was also a concern (21%). More severe outcomes included watering down infant formula (5.6%), using expired formula (3.9%), skipping feeding times (2.9%), and 4.7% of families felt their baby was hungry because they could not afford food for their baby.

Other research from Nova Scotia<sup>19</sup> examining income levels in times of pregnancy and early infancy shows that both maternity leave based on minimum wage employment and income assistance are inadequate to afford a basic nutritious diet throughout perinatal and early infancy periods, emphasizing the risk of food insecurity as a critical issue for families with young children in low-income circumstances.

Low-income status increases the risk of food insecurity and makes affording housing a challenge. In fact, food and housing insecurities are interconnected; those living in unaffordable housing often compromise their food purchasing.20 Housing is considered unaffordable if occupants pay 30% or more of the household income on shelter costs. Those spending 50% or more on shelter are in severe housing need. Figure 12 shows that nearly 70% of low-income Census families renting in Nova Scotia pay more than 30% of their income on housing costs, and 37.6% pay 50% or more. For low-income homeowners, 37.5% spend more than 30% on housing costs, and 19.1% consume more than 50% of their income.

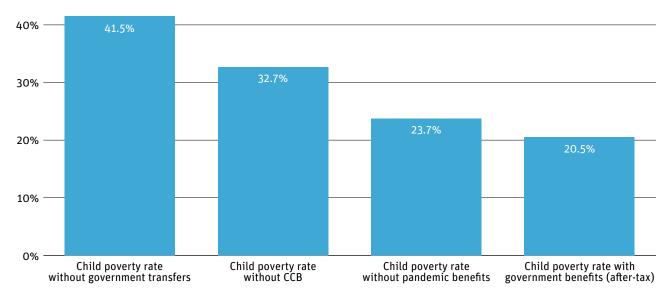
## Government benefits lower child poverty

GOVERNMENT INCOME BENEFITS to individuals and families are effective in reducing the rate of child poverty. Both the federal and provincial governments deliver these benefits. They include children's benefits and benefits to other family members (Canada Child Benefit, the NS Child Benefit, the Goods and Services Tax Credit, the Working Income Tax Benefit, Employment Insurance, Income Assistance, and the NS Affordable Living Tax Credit). During 2020 and into 2021 to a lesser extent, federal, provincial and territorial governments implemented a wide range of new and enhanced income supports to help people temporarily because of the pandemic. Figure 14 displays the poverty reduction resulting from income support for Nova Scotian families in 2021. Government transfers combined reduced child poverty by 50.5% overall. Indeed, as can be seen in Figure 13, the child poverty rate in Nova Scotia would have been 41.4% without government benefits (74,479 children). These interventions lifted 36,140 children 0-17 out of poverty. Figure 13 also shows that the child poverty rate in Nova Scotia would have been 23.7% (instead of 20.5%) without pandemic-related benefits. These remaining temporary benefits had the effect of lowering child poverty by 13.5% in 2021. When the impact of the Canada Child Benefit (CCB) is isolated, it shows a reduction in child poverty by 37.3 % (from 32.7% to 20.5%).

Figure 14 demonstrates that seven other provinces/territories were more effective in reducing child poverty through government transfers than Nova Scotia. Nova Scotia's poverty reduction due to both federal and provincial transfers were the least effective in the Atlantic provinces.

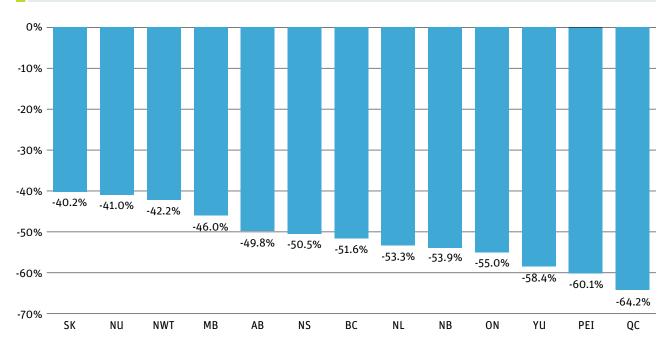
FIGURE 13 Impact of government transfers on child poverty rate, Nova Scotia, ages O-17, 2021, CFLIM-AT

50%



Source Canadian Income Survey, 2018-21

FIGURE 14 Percent reduction in child poverty due to government income supports, 2021, CFLIM-AT



Source Statistic Canada, T1 Family File, 2021, Custom Tabulation, R23083

## **Ending child poverty** in Nova Scotia: a road map

THIS SECTION OF the report outlines our recommendations for ending child and family poverty. These recommendations are primarily targeted to the Nova Scotia government, but all levels of government have a role to play. This section also incorporates the voices of those living in poverty from the community conversations Campaign 2000 held in 2023 in partnership with CCPA-NS in Halifax<sup>21</sup> and Community Cares Youth Outreach<sup>22</sup> in Sydney Mines, Cape Breton.<sup>23</sup> The broken promise to end child poverty by the year 2000 has had a real-life devastating impact on generations of children. We must pause on the experiences of the participants in Sydney Mines, many of whom were young parents feeling rather hopeless without access to the resources and support they need to end the cycle of poverty for themselves and their children:

- "I'm struggling the way my grandparents were struggling."
- "We want to have what we never had. We're breaking so many other cycles with abuse and tension and neglect, but if we're not able to give them the support, if we're not able to give them the food or the transportation, we're back on our level of where we were before. How can we make this better for the next generations?"

• "My daughter... I was the same way as a child. It's almost like I'm watching myself through her. Her depression, her anxiety, her cutting herself, all of it, it's me through and through. How can I stop this?"

These lived experiences of poverty underline our call for urgent action.

