
WOMEN & POVERTY: THE NEED FOR A WOMAN POSITIVE PUBLIC POLICY AGENDA

*A position paper on Nova Scotia Women's Centres' research
into social assistance reform and public pensions
from 2002-2006*

Developed for Women's Centres Connect!

Antigonish Women's Resource Centre, Antigonish
Central Nova Women's Centre, Truro
Every Woman's Centre, Sydney
LEA Place Women's Resource Centre, Sheet Harbour
Pictou County Women's Centre, New Glasgow
Second Story Women's Centre, Lunenburg
The Women's Place, Bridgetown
Tri-County Women's Centre, Yarmouth

by Peggy Mahon, MAdEd

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The women and social assistance reform project staff were:

- ♦ Dianne MacDonald, Doreen Paris and Maria MacDougall, Project Researchers for *Social Assistance Reform in Nova Scotia: Is it Working for Women?* (May to November 2002).
- ♦ Katherine Reed, Doreen Paris and Noella Fitzgerald, Project Coordinators for *Follow-Up to Social Assistance Reform: Making it Work for Women* (October 2003-April 2004).
- ♦ Rene Ross, Project Coordinator, for *Social Assistance Reform: Moving Forward a Woman Positive Public Policy Agenda* (2005-06)

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EXECUTIVE SUMMARY

This paper summarizes the extensive research that women's centres in Nova Scotia have undertaken related to women and poverty. The research calls for a woman positive public policy agenda to alleviate the depth of women's poverty and reduce the incidence of poverty in order to break the insidious cycle of poverty and to eliminate it.

Women's centres in Nova Scotia have a long history of providing services and programs for women and their families who are living in poverty. They provide direct services, offer in-centre and outreach programs, community education, and comprehensive pre-employment programs for women. Women's centres partner with other organizations to advocate for improved access to affordable housing, accessible and affordable child care, public transportation, affordable energy, transition to employment programs, and university education. Women's centres have presented recommendations to address women's poverty to government forums and committees, have worked with other groups to organize forums on the Canada Social Transfer and Guaranteed Livable Income, and actively participated in the development of a poverty reduction strategy for Nova Scotia.

From 2002-2006, women's centres conducted research that documented women's experience with the Nova Scotia government's Employment Support and Income Assistance (ESIA) program and with Canada's public pension system. The impetus for the research projects was the restructuring of federal and provincial social policies and programs which has led to the deepening of women's poverty and the removal of some avenues for women to get out of poverty. All research projects actively involved women most impacted by the policies in identifying issues and in making recommendations for policy change. Briefly, these projects were:

- ♦ *Social Assistance Reform in Nova Scotia: Is it Working for Women?* (May to November 2002);
- ♦ *Follow-Up to Social Assistance Reform: Making it Work for Women* (October 2003-April 2004);
- ♦ *Social Assistance Reform: Moving Forward a Woman Positive Public Policy Agenda* (2005-2006);
- ♦ Phase 1: *Women and Public Pensions: In Her Own Name: Advancing Equality for Rural Women: Recommendations for Public Retirement Pensions Policy Development and Change* (2003-04); and
- ♦ Phase II: *Women and Public Pensions, Working Toward Equitable Policy Change* (2005-06).

The 91 women involved in the third project that examined the ESIA program, *Social Assistance Reform: Moving Forward a Woman Positive Public Policy*, reviewed and prioritized the recommendations from the previous two projects and identified key policy areas for action within the following areas: the struggle for food and shelter, the struggle to work, and the struggle to meet work and family demands. The study found that all the

women were juggling their finances. They were struggling to pay their rent and provide nutritious food and healthy meals for their children. Furthermore, they were concerned about the resulting discrimination and exclusion that their children endure. Women's struggle with employment included facing barriers such as lack of affordable and accessible licensed child care; access to transportation, and access to education and training or re-training programs. They felt pushed into low-paying entry-level jobs that did not assist them to earn enough income to lift their families out of poverty; and this was further complicated by the deduction of 70% of their wages. Women struggled to meet work and family demands, particularly when they were required to go back to work when their children turned one year old. The challenges they faced were accessing child care, transportation and non-family-centred work environments, where women could not afford the loss of pay or the job to take time off for parenting responsibilities.

Women's stories in Phase I of the Women and Public Pensions projects map the existing gaps in the public pension system. Four themes emerge through the women's stories: access to public pensions, adequacy of public pensions, equity, and perceptions of fairness. The report notes that, for women, their gendered income over a lifetime resulted in an impoverished income in their later years.