#### **Policy recommendations summary**

- 1. Implement a Poverty Elimination Plan for Nova Scotia and end child poverty by 2026.
- 2. Establish the Child and Youth Commission immediately.
- 3. Significantly improve income support to lift families with children out of poverty.
- 4. Fundamentally transform the child welfare and social assistance system.
- 5. Remove barriers and expand access to universal public services.
- 6. Establish conditions for decent work and quality job creation.
- 7. Protect children's right to housing and food.
- 8. Address racism and all forms of discrimination as root causes of child poverty.
- 9. Decolonize systems and end poverty for First Nations children.
- 10. Expand federal investment.

#### 1. Implement a Poverty Elimination Plan for Nova Scotia and end child poverty by 2026

The Nova Scotia government should develop a poverty elimination plan based on principles in the social policy framework published by CCPA-NS and the NS College of Social Workers.<sup>24</sup> A poverty elimination strategy must be evidence-based, employ an intersectional lens, and incorporate principles of universality, decolonization, social inclusion, anti-racism, decent work and well-being, among others outlined in the social policy framework. There needs to be specific legislated mechanisms for holding the government accountable for this plan, with targets and timelines, and on the particular issues facing families and children, as outlined below. Along with the poverty indicators in this report card, the One Chance to be a Child report<sup>25</sup> provides a baseline for well-being indicators across dimensions of food and housing security, learning, physical and mental health, social belonging and healthy environments. More disaggregated data is needed to ensure that poverty is ended for those who have disproportionately high rates. However, data for racialized groups is only available from the Census, and there is a paucity of data about people with disabilities. The urgency to support children is to mitigate the long-term effects on their development because the longer they live in poverty, the worse for their well-being. The longer they live in poverty, the more expensive it is for us as a society. Interventions that bring children out of poverty in the early years have the highest return on investment. The government should:

• Use this year's (2024-25) and next year's (2025-26) budgets to bring families with children above the CFLIM-AT using the T1 tax filer data, with other targets and timelines for everyone living in poverty.

### 2. Establish the Child and Youth Commission immediately

This Commission should be empowered to monitor progress or lack of progress to end child poverty. The Nova Scotia government must respect children's fundamental rights and ensure that they never experience living in poverty in the first place. This government has expressed support for this Commission. There have been too many delays, <sup>26</sup> and it is time to ensure a strong voice holds the government accountable for the well-being of children and youth in this province. As one participant in the Sydney Mines roundtable shared, "Kids don't have a voice in child welfare interactions." It is time for kids to have an independent voice advocating for each of them and systems change.

# 3. Significantly improve income support to lift families with children out of poverty

The income support program of last resort in Nova Scotia, the Employment Support and Income Assistance (ESIA) program, is not designed to ensure that people do not struggle to afford the basics. In addition to ESIA, the families may also have access to federal benefits (the Canada Child Benefit, the GST credit, and Climate Action Incentive (only as of July 1, 2023, in NS), as well as other NS supports (the NS Affordable Living Tax Credit and the NS Child Benefit). As can be seen in Table 5 when income assistance is added to all other available government transfers and even adding the one-time COVID benefits and a one-time cost of living benefits, all households with children relying solely on government support live in deep poverty and receive less than 75% of the Market Basket Measure. Families deserve enough income support to feed, house, and clothe their children, to support healthy child development and not just survival. Those who are living this reality shared their experiences:

- "You can't live off what they give you. You never could. You're taking from one bill to pay another," said a Halifax participant.
- "When you're wondering where you're going to sleep, what you're going to eat, when you have to decide between paying for your rent or paying for medications—that's a lot of stress on somebody just trying to live from day to day," shared one Halifax participant.
- "You're in trauma mode every day trying to survive," said one Halifax participant.

Barriers need to be removed for basic support:

- "Everything from the special diet to the telephone allowance—needing a doctor's note for a telephone allowance, that is ridiculous," shared one Halifax participant.
- "They put you through a hard time trying to qualify for any of that, and the case workers won't talk to you. And the waitlist is long for people to get in and see an Employment Support Worker," said one Halifax participant.

Many people who live in poverty questioned why there wasn't more direct income support to allow people to make their own choices, as one Halifax participant said: "They'll spend thousands of dollars to put people in a hotel that [doesn't] have the necessities—but they won't find you a place and pay your rent every month for \$1200."

We recommend that the provincial government:

 Provide enough income benefits to families with children to bring them above the CFLIM-AT and index all income support programs to inflation to protect them from being eroded due to the cost of living while removing punitive conditions and allowing recipients to keep more of their earnings before clawbacks (up to \$15,000).<sup>27</sup>

- Ensure sufficient income for families with children with disabilities to cover the additional costs for extra support often needed, recognizing that recent increases to disability supports will help these families but are likely not enough for some.28
- Redesign the NS Child Benefit by increasing the maximum benefit, indexing it to inflation annually and ensuring that the full benefit is available to households with net income that approximates a living wage, calculated by CCPA-NS as the income needed to afford a budget of necessities (i.e.\$80,000 with a total phaseout at \$100,000).<sup>29</sup>
- Provide additional income support for those who are pregnant and for children during the first years of life to support families when the cost of raising children is highest and when income tends to be lowest, including by instituting provincial maternity and parental leave supplements for the first 24 months (when poverty is highest), for both parents to take, ensuring they have enough income to lift them over the CFLIM-AT and out of poverty.
- Enter an agreement with the federal government to stop the removal of the Canada Child Benefit and other benefit programs for families whose child is in temporary care and custody. The new provincial Financial Stabilization Payment recognizes the hardship caused by this problem by instituting a universal payment of \$500 monthly per child to families with children in temporary care and custody (\$700 for those receiving the Child Disability Benefit). However, this standard amount means some families will still get less than they would have from the CCB. It is an unnecessary additional program enrollment and transition during a stressful time.
- Automatically enroll youth aging out of care into an income support program available to the age of 27, prioritize them for supportive housing and employment and training opportunities. As one Halifax participant said about aging out at 18: "It just circles because you get out of care, but you have nowhere to go.

## 4. Fundamentally transform the child welfare and social assistance system

In 2017, changes were made to the Children and Family Services Act, including expanding the definition of neglect to include: "the chronic and serious failure to provide to the child adequate food, clothing or shelter, adequate supervision, affection or cognitive stimulation, or any other similar failure to provide care."30 As the NS College of Social Workers argues: "This provision opens up a punitive process for marginalized families for the failures of society."<sup>31</sup> This change has expanded the reporting obligations of professionals, officials and others who work with children and families, contributing to the over-surveillance of racialized and vulnerable communities. The government does not take responsibility for providing insufficient income support to those who rely on it, which traps people in poverty. The entire system needs transforming with careful attention to "disentangling the issues of poverty and maltreatment, particularly neglect."32 As per legislative requirements, the NS government is currently reviewing the CFSA (to be completed by March 2025)33 and thus has an opportunity to ensure that child protection is trauma-informed. The child welfare system has been described as "marred by bureaucracy, an overly complex and disconnected system, a tendency to blame the individual for their circumstances instead of working towards child and family well-being."34

Families should not be made to feel that they cannot ask for help because they fear the repercussions, but that is what they shared:

- "I had horrible postpartum depression, but was terrified to get help because I thought, they'll take my baby." (Sydney Mines Participant)
  - As another said, they have not felt supported, only judged and scrutinized:
- "We're here to take your kids, not we're here to offer you support. Do you need any assistance for groceries? Is there anything we can do so we can keep this going together?" (Sydney Mines Participant)

Participants also shared troubling experiences of abuse and neglect in the foster care system, as well as group homes, challenging the assumption that those alternatives are necessarily safer or better than their family home situation, which could be supported to be improved. As one Sydney Mines participant said, "It doesn't really make sense that they'll reimburse foster parents and give them phones to raise children that other people can't afford to raise. So, a stranger could raise your kids. We'll pay them to do it, but we won't pay you extra for it." There is a need to provide alternatives that recognize what families need, as one Sydney Mines participant suggested: "Instead of taking children from their mothers, why not have a facility where the child and the mother can go stay with somebody that watches over them until the mother is capable of taking care of their child." The way people are treated within the system needs significant reform, as one Halifax participant said: "Even just how you're treated as a person. How you're talked to. How they try to make you feel less of a person. Nobody deserves to have to be made to feel like that just to live day by day, just to get the basic needs and supports that everybody should have."

- Both the child welfare and social assistance systems must be transformed and held accountable for meaningful rights-based, trauma-informed outcomes that include providing support that is without stigma and discrimination, not punitive and based on assumptions rooted in individual blaming, seeking to achieve meaningful structural changes.
- The Child and Family Services Act must be amended so that no child is determined to need protection only because the household lacks the same or similar economic advantages as others in Nova Scotia, and instead support parents by lifting them out of poverty, ensuring they can provide for their own children's needs.

#### 5. Remove barriers and expand access to universal public services

The social contract is broken. Thousands of children are falling through the holes in our social safety net. Poverty is one such hole that impedes the rights of parents to raise children in safe and healthy conditions and harms children's ability to grow up healthy and to develop their potential towards full participation in society. Rebuilding the social contract requires increased income and economic security investments, addressing labour market conditions with better standards and protections for low-paid workers, recognizing that housing for all is a right, and respecting Indigenous treaties and sovereignty. Critical to addressing social inequality and realizing equity and social justice requires more investments in public and social infrastructure, including the following:

- Extend universal public health care to cover full free access to prescription drugs, mental health, eye care, hearing aids, assistive devices/ products, and harm reduction support for addictions and drug use,
- Build a high-quality, public, affordable early learning and child care provincial-wide system accessible to all families who want it at \$10 a day and free for low-income families.

- Bolster funding to ensure inclusive public education for children with diverse needs,
- Make post-secondary education more affordable, with a plan to make it free for all and immediately free for all youth who were in care,
- Cost share 50/50 with municipalities for affordable public transit and free for children up to age 18, and invest in a provincial inter-regional public transportation system.
- Tackle the digital divide, supporting low-income youth and their families to access affordable internet and needed technology for learning and community resources.
- Implement a universal, healthy school program for pre-K to 12 that supports local cultural food choices with community benefit agreements for food provision by local farmers and equity-seeking groups.
- Work with local governments to provide barrier-free access to library resources and community sports and recreation services for all children and youth.

### 6. Establish conditions for decent work and quality job creation

Improving the income from employment for families with children is essential for ending poverty. Stable employment helps alleviate or reduce child poverty, but having a job that does not pay enough will not do so. While we applaud the provincial government for moving the minimum wage to \$15 an hour in October of 2023, with a mere 20-cent increase to be implemented in April of 2024, it is time to make a plan for at least a \$20 minimum wage, especially given that the lowest living wage in the province is just under \$23,35 The provincial government needs to fund a strategy that supports creating well-paying jobs and training opportunities, especially outside of HRM and for seasonal workers. Governments at all levels should also ensure that all their direct and contract employees are paid a living wage to help alleviate financial stress for families to support their children's development. Decent jobs also depend on the strength of protections for workers. Nova Scotia's standards are among the weakest in the country and need to be strengthened to support health, safety and work-life balance for working families, including by shortening the standard work week to no more than 40 hours and incorporating paid family and sick leave provisions.<sup>36</sup> Given that poverty is feminized and racialized, as shown by the higher poverty rates for lone mothers and racialized groups, it is also essential to strengthen the Pay Equity Act to include racial and other equity-deserving groups and extend it to the private sector. In sum, to realize work to lift people out of poverty requires:

- A provincial plan for at least a \$20 minimum wage,
- All levels of government ensure that all their direct and contract employees are paid a living wage,
- Fund a provincial strategy that supports creating well-paying jobs and training opportunities, especially outside of HRM and for seasonal workers, prioritizing green jobs and the caring economy.
- Strengthen labour standards to support working families' health, safety and work-life balance.