The literature reveals women vulnerability to poverty, the depth of women's poverty, women's over-representation in non-standard precarious jobs, the barriers women face in "moving up" out of poverty, access to transition to employment programs, and senior women's vulnerability to poverty. Some highlights are as follows:

- ◆ There continues to be a significant wage gap between men and women. Women, on average earned only 71.6% of what men earned working full time in 2001. In 2004, 57.6% of women earned less than \$20,000. per year compared to 40.3% of men.
- ◆ A woman's marital and parental status can increase her vulnerability to poverty. Single mother led families are more likely to be living in poverty and to require income assistance than two parent or single father led families. In Canada, the rates of poverty in 2004 were highest among female lone-parent families at 35.6%.
- ◆ The average income shortfall for families with children in Nova Scotia was between \$7,800 and \$10,400 in 2004, with the average income gap experienced by female lone-parent families being \$7,800.
- ◆ In Nova Scotia, those relying on income assistance had to make ends meet with welfare incomes that decreased from 1989-2004.
- ◆ Among women, poverty is further deepened and entrenched by discrimination based on race and skin colour, age, ethnicity, language, ancestry, sexual orientation, religion, socio-economic class, ability, culture, geographic location, and status as a migrant, indigenous person, or refugee.
- ◆ Women continue to be over-represented in both non-standard work and in precarious, low-paid employment.

- ◆ Women face more difficulties than men in moving “up” out of poverty. Workers trapped in low-waged jobs in 2001 also had low education levels and were more likely to be older women working part-time for small, non-unionized organizations.
- ◆ The link between lower levels of education, unemployment, and poverty appears to be particularly significant for single (lone) mothers on social assistance and women with disabilities.
- ◆ The Family Mosaic Research Project found that a mother’s low educational attainment and low income had repercussions for her children, because children often emulate their mother’s educational attainment. It found that investing in education can be a powerful strategy for breaking the cycle of poverty.
- ◆ Transition to work programs that are woman-centred, socially and culturally inclusive, and delivered at the community level by community-based organizations may be more effective for assisting low-income women with multiple barriers to employment to move along a continuum towards more stable employment.
- ◆ The restructuring of federal and provincial social policies since the 1990’s have translated into a negative impact on low-income women’s ability to access post-secondary, transition-to-employment, and skills development programs. This has been made worse by the loss of designated status for women within many government funded programs, funding cuts to community-based organizations, and a focus on project-based funding.
- ◆ Tightened eligibility and qualifying requirements under the Employment Insurance (EI) Act, along with women’s over-representation in non-standard work, has affected women’s access to EI. This leaves fewer women eligible for employment benefits such as wage subsidies and skills development programs.
- ◆ In 2000, 36% of senior Canadians were living in poverty and 21% of unattached senior women were living in poverty. In other words, more than half of poor seniors were unattached, single women.
- ◆ Women’s retirement income is directly influenced by the interaction of employment history, marital status, parental status, and the particular design of both the public and private pensions.
- ◆ Women most vulnerable to inequities and, therefore to experience disadvantage in their senior years include: unattached women between the ages of 60 and 64; low-income women; women in non-standard work (part-time, seasonal, contract, casual, temporary); self-employed women; women not in the paid labour force; lesbian women; Aboriginal and racialized women; women with disabilities, Atlantic Canadian women; and rural women.
- ◆ Low-income women are especially vulnerable to poverty in old age because they are limited in their ability to accumulate private savings by virtue of their low incomes. Many are also excluded from contributing to CPP because their incomes are below the Year’s Basic Exemption.
- ◆ Trends toward non-standard work mean more senior women will be living in poverty in the future, because this work is characterized by a lack of benefits, such as

workplace pension plans, and often by low wages which limits the ability to contribute to CPP and private pension savings.

- ♦ Women living in rural communities are more likely to live in poverty due to a combination of several factors: lower employment rates, lower wages, more non-standard work, and consequently lower CPP contributions and reduced ability to build retirement savings. They also have higher transportation costs and fewer services that could improve their ability to access higher paid work.

Women's centres research concludes that "poverty is policy created." The current policies of the Employment Support and Income Assistance (ESIA) program can either "lock women within the system" or make them vulnerable to return to income assistance by pushing them into low wage employment. In addition, many women experience disadvantages with regard to policies and programs related to Canada's pension and taxation system, which can make them vulnerable to living in poverty in the senior years.

Poor policies not only create poverty, but capture women and their families in a cycle of poverty from which it is difficult, if not impossible, to escape. Children from low-income families are likely to be at higher risk of poor health and experience social, educational and employment problems and, then, the cycle of poverty repeats itself. Breaking the cycle of poverty will take time, adequate resources, and a comprehensive approach. Women's centres believe that if we address the poverty of those most at risk, the poorest of poor woman, we will eliminate poverty for all Nova Scotians.