### 7. Protect children's right to housing and food

The housing shortage is an emergency that has been decades in the making but is acutely felt by those living in poverty, as one participant shared in our Halifax community conversation: "I don't know where I'm sleeping tonight." Participants in the community conversations shared concerns about increasing rents, threats of renovictions, couch surfing, and living in cars. People are experiencing tremendous stress because they are not being served by the for-profit housing market, especially not ours, which lacks tenant protections. The government must also ensure sufficient funding for needed support and services to realize a housing-first meet-people-where-they-are approach to ending housing insecurity and homelessness for families.

The Halifax participants want to see priority placed on housing security, as they shared:

- "Even if you didn't have secure job, but you had secure housing and you had the basic things you need—you could build from there."
- "Housing is health."
- Housing is "a human right, not a commodity."
- "We have to stay in the shelter for three, four, five, six months and build up our money."

The provincial government must:

- Ensure that all Nova Scotians have meaningful access to safe, permanently affordable, secure, supported, and adequate housing, with an urgent priority to scale up provincial investment in non-market housing.<sup>37</sup> The investment must be focused on building enough public, non-profit, and cooperative housing units appropriate for the core housing needs of families with children, such as three or more bedroom units.
- Strengthen tenant protections and tie rent control to the unit.

The right to housing needs to be realized alongside the right to food. As the 'discretionary' part of a family budget, food is often sacrificed to pay for housing costs or other more 'fixed' costs. Many children are experiencing food insecurity in Nova Scotia. This means that they may not be eating enough. It may mean they have skipped meals or have gone hungry. For very young children, all modes of feeding are compromised by food insecurity.<sup>38</sup> As the participants shared:

- "We're surviving. Every day is, where are you getting the next two litres of milk?" Sydney Mines Participant.
- Our children go without breakfast, [get] lunches for school, tiny meals for supper, then go to bed with a very hungry tummy," Sydney Mines Participant.

Providing adequate income support is the primary mechanism to address food insecurity; Sixty-four percent of household in Nova Scotia receiving any income assistance were food insecure in 2021, the highest rate of food insecurity among income assistance recipients in Canada.<sup>39</sup>

• Introduce a prenatal and postnatal income supplement (\$150 per month adjusted for food inflation every year) to help with the cost of extra food during pregnancy and infancy (first two years of life).

## 8. Address racism and all forms of discrimination as root causes of child poverty

There is a need to ensure that any strategy to end poverty addresses the reasons for the disproportionately high poverty rates, including Indigenous people, African Nova Scotians and other racialized communities, immigrants and refugees, lone mothers, and those with disabilities. These groups often face multiple intersecting barriers that prevent them from realizing their full potential, including because of racism, ableism, colonialism, and sexism. Many participants in the Halifax conversation shared their experiences of racism, as one said:

- "A lot of folks experiencing homelessness are of Black or Indigenous descent. And a lot of folks who are suffering from periods of incarceration are Black or Indigenous descent."
- Black community members have "always been side-tracked in jobs, for education, for opportunities; [are] locked up unjustly...not having an opportunity to get out of a vicious cycle."

The report commissioned by the NS College of Social Workers also underlined the importance of addressing racism in the child welfare system: "Racism is undeniably embedded within the structures of the child welfare system. Unless decisive action is taken, this pervasive problem will continue to deprive too many children of their right to a safe environment free from discrimination."40

Tackling racism and other forms of discrimination requires programs to be designed by these communities, for these communities: "If you're trying to help a certain group of people, and you've never walked in their shoes, it's hard to understand their vision and their needs and the assessments they have to have done, in order to suit their needs properly and appropriately," said one Halifax participant. Those needs include better support for immigrants and refugees, providing access to human translation services (not apps), removing barriers to recognizing foreign-trained credentials, improving language training, and ensuring labour standards protect their health and safety.

The provincial government must:

 Develop and fund proactive strategies developed in collaboration with communities that have disproportionately high poverty rates.

#### 9. Decolonize systems and end poverty for First Nations children

It is primarily the federal government's responsibility to support selfdetermination for First Nations, financially and jurisdictionally, by sharing revenue and ensuring Jordan's principle is respected for all Indigenous children. The provincial and municipal governments and all public institutions must also commit to reconciliation and supporting Indigenous self-determination while decolonizing mainstream institutions and policies. The provincial government must also:

 Collaborate with First Nations governments and Indigenous organizations to address the factors leading to child and family poverty, on and off reserve.

### 10. Expand federal investment

The federal government has a central role as the government with a much broader and deeper revenue base. It must do more to invest in the support and services needed to support families with children to get out of poverty. Campaign 2000's national report card recommends enhancing income security measures and taking a trauma-informed, rights-based approach to address child and family poverty. It emphasizes the need to address racism and discrimination and remove barriers to providing support, regardless of immigration status, including income, employment, housing, child care and health services and support. Last year's report card showed how much poverty can be reduced with government transfers and especially the pandemic support; the federal government should build on the lessons learned implement a full CERB Amnesty.41

• Campaign 2000 urges significantly more federal investment in the Canada Social Transfer to support provinces to provide enough income to lift families out of poverty and tie the funding to minimum standards.

# **Conclusion**

AS A COUNTRY and as a province, we could learn the lessons of the pandemic; if a significant investment is made in direct income support, we can lift people out of poverty. This report card underlines why sustained investments are needed because while thousands were lifted out of poverty in 2020, most have fallen back because the support was taken away. Last year at budget time, Nova Scotia's Minister of Finance was asked why there was no increase to income assistance. His response was that the government was choosing to focus on targeted initiatives instead. 42 Income assistance is targeted to those who turn to it when they have no other choices, with eligibility determined based on a needs test that considers a household's financial assets and income.<sup>43</sup> For a single individual without disabilities, deemed employable, that means you cannot be making more than \$686 per month, which is the standard household rate. 44 What can be more targeted than this program? The only income support change in last year's budget was a small increase in the number of rent supplements available and a small increase in the child benefit.

It is concerning to think that this government may be interpreting our focus on child poverty as targeting one group over another and allowing this government to choose who is most deserving of support. We do contend that there is an urgency to address child poverty because of the impact that living in it has on children. We, however, also urge that the government make a plan to end child poverty as part of a plan to end poverty for all. The call to end child poverty was made in 1989, some of those children are now 35

years old. As for the rent supplement, it is targeted to subsidize landlords, while this government does little to close the loopholes in the rental cap, thus allowing continued sky-rocketing rent. The government described a half-a-billion investment in building bridges and highways as the most significant expense in last year's budget that would go towards "building healthy communities."45 A half a billion investment in the social safety net would go a long way to help Nova Scotians to be healthy. Addressing the social determinants of health is key to healthy people and communities. No more excuses. Nova Scotia has the fiscal capacity to build that poverty-free future where kids can be kids, housed, fed, and thriving.

# **Appendix A**

Child poverty rates by postal area (ipostal city; iirural route)

# TABLE 8 Child poverty rates by postal area, Nova Scotia, O-17 years, 2021

Postal areas 2021	Number of low-income children	Child poverty rate	% change from 2020
Abercombie <sup>i</sup>	30	15.8%	N/A
Addington Forks i	40	17.4%	N/A
Albert Bridge <sup>1</sup>	30	12.5%	N/A
Aberdeen ii	160	32.0%	15.5%
Afton Station <sup>ii</sup>	110	36.7%	13.6%
Amherst <sup>i</sup>	440	25.6%	1.2%
Antigonish <sup>1</sup>	250	21.0%	28.8%
Arcadia <sup>i</sup>	70	20.0%	36.1%
Arichat <sup>ii</sup>	40	22.2%	N/A
Aylesford ii	140	20.3%	31.8%
Baddeck <sup>ii</sup>	120	27.3%	23.0%
Barrington <sup>ii</sup>	40	15.4%	N/A
Barrington Passage ii	30	23.1%	N/A
Barss Corner <sup>ii</sup>	40	30.8%	N/A
Bay View/Digby <sup>ii</sup>	260	31.3%	-4.9%
Beaverbank <sup>i</sup>	160	9.8%	12.6%
Bear River <sup>ii</sup>	50	26.3%	N/A
Bedford <sup>i</sup>	880	14.9%	14.6%
Beechville <sup>i</sup>	50	9.8%	No change
Belmont <sup>ii</sup>	40	23.5%	N/A
Berwick <sup>ii</sup>	190	20.7%	-1.0%
Bible Hill <sup>i</sup>	200	24.7%	12.3%

Postal areas 2021	Number of low-income children	Child poverty rate	% change from 2020
Blockhouse ii	40	14.8%	N/A
Bridgetown <sup>ii</sup>	130	28.9%	3.6%
Bridgewater <sup>i</sup>	330	24.1%	8.6%
Brooklyn <sup>i</sup>	40	30.8%	N/A
Brooklyn <sup>ii</sup>	40	25.0%	N/A
Brooklyn Corner <sup>i</sup>	50	23.8%	-4.8%
Brookside <sup>1</sup>	30	7.1%	N/A
Caledonia <sup>ii</sup>	60	33.3%	19.8%
Cambridge <sup>ii</sup>	80	17.4%	-6.5%
Canning <sup>ii</sup>	110	18.6%	21.6%
Canso <sup>ii</sup>	50	27.8%	5.7%
Caribou River <sup>ii</sup>	60	24.0%	N/A
Centreville <sup>ii</sup>	90	18.4%	12.9%
Chapel Island ii	130	27.7%	27.6%
Chester Basin ii	90	22.5%	6.6%
Clementsvale ii	30	37.5%	N/A
Cheticamp <sup>ii</sup>	40	14.3%	N/A
Church Point <sup>ii</sup>	40	19.0%	N/A
Clarks Harbour <sup>ii</sup>	80	25.0%	25.0%
Clydesdale <sup>i</sup>	30	13.6%	N/A
Coldbrook <sup>i</sup>	50	9.4%	-16.8%
Cole Harbour <sup>i</sup>	40	13.3%	N/A
Cornwallis Park <sup>ii</sup>	30	37.5%	N/A
Cow Bay <sup>i</sup>	40	18.2%	N/A
Dartmouth i	3020	18.4%	12.9%
Debertii	140	24.6%	23.0%
Dingwall <sup>ii</sup>	30	15.8%	N/A
Dominion <sup>i</sup>	80	26.7%	14.6%
Donkin <sup>i</sup>	30	37.5%	N/A
East Amherst <sup>i</sup>	70	20.6%	44.1%
East Port Medway <sup>ii</sup>	40	25.0%	N/A
East Preston <sup>i</sup>	60	28.6%	20.2%
Eastern Passage <sup>i</sup>	290	12.8%	-1.5%
Ellershouse ii	50	16.7%	N/A
Elmsdale <sup>i</sup>	60	12.0%	-1.6%
Enfield <sup>i</sup>	110	10.7%	24.4%
Eskasoni	800	57.1%	12.6%
Eureka <sup>ii</sup>	40	21.1%	N/A