The vision, then, is to eliminate women's poverty. To attain this vision, work must be done on two fronts:

- ♦ Develop and implement policies that alleviate the depth of women's poverty and the immediate impact that living in poverty presents.
- ♦ Develop and implement policies that will significantly reduce the incidence of poverty.

To achieve these two goals will require a clearly articulated plan with indicators to measure progress and an allocated budget for implementation. It will require mechanisms to ensure coordination, accountability and public reporting. Those most affected by the policies and stakeholders must be included in the development, implementation and evaluation of plans. A set of principles to guide this process will ensure policies and programs focus on those most at risk and women's equality as a central objective. The proposed principles are:

- ♦ No resident of Nova Scotia should be living below the poverty line at any stage of their lives.
- ♦ Poverty elimination is an economic and social investment that will have a positive impact on all Nova Scotians and needs to take priority over tax cuts or any other government measure that may impede the government's ability to eliminate poverty.
- ♦ Public services and public programs must be maintained and strengthened.

- ◆ Not all Nova Scotians are able to be in the paid labour force. There will always be some people who will need a strong social safety net and they should be able to live their lives with an adequate, liveable income.
- ◆ Because of the gendered nature of poverty that disproportionately impacts on women both in depth and breadth, a feminist analysis must be applied to all policies and programs.

The following recommendations will move Nova Scotia toward the goals of alleviating the depth of women's poverty and reducing the incidence of women's poverty. They are:

1. Because the Low Income Cut-Off (LICO) does not take into account the cost of public transportation, raise the minimum wage above the highest LICO in Nova Scotia.
2. That the Nova Scotia government work with the Federal government to move forward the implementation of a Guaranteed Liveable Income (GLI), starting with the LICO and working toward a fully indexed GLI.
3. That the Nova Scotia government establish an "End Poverty Commission" with ministerial responsibility for a poverty elimination strategy and with specific responsibilities to establish and implement a plan that includes benchmarks and timelines for poverty alleviation and elimination, a budget for implementation, and a public reporting mechanism.
4. That the Nova Scotia government work with the Federal Government to ensure that individuals are not required to pay income tax until their income is above the LICO.
5. That, even though transportation is a municipal responsibility, the Nova Scotia government has a role to play to support municipalities to develop and implement a public transportation system throughout the province.
6. That the Nova Scotia government take leadership to make funds available for housing that is accessible and adequate ("green"); and to make development funds available for non-profit community-based organizations to assist groups with housing development, such as land acquisition; tender process for construction, group development, etc.).
7. That the Nova Scotia government not tie housing to social assistance policy so that, when a person's income increases, the family does not have to move out.
8. That the Nova Scotia government develop and implement policies to enable full access for women on social assistance to post-secondary education, including university and community college programs.
9. That the Nova Scotia government make available province-wide funding for community-based pre-employment programs for women, to be delivered by community-based women's organizations, as an effective strategy for supporting women in their move into employment.
10. That the Nova Scotia government ensure public, accessible, universal child-care programs.

1: INTRODUCTION

This paper summarizes the extensive research that women's centres in Nova Scotia have undertaken related to women and poverty. The research calls for a woman positive public policy agenda to alleviate the depth of women's poverty and reduce the incidence of poverty in order to break the insidious cycle of poverty and to eliminate it.

Women's Centres in Nova Scotia

Women's Centres Connect! is the provincial association of women's centres in Nova Scotia. There are eight community-based women's centres situated throughout Nova Scotia from Yarmouth to Sydney. Women's centres provide services and programs for women and adolescent girls on a wide range of issues that include poverty, economic concerns, education and training, workforce re-entry, housing, law-related issues, mental and physical health, parenting, relationships, sexuality, and sexual violence.

Women's centres services, programs, policies and practices have always been informed by women's lived experiences which have been the primary impetus for advocacy for equitable public policy for women and their families. Since the late 1990's women's centres have been observing the impact of both the federal and provincial government policy and program changes on the women who are looking for supports and services from women's centres on a daily basis. As a result, women's centres began to undertake extensive research to document women's experience with the new provincial income assistance program, Employment Support and Income Assistance (ESIA), and with public pensions.