Postal areas 2021	Number of low-income children	Child poverty rate	% change from 2020
Fall River <sup>i</sup>	140	7.8%	25.8%
Falmouth <sup>ii</sup>	70	11.3%	32.9%
First South/Lunenburg "	130	17.8%	2.9%
Florence <sup>i</sup>	80	33.3%	33.2%
Forest Hill <sup>i</sup>	50	20.8%	N/A
Freeport <sup>ii</sup>	30	60.0%	N/A
Glace Bay <sup>i</sup>	750	30.6%	8.1%
Glen Haven <sup>†</sup>	30	25.0%	N/A
Granville Ferry i	150	26.3%	-3.7%
Great Village"	30	17.6%	N/A
Greenwich <sup>1</sup>	30	14.3%	N/A
Greenwood ii	40	7.7%	N/A
Gulf Shore ii	50	25.0%	5.0%
Guysborough <sup>ii</sup>	40	25.0%	N/A
Halifax <sup>i</sup>	6020	25.6%	9.9%
Hammonds Plains <sup>i</sup>	220	7.7%	10.0%
Hantsport <sup>ii</sup>	100	22.7%	13.5%
Harrietsfield <sup>†</sup>	30	17.6%	N/A
Hatchet Lake <sup>i</sup>	40	13.3%	N/A
Havre Boucher <sup>ii</sup>	40	16.0%	N/A
Hebbville <sup>i</sup>	40	26.7%	N/A
Herring Cove <sup>i</sup>	50	15.6%	N/A
Hilden <sup>ii</sup>	130	17.1%	-2.8%
Hopewell <sup>ii</sup>	50	27.8%	No change
Hubley <sup>†</sup>	60	12.2%	15.1%
Inverness <sup>ii</sup>	60	16.2%	-11.0%
Judique <sup>11</sup>	30	25.0%	N/A
Kennetcook <sup>i</sup>	70	23.3%	N/A
Kentville <sup>1</sup>	480	25.5%	17.5%
Kingston <sup>ii</sup>	370	19.4%	26.0%
Lake Echo <sup>i</sup>	80	14.8%	31.0%
Lakeside <sup>i</sup>	40	20.0%	-11.9%
Lantz <sup>i</sup>	60	12.2%	1.7%
Lawrencetown (Halifax County)	50	8.9%	-5.3%
Lawrencetown ii (Annapolis County)	80	26.7%	-0.7%
Liverpoolii	180	30.5%	5.2%
Linacy <sup>i</sup>	60	20.7%	N/A
Louisbourg <sup>i</sup>	30	30.0%	N/A

Postal areas 2021	Number of low-income children	Child poverty rate	% change from 2020
Louisdale <sup>ii</sup>	40	22.2%	N/A
Lower Sackville <sup>i</sup>	620	15.6%	-0.6%
Lower South River <sup>i</sup>	60	18.2%	N/A
Lower Woods Harbour <sup>ii</sup>	30	18.8%	N/A
Lyons Brook <sup>ii</sup>	250	23.8%	20.2%
Lucasville <sup>i</sup>	50	11.9%	N/A
Mabou <sup>ii</sup>	30	15.8%	N/A
Mahone Bay ii	130	24.1%	4.3%
McLellans Brook <sup>i</sup>	30	20.0%	N/A
Meadowvale <sup>ii</sup>	30	18.8%	N/A
Meaghers Grant <sup>1</sup>	30	37.5%	N/A
Membertou <sup>i</sup>	130	36.1%	11.4%
Merigomish <sup>ii</sup>	50	21.7%	4.3%
Meteghan <sup>ii</sup>	40	25.0%	N/A
Micmac <sup>1</sup>	30	60.0%	No change
Middle Musquodoboit <sup>ii</sup>	50	20.8%	-8.4%
Middle Sackville <sup>1</sup>	280	8.4%	23.5%
Milford ii	70	15.9%	1.9%
Mill Cove ii	120	17.6%	N/A
Miltonii	70	41.2%	31.6%
Millbrook <sup>i</sup>	50	41.7%	N/A
Monastery <sup>ii</sup>	40	26.7%	N/A
Mount Uniacke <sup>ii</sup>	130	14.8%	15.6%
Mulgrave "	50	35.7%	N/A
Musquodoboit Harbour <sup>ii</sup>	250	17.2%	11.7%
New Germany ii	100	25.0%	2.5%
New Glasgow <sup>i</sup>	390	21.7%	8.5%
New Minas i	180	24.7%	9.8%
New Victoria <sup>1</sup>	30	25.0%	N/A
New Ross <sup>ii</sup>	80	38.1%	3.5%
New Waterford <sup>i</sup>	320	32.3%	11.8%
Nictaux <sup>ii</sup>	200	24.4%	-6.9%
Nine Mile River <sup>i</sup>	30	15.8%	N/A
North Alton i	50	19.2%	N/A
North Preston <sup>†</sup>	100	52.6%	50.3%
North River <sup>1</sup>	40	16.7%	N/A
North Sydney <sup>i</sup>	280	29.2%	12.3%
Onslow Mountain <sup>i</sup>	30	15.8%	N/A