Women's Centres Research

The research projects were undertaken from 2002 to 2006 by two groups of women's centres. Three women's centres in northeastern Nova Scotia focused on women's experience with the new Nova Scotia ESIA program on women – the Antigonish Women's Resource Centre, Pictou County Women's Centre in New Glasgow, and Every Woman's Centre in Sydney. Three women's centres in western Nova Scotia focused on documenting women's experience with public pensions - The Woman's Place Resource Centre in Bridgetown (previously Cornwallis), Second Story Women's Centre in Lunenburg (previously Bridgewater), and Tri-County Women's Centre in Yarmouth with the Nova Scotia Advisory Council on the Status of Women co-sponsoring Phase I. All research projects actively involved women most impacted by the policies in identifying issues and in making recommendations for policy change. Briefly, these projects were:

- ♦ *Social Assistance Reform in Nova Scotia: Is it Working for Women?* (May to November 2002);

- ◆ *Follow-Up to Social Assistance Reform: Making it Work for Women* (October 2003-April 2004);
- ◆ *Social Assistance Reform: Moving Forward a Woman Positive Public Policy Agenda* (2005-2006);
- ◆ Phase 1: *Women and Public Pensions: In Her Own Name: Advancing Equality for Rural Women: Recommendations for Public Retirement Pensions Policy Development and Change* (2003-04); and
- ◆ Phase II: *Women and Public Pensions, Working Toward Equitable Policy Change* (2005-06).

Organization of the Paper

This paper is intended to be a working document for Women's Centres Connect! that will continue to grow and change as circumstances change for women and their children living in poverty. It is organized into six sections as follows:

- ◆ Section 1, *Introduction*, presents the purpose of the paper, a brief introduction to women's centres, their recent research on women's experience with the provincial Employment Support and Income Assistance (ESIA) program, and with Canada's public pension system.
- ◆ Section 2, *Women's Centres and Women's Poverty*, provides a brief background on women's centres in Nova Scotia, their connection to women's poverty through direct services and programs they provide to women and their families, including pre-employment programs for women.
- ◆ Section 3, *Women's Centres Social Assistance Reform and Public Pensions Research*, describes the social assistance reform and public pensions research projects undertaken by women's centres from 2002-2006. This section also provides the context for the research, which is the deepening of women's poverty created by changes and cuts to federal and provincial policies since 1989.
- ◆ Section 4, *Women's Vulnerability to Poverty through to Senior Years*, provides a statistical overview of women's vulnerability to poverty.
- ◆ Section 5, *Women's Experience with Income Assistance and Public Pensions*, presents four themes that emerged from what women, who are most impacted by the policies, told women's centres about their experiences. The four themes are: the struggle for food and shelter; the struggle to work; the struggle to meet work and family demands; and the struggle in senior years.
- ◆ Section 6, *Conclusions and Recommendations for Women's Economic Security*, offers general conclusions and recommendations that Women's Centres Connect! will take forward in their advocacy efforts to alleviate, reduce, and eventually eliminate women's poverty in Nova Scotia.

2: WOMEN'S CENTRES & WOMEN'S POVERTY

This section provides background information about Women's Centres in Nova Scotia, their links to women's poverty, an overview of women's centres pre-employment programs for women, and other initiatives related to women's poverty and the need for policy change.

2.1 Women's Centres in Nova Scotia

Eight women's centres serve many communities in Nova Scotia from locations in Yarmouth, Lunenburg, Bridgetown, Truro, New Glasgow, Sheet Harbour, Antigonish and Sydney (see Appendix A). They provide vital services and programs to thousands of women and adolescent girls each year.

Women's centres are community-based organizations, which enable women living in local communities to have a voice in the programs and services women's centres offer. Therefore, women's centres are able to meet women's needs and to consider various community characteristics, such as availability of transportation and other services. Remaining relatively small and locally based enables women's centres to be accessible, flexible and versatile.

Women's centres work closely with community and government organizations in their communities to ensure a continuum of services and programs for women with the goal of achieving social and economic independence for women. Some key features of women's centres that make them a unique, vital service in the continuum of services are:

- ◆ *an open door policy* where any woman, whether a teen at risk, a single mother or a senior, can find support and information.
- ◆ *multi-issue entry points.* An entry point for a woman or adolescent girl can be poverty, economic concerns, education and training, workforce re-entry, housing, law-related issues, mental and physical health, parenting, relationships, sexuality and sexual violence.
- ◆ *an integrated, multi-dimensional approach* to providing services and programs that include intervention, prevention and community development ensures that immediate crises are addressed, while investing in capacity building over the long term, to prevent the more costly ongoing and recurring crisis intervention activities.

Women's Centres Connect! is the provincial association of women's centres. Connect! provides a forum for sharing information and resources among women's centres throughout the province. Connect! works on a provincial and national level in collaboration with other organizations & with government to strengthen social and economic policies, services and programs that affect women, their children, their families

and communities. In addition, women's centres work together within and across regions to conduct research on common issues of concern to women in their communities.

2.2 Women's Centres Links to Women's Poverty

Women's centres in Nova Scotia work with women who are living on low incomes and who face multiple barriers to employment. Every day women's centres see women who are living in poverty and struggling to survive. Each woman has her own story and each woman's story is compelling.