Postal areas 2021	Number of low-income children	Child poverty rate	% change from 2020
Oxford ii	90	20.9%	-5.0%
Parrsboro ii	90	27.3%	-5.9%
Pleasentville ii	30	15.8%	N/A
Plymouth <sup>i</sup>	40	26.7%	N/A
Pomquet <sup>i</sup>	30	11.5%	N/A
Port Hawkesbury <sup>i</sup>	140	23.3%	5.9%
Port Williams <sup>ii</sup>	80	20.0%	-6.5%
Porters Lake <sup>†</sup>	70	9.9%	15.1%
Reserve Mines <sup>i</sup>	60	20.7%	3.5%
River Herbert <sup>ii</sup>	40	28.6%	N/A
River John <sup>ii</sup>	40	22.2%	N/A
Riverton <sup>ii</sup>	190	21.1%	N/A
River Ryan <sup>i</sup>	30	20.0%	N/A
Salmon River <sup>i</sup>	90	22.0%	28.7%
Salt Springs <sup>ii</sup>	30	20.0%	N/A
Sand Point <sup>ii</sup>	110	22.9%	N/A
Sandy Point <sup>ii</sup>	140	18.7%	N/A
Saulnierville <sup>ii</sup>	30	20.0%	N/A
Scotch Village/Newport ii	190	24.1%	31.0%
Scotchtown <sup>i</sup>	70	43.8%	49.0%
Shag Harbour <sup>ii</sup>	30	23.1%	N/A
Sheet Harbour <sup>ii</sup>	70	31.8%	20.9%
Shubenacadie "	360	34.6%	13.1%
South Bar <sup>i</sup>	40	40.0%	N/A
Southampton <sup>ii</sup>	40	50.0%	N/A
Springhill <sup>11</sup>	260	37.7%	27.4%
St Bernard ii	150	31.3%	N/A
Stewiacke <sup>ii</sup>	150	22.1%	16.3%
Stillwater Lake <sup>†</sup>	40	6.8%	N/A
Sydney <sup>i</sup>	1270	23.6%	10.3%
Sydney Mines <sup>i</sup>	290	27.4%	1.1%
Tangier <sup>ii</sup>	30	25.0%	N/A
Tantallon <sup>i</sup>	30	20.0%	N/A
Thorburn <sup>ii</sup>	50	25.0%	N/A
Three Mile Plains/Windsor <sup>ii</sup>	430	27.6%	35.3%
Tidnish Bridge <sup>i</sup>	30	30.0%	N/A
Timberlea <sup>i</sup>	210	11.4%	26.7%
Trenton <sup>i</sup>	170	22.1%	2.8%

Postal areas 2021	Number of low-income children	Child poverty rate	% change from 2020
Truro i	620	27.7%	20.4%
Truro Heights <sup>1</sup>	60	21.4%	-5.3%
Tusket <sup>ii</sup>	90	19.6%	2.6%
Upper Kennetcook ii	60	28.6%	31.8%
Upper Musquodoboit <sup>ii</sup>	30	30.0%	N/A
Upper Sackville <sup>i</sup>	40	16.0%	N/A
Upper Tantallon i	40	4.2%	-17.6%
Valley <sup>i</sup>	60	8.1%	17.4%
Wagmatcookii	100	55.6%	19.1%
Wallbrook <sup>i</sup>	30	25.0%	N/A
Walton <sup>ii</sup>	40	36.4%	N/A
Waterville <sup>ii</sup>	90	20.0%	-9.9%
Waverley <sup>i</sup>	40	9.3%	N/A
Wellington <sup>i</sup>	30	10.3%	N/A
Western Shore ii	30	23.1%	N/A
Westphal <sup>i</sup>	30	15.0%	N/A
Westville <sup>ii</sup>	240	20.5%	1.0%
Whites Lake <sup>†</sup>	30	15.4%	N/A
Williamswood i	50	14.3%	N/A
Wilmot <sup>ii</sup>	50	15.6%	-31.9%
Windsor Junction <sup>i</sup>	30	9.4%	N/A
Windsor Road ii	100	25.6%	16.4%
Wolfville <sup>1</sup>	100	21.3%	13.3%
Yarmouth <sup>i</sup>	490	37.4%	12.3%

<sup>\*</sup> Only communities with 30 or more low-income children are included in this table. Source Prepared using Statistics Canada, (T1 Family Files, 2021)

# **Appendix B**

Child poverty rates by postal area (FSA), Halifax regional municipality urban core

# TABLE 9 Child poverty rates by postal area (FSA), Halifax regional municipality urban core, 2021

Region	Postal area	Number of low- income children	Child overty rate	% change from 2020
Bounded by Lake Charles/Micmac/Topsail	B2X	500	21.6%	13.7%
Downtown Dartmouth south to Woodside	B2Y	480	22.3%	25.3%
North Darmouth/Harbourview/Highfield park/ Albro Lake/Crichton Park	ВЗА	910	27.8%	7.8%
Burnside	B3B	100	29.4%	42.7%
South End Peninsula	ВЗН	380	20.2%	0.5%
Downtown Halifax	B3J	120	33.3%	8.8%
North End Peninsula	ВЗК	890	32.2%	11.0%
West End Peninsula	B3L	610	21.1%	-0.5%
Bedford Basin	B3M	1850	27.5%	12.7%
Fairview & south to Rotary	B3N	420	18.4%	8.9%
Armdale/Purcells Cove	ВЗР	390	17.6%	14.3%
Spryfield	B3R	800	37.9%	15.5%
Bayers Lake	B3S	490	24.0%	11.6%
Bedford	B4A	520	13.5%	10.7%

Source Prepared using Statistics Canada, T1 Family Files, 2021. Forward Sortation Area (FSA) is defined by the first three digits of a postal code. This table includes child poverty rates in the Halifax Regional Municipality Urban core. Neighbourhood place names are assigned to postal codes using prior research or Google Maps data.