Women's centres see lone women who are struggling to support themselves on meagre social assistance allowances and inadequate pensions. Some of these women have found themselves single or widowed in their later years without skills and without family supports. Some are living with physical and mental health issues that compromise their ability to secure employment. Women's centres see single mothers who are working in low-waged jobs or who are dependent upon social assistance to keep their families fed and housed. Women's centres see women who have left behind all their belongings when they have left abusive relationships and are struggling to start over.

Every day Women's Centre staff see what happens when people don't have and can't access the education, jobs, adequate income, decent housing, affordable child care, transportation, and other things they require in order to live comfortably.

Over the years, Women's centres have worked with women living in poverty in a variety of ways:

- ◆ Provision of direct services such as individual support counselling and crisis counseling; information and referral; as well as individual advocacy and accompaniment;
- ◆ Development and delivery of in-centre and outreach programs and services such as community kitchens, self esteem, income tax preparation, financial planning, and women in business programs.
- ◆ Research to document women's experience with social assistance and pension programs in order to advocate for changes to improve the quality of life for women;
- ◆ Community education about the depth of poverty and it's impact on women;
- ◆ Community and provincial partnerships to advocate for and improve access to affordable housing, health services and programs, accessible and affordable child care and family resource programs, public transportation, affordable energy for those on low incomes, transition to employment programs, and post secondary education.

Depending on the community and the availability of services for women, women's centres have developed and directly deliver services and programs such as affordable housing and health services and programs.

From 2003-2005 the Office of Economic Development also funded each of the eight women's centres in Nova Scotia to deliver projects to foster economic independence for their clients. As well, a number of women's centres have developed and delivered pre-employment programs for women to assist them in moving forward to achieve economic independence. The following outlines some of the successes and challenges of the pre-employment programs.

2.3 Women's Centres Pre-Employment Programs

Establishing economic independence is both a desire and a challenge for many of the women who use women's centres. While some women are close to being employment ready, others face obstacles that need to be addressed before they can realistically enter the workforce or pursue further education and training that would lead to secure and adequate employment.

To assist women to make the transition to employment, some women's centres have developed and delivered effective pre-employment programs for women. The program model is specifically tailored to women's individual educational levels and learning styles, supports problem-solving, and builds upon women's skills. Each program incorporates components in literacy, labour force attachment, information technology, life skills, and health management. The program supports women to develop confidence, communication and problem-solving skills, as well as practical workplace skills they need to face the challenges of upgrading, returning to school, or entering the workforce.

The pre-employment programs prepare each woman, in a comprehensive way, to develop and follow through with an employment action plan that will help her to move closer to meeting her goal of establishing financial independence. This model is adaptable to a diversity of women and is appropriate for women of varying ages, ethnicities, and backgrounds.

Program participants tell women's centres that, without the life skills portion of the program, they would not have the confidence they need to persevere with the information technology and labour force readiness components. What participants learn in the program not only increases their employability, it positively affects all aspects of their lives - their parenting, inter-personal relationships, and capacity to participate in the life of the community.

Evaluation of the programs has demonstrated their success, with 75% either entering the workforce or furthering their education. This success is due, in part, to the individual support participants receive from the program facilitators. It is also due to the ability of the facilitators to work with participants as a group to address problems as they arise, to build a positive group environment, and to encourage participants to work at their capacity.

Women's centres have the capacity to continue to deliver the programs and to train other women's centres to deliver the programs. This capacity includes experienced facilitators; a comprehensive manual for curriculum development, the "Starting Point" manual; the development of standards for delivery of these programs; the capacity for follow-up, because women can access other services and programs provided through the women's centres; and the ability to coordinate the ongoing program development, delivery, and evaluation through Women's Centres Connect!

The pre-employment programs have been funded primarily through project funding rather than block funding (e.g. three-year funding). In 2004, women's centres advocated to deliver pre-employment programs with ongoing, stable funding through all eight women's centres in Nova Scotia. In 2008, as women's poverty continues to deepen in Nova Scotia, there continues to be a need for comprehensive pre-employment programs to be delivered through all women's centres in Nova Scotia to assist women with multiple barriers to employment to access further education or stable employment.

2.4 Women's Centres Research and Action Toward Addressing Women's Poverty through Policy Change

Through these direct links with women and their families, who are living in poverty, women's centres recognized that, while delivering programs and services play an important role in supporting women and their families, only strategic changes to public policy will both alleviate the depth and eliminate poverty for women and their families. Consequently, women's centres began to undertake research to gather statistical information and to document women's stories. The next section of this paper provides an overview of the research projects undertaken by women's centres.

In addition to research, Women's Centres Connect! has made presentations to government forums and committees and was involved in the development of the "Framework for a Poverty Reduction Strategy in Nova Scotia" as a member of the Nova Scotia Poverty Reduction Strategy Coalition (now called the Community Coalition to End Poverty in Nova Scotia). Connect! has also partnered with other groups to organize forums to examine the feasibility of a Guaranteed Livable Income (GLI), and to examine the changes from the Canada Assistance Plan (CAP) to the Canada Social Transfer (CST) and the impact on the delivery of social programs in Nova Scotia.

3: WOMEN'S CENTRES SOCIAL ASSISTANCE REFORM & PUBLIC PENSIONS RESEARCH

Over the past number of years women's centres in Nova Scotia have undertaken a number of research initiatives that document the experiences of women living in poverty in Nova Scotia and that call for policy change. The impetus for the research projects was the deepening of women's poverty created by the policies and programs of the federal and provincial governments. In this section some of the changes to federal and provincial policies and programs that have affected women are described, followed by an overview of women's centres poverty and pensions research activities from 2002 to the present.

3.1 The Context – Cuts and Changes to Federal and Provincial Policies and Programs

In 1989, with the introduction of the Labour Force Development Strategy, access to skills-development programs, especially for people ineligible for UI, began to erode. This particularly affected those program options that were specifically targeted to women.¹ Then, as a result of the federal deficit-cutting budget of 1995, the funding and policy base for women-only training programs virtually disappeared.²

In 1995, the federal government eliminated the Canada Assistance Plan (CAP) which provided funding to the provinces to assist persons in need. With the elimination of CAP went the standards and conditions that protected people living in poverty, which included the right not to have to work for welfare and the right to an economic entitlement that met basic requirements.³

To replace CAP, the federal government established the Canada Health and Social Transfer (CHST) and provided a lump sum to each of the provinces and territories for health care, post-secondary education and social (income) assistance. It was accompanied by six billion dollars (30%)⁴ in social spending cuts by the second year of the new transfer. The CHST has been credited for social assistance cuts and reforms in Nova Scotia and other provinces.⁵

Throughout the 1990's there were some changes to the public pension plans. Old Age Security (OAS) was income tested (with results affecting the distribution of the Guaranteed Income Supplement), basing testing on the seniors' previous tax year income. Other changes included retroactivity of payments, disability provisions, and the extension of OAS and Canada Pension Plan (CPP) benefits and obligations to same-sex and common-law couples.

At about the same time, the federal government restricted eligibility and cut back benefits under the Unemployment Insurance program which it renamed Employment Insurance (EI). With more stringent eligibility requirements, people who would have otherwise

qualified for the federal unemployment insurance program now had to turn to provincial social (income) assistance program.⁶

With the development of the new Employment Insurance Act (EI) in 1996, under Part II of the act, access to federally funded job-skills development training for unemployed low-income people ineligible for EI came to a halt. The revamping of the federal unemployment insurance system in 1996 also entailed a shift of emphasis from *unemployment* insurance to *employment* insurance and to “active measures” to promote employability. These changes signaled that income support programs were no longer considered as “entitlements” but as temporary, mostly short-term, supports to promote self-sufficiency through labour market attachment.⁷

The federal government also partly withdrew from social housing in the 1990’s, leaving Canada as the only industrialized country without a housing strategy.⁸

For the federal government, the changes to federal transfers, to unemployment insurance, to federally funded job-skills development training programs, and social housing led to budget surpluses. For the provinces, they led to budget deficits, strain on social programs and cutbacks. For some groups of women, this led to deepening of poverty and the removal of some avenues to get out of poverty.⁹

In 2001, the Nova Scotia Department of Community Services replaced the Family Benefits Act and the Municipal Social Assistance Act with a standardized single tiered policy called Employment Support and Income Assistance (ESIA). This new policy included a more stringent welfare to work mandate with a concentrated focus on self sufficiency.¹⁰

In 2003, the United Nations found that cuts in Canada’s social programs made since 1995 were inconsistent with the International Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) to which Canada is a signatory. The UN particularly noted the elimination of national standards contained in the CAP and the move to block funding which has had a disproportionately negative impact on women.¹¹

In 2004, the CHST was split into the Canada Health Transfer (CHT) with 62% of the funds and the Canada Social Transfer (CST) with 38% of the funds.¹² The CST funds all sorts of social programs. In 2007, the federal government introduced “priority areas” for the CST such as post secondary education and early learning and child care.¹³ In the absence of conditions or goals, provinces have not had to show what they have done with the money, they just have to prove that they’ve spent it.¹⁴ The 2007 federal budget put back some of the social program transfer funds that were cut in 1995 and introduced an increment of 3%;¹⁵ however, these funds do not come close to restoring the 1994-95 social program funding levels.¹⁶

3.2 Women's Centres Social Assistance Reform Research Projects 2002-2006

In response to the introduction of the new Nova Scotia ESIA program in 2001 and, recognizing the impacts of changes to federal government transfers and programs since 1995, the Antigonish Women's Resource Centre, Pictou County Women's Centre and Every Woman's Centre, Sydney have partnered on three initiatives funded by the Women's Program, Status of Women Canada.