# Appendix C

Data sources, measures of poverty, low-income thresholds and key definitions

#### **Data sources**

The **T1 Family File** (T1FF) data cover all persons who completed a T1 tax return for the year of reference or who received Federal child benefits, their non-filing spouses (including wage and salary information from the T4 file), their non-filing children identified from three sources (a file pertaining to Federal Child Benefits, the births files, and an historical file) and filing children who reported the same address as their parent, including those living on First Nations reserves. Development of the small area family data is based on the census family concept. The census family concept groups individuals either in a census family (parent(s) and children living at the same address) or identifies them as persons not in census families. According to Statistics Canada, the T1FF captures the income situation of 95.7% of families.<sup>46</sup> The T<sub>1</sub>FF is closer to the Census in that it captures data from most of the population of families, though this data does not include visible minority, immigration, or Aboriginal status.

The **Canadian Income Survey (CIS)**<sup>47</sup> is an annual survey of a sample of Canadians that provides a portrait of income. It covers all individuals in Canada, excluding persons living on reserves and other Indigenous settlements in the provinces, the institutionalized population, and households in extremely remote areas with very low population density. The CIS sample size is about 55,000 households.

The Canadian **Census** is a mandatory survey of the population conducted every five years. The last Census was conducted in 2021 and used income data from 2020, and the next one will be 2026.

### **Poverty measures**

The **low-income measure** defines an individual as having low income if their household's adjusted after-tax income falls below 50% of the median adjusted after-tax income. The LIM is calculated either using Census data or data from the Canadian Income Survey, for households (not families).

The **CFLIM-AT** (Census Family After-Tax Low-Income Measure) compares income of a census family to the rest of the population. The CFLIM-AT is a relative measure of poverty that determines poverty thresholds set at 50% of the median Canadian family income. After taking taxes and benefits into account and adjusting for family size, those with incomes below this threshold, are considered low-income. When calculating the CFLIM-AT with T1FF data, the unit of analysis is the *census family*.

The **market basket measure** is the official poverty measure in Canada, measured based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the costs of food, clothing, footwear, transportation, shelter and other expenses for a reference family. These costs are compared with the disposable income of families to determine whether they fall below the poverty line.<sup>48</sup> The basket is costed in 50 regions across Canada making it sensitive to regional differences. The current MBM uses 2018 as the base year for what constitutes a 'modest standard of living.' The income data used in the calculation of the MBM is based on the Canadian Income Survey (CIS), and the Census, and not yearly T1FF data.

### Low-income thresholds

See Table 10 and Table 11.

TABLE 10 2021 thresholds for after-tax census family low income measure

Number of family members	<b>Dollar amount</b>
1	\$24,397
2	\$34,503
3	\$42,257
4	\$48,794
5	\$54,553
6	\$59,760
7	\$64,548
8	\$69,005
9	\$73,191
10	\$77,150

Note The CFLIM-AF for any census family size can be calculated by multiplying \$24,397 by the square root of the family size. For example, the after-tax CFLIM for a family of 4 is \$47,952. This is calculated by multiplying \$23,976 by 2 (square root of 4).

Source Technical Reference Guide for the Annual Income Estimates for Census Families, Individuals and Seniors. T1 Family File, Final Estimates, 2021. Statistics Canada—Catalogue no. 72-212-X

**TABLE 11** Market Basket Measure (MBM) thresholds by household size, 2021 constant dollars (2018 base year)

Number of family members	Nova Scotia rural	NS population under 30,000	NS population 30,000 to 99,999	Halifax, Nova Scotia	Cape Breton, Nova Scotia
1	\$22,269.00	\$22,749.00	\$22,890.50	\$24,131.50	\$22,202.50
2	\$31,488.37	\$32,167.09	\$32,367.17	\$34,121.94	\$31,394.34
3	\$38,569.91	\$39,401.27	\$39,646.35	\$41,795.76	\$38,454.73
4	\$44,538.00	\$45,498.00	\$45,781.00	\$48,263.00	\$44,405.00
5	\$49,793.48	\$50,866.76	\$51,183.16	\$53,958.03	\$49,644.79
6	\$49,637.60	\$55,712.30	\$56,058.83	\$59,098.04	\$54,373.92

Source Statistics Canada Table 11-10-0066-01

# **Key Terms and Definitions**49

**After-tax income** is the total of market income and government transfers, less income tax. Market income consists of employment income and private pensions, as well as income from investments and other market sources.

Food insecurity is the inadequate or insecure access to food due to financial constraints. Households can experience marginal, moderate or severe food insecurity.

**Government transfers** include benefits such as Old Age Security, the Guaranteed Income Supplement, the Canada Pension Plan and the Quebec Pension Plan, Employment Insurance, social assistance, the goods and services tax credit, provincial tax credits, and child benefits.

For 2020 and 2021, government transfers include emergency response and recovery benefits in response to the COVID-19 pandemic (e.g., Canada Emergency Response Benefit, Canada Emergency Student Benefit, Canada Recovery Benefit, Canada Recovery Caregiving Benefit and Canada Recovery Sickness Benefit) and programs administered by provincial governments as well as a special one-time payment to disabled Canadians.

**Indigenous people** refers to persons aged 16 years and over who self-identified as First Nations (North American Indian), Métis or Inuk (Inuit).

Visible minority is defined by the Employment Equity Act. This act defines visible minorities as "persons, other than Indigenous peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese. Measurement for population groups designated as visible minorities started in 2020.

**Unit of Analysis:** An **economic family** refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. This concept differs from the census family concept used in the Annual Income Estimates for Census Families and Individuals. Census families are members of a couple family, with or without children, and lone parents and their children. **Households**, in contrast, are any group of individuals who live in the same dwelling.

# Notes

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