The first two projects, *Social Assistance Reform in Nova Scotia: Is it Working for Women?* (May to November 2002) and *Follow-Up to Social Assistance Reform: Making it Work for Women* (October 2003-April 2004) assessed the impacts of the new ESIA program on women. Both projects used participatory research methodology that involved women in previous or current receipt of income assistance. Through these projects, 85 women were involved in making a number of important recommendations for improving the lives of women living in poverty and for improving the well being of their families.

The most recent project, *Social Assistance Reform: Moving Forward a Woman Positive Public Policy Agenda* was completed in October 2006. During this initiative, 91 women from across Nova Scotia, who experienced the ESIA program, reviewed and prioritized the recommendations from the previous two projects. The priority recommendations were then organized into policy areas. The next step was a working session where key policy recommendations were developed by women most impacted by the ESIA legislation, women's social justice organizations, equality-seeking organizations, anti-poverty groups, and advocates. In addition to the community dialogue and the policy development workshop, the Project Coordinator compiled statistics on women's poverty in Nova Scotia.

The *Social Assistance Reform: Moving Forward a Woman Positive Public Policy Agenda* project released two reports. The first report, "*Struggling to Survive: Women on Employment Support and Income Assistance (ESIA) in Nova Scotia Provide their Priority Areas for Policy Reform,*" documents the priority areas for policy reform that women saw as most immediate to improving their lives. It also confirms the desire of women to gain meaningful employment, provide for their families and live a life independent of the ESIA program. The second report, "*Survival Strategies: Women on Employment Support and Income Assistance (ESIA) in Nova Scotia Provide their Key Recommendations for Policy Reform,*" provides key recommendations for each priority area. The recommendations were provided to the Department of Community Services.

3.3 Women's Centres Women and Pensions Research Projects 2003-2006

Women's centres in Western Nova Scotia, the Woman's Place Resource Centre in Bridgetown, Second Story Women's Centre in Lunenburg and Tri-County Women's Centre in Yarmouth have been working intensively on women and public pensions.

Phase I of Women and Public Pensions was called: *In Her Own Name: Advancing Equality for Rural Women: Recommendations for Public Retirement Pensions Policy*

Development and Change. The project report examines public retirement pensions and the different relationship that men and women have to this income, through the stories told by women in the project. Taken as a whole, the stories from this research show that women work in a variety of ways over their life course. The report calls for women-friendly public pension policy, suggests some tasks and issues to be examined more fully, and provides recommendations for immediate policy change.

Phase II, *Women and Public Pensions, Working Toward Equitable Policy Change* produced a paper that was used to stimulate discussion at a forum on women and public pensions held in November of 2005. The purpose of the paper was to: (a) map out the historical context of policy assumptions and the economic, political and social forces that created the pension system; (b) examine outdated or faulty assumptions of: the male breadwinner/female homemaker economic model, the market solution, women's assumed equality, and gender neutrality; (c) debunk the myths that the present system has no capacity to meet future demands and that we will not be able to afford the Canada Pension Plan; (d) document how diverse senior women are disadvantaged by the present pension and tax system; identify specific policy gaps within the pension system and related policy areas; and, (e) highlight recommendations that foster equitable policies for public pensions.

The forum brought together 69 participants to discuss strategies for action in making equitable policy change in the public pension system. Participants included: rural senior women, senior's groups, women's equality-seeking community-based organizations, federal and provincial government employees; labour representatives; and elected provincial officials. Discussions resulted in recommendations for policy change and an action plan to move the recommendations forward in Phase III of the project.

The next section of this report provides an overview of what was learned about women's poverty and women's pensions from the literature.

4. WOMEN'S VULNERABILITY TO POVERTY THROUGH TO SENIOR YEARS

This section provides a statistical overview of women's vulnerability to poverty. Many of the statistics were taken from the women's centres research papers, in particular, "*Struggling to Survive: Women on Employment Support and Income Assistance (ESIA) in Nova Scotia Provide their Priority Areas for Policy Reform;*" *In Her Own Name: Advancing Equality for Rural Women: Recommendations for Public Retirement Pensions Policy Development and Change;* and *Women and Public Pensions, Working Toward Equitable Policy Change*. Where possible, statistical information was updated and original references were used.

Other reference materials were used for this summary. Of particular note was the report, *Building Transitions to Good Jobs for Low Income Women*, prepared by the Nova Scotia Advisory Council on the Status of Women. This research was recommended by the Round Table for Women's Economic Security and, as members of the Round Table, women's centres had the opportunity for input into this report.

This summary reviews women's vulnerability to poverty, the depth of women's poverty, women's over-representation in precarious jobs, the challenges to "move-up" out of poverty, barriers to women's access to transition to work programs, and senior women and poverty.

4.1 Women's Vulnerability to Poverty

Low wages are a fact of life for many women in Canada and Nova Scotia. Judith Maxwell (2002) shows that about two-thirds of all workers earning less than \$10.00 an hour in Canada are women and that one-third are the only wage earners in their families.¹⁷ Furthermore, more than one-third of Canadian women with disabilities who were employed full time had earnings among the lowest 20% of earners.¹⁸

The wage gap between men and women is still very evident. McFadyen¹⁹ contends that while women have made some significant strides in access to traditionally male-dominated jobs, there is still a significant difference in the paid work lives of women and men related to their respective earnings. In 2001, women in Nova Scotia who worked full-time earned, on average, 71.6% of what men earned working full-time.²⁰ In fact, women are more likely than men to earn less than \$20,000 per year and much less likely than men to earn \$40,000 or more. In 2004, 57.6% of women earned less than \$20,000 per year compared to 40.3% of men; whereas, only 15.8% of women earned \$40,000 per year or more compared to 32.7% of men.²¹

A woman's marital and parental status can further increase her vulnerability to poverty. Single mother led families are more likely to be living in poverty and to require income assistance than two parent or single father led families. In Canada, the rates of poverty in 2004 were highest among female lone-parent families at 35.6%.²² A 2001 report by the

Canadian Research Institute for the Advancement of Women (CRIAOW) found that 60% of single mothers in Canada relied on income assistance at some point in their lives.²³

In Canada, in 2004, one in every eight children was living in poverty and the rate of poverty was increasing in Canada and in Nova Scotia. In Nova Scotia, the rate of child poverty increased from 16% in 1989 to 18.1% in 2004.²⁴ The term child poverty, however, can disguise or make invisible the poverty of the families in which poor children live. Children live in poverty because their parents are living in poverty, and those most profoundly affected are often living in households supported by a lone-parent mother. In Nova Scotia, 1 in 2 children living in female lone-parent families live well below the poverty line.²⁵

4.2 The Depth of Women's Poverty in Nova Scotia

In 2004, the Low-Income Cut-Off (LICO), or poverty line for a single parent, one child family ranged from \$17,429 for the smallest communities to \$21,804 for urban areas like Halifax Regional Municipality.²⁶ The income gap or income shortfall is the shortfall between the LICO and the amount of annual income an individual or family has. In 2004, the average income shortfall for families with children in Nova Scotia was between \$7,800 and \$10,400, with the average income gap experienced by female lone-parent families being \$7,800.²⁷ There were approximately 7000 female lone-parent families with children and about 8,000 two-parent families with children in Nova Scotia in 2004.

Furthermore, in Nova Scotia, those relying on income assistance have had to try and make ends meet with welfare incomes²⁸ that have been decreasing from 1989-2004. For lone-parent, one-child families the welfare income as a percentage of the LICO was 58% in 2004 as compared to 66% in 1989, which translates into an increase in the income shortfall from 1989 to 2004.²⁹

A family with income below the LICO level will spend a greater proportion of its income on the necessities of shelter, food and clothing than will the average family of the same size. When family income falls below the LICO, a family faces greater difficulty covering important expenses such as transportation, dental and personal care, school supplies, continuing education, household maintenance, insurance, and recreation.³⁰

Among women, poverty is further deepened and entrenched by discrimination based on race and skin colour, age, ethnicity, language, ancestry, sexual orientation, religion, socio-economic class, ability, culture, geographic location, and status as a migrant, indigenous person, or refugee.³¹

4.3 Women's Over-Representation in Precarious Jobs

Both Ron Saunders and Judith Maxwell point out that an increasing number of low-paid workers work in precarious jobs that are temporary, part-time, casual, or other non-standard forms of employment. These precarious jobs are characterized by low wages and few benefits.³² Saunders notes that despite some narrowing of the gender wage gap

over the past 25 years, women continue to be over-represented in both non-standard work and in precarious, low-paid employment.

Judith Maxwell points out that government policy can help to maintain women in this type of employment. Extra work effort is discouraged through taxes on increased earnings at the lowest marginal rate and the costs of child care are often prohibitive for families, especially those with more than one child. Furthermore, Butterwick, Bunson, and Rogers point out that, not only is low-wage work less stable than welfare, it is often incompatible with parental obligations (long hours, early morning or late evening shifts).³³

The shift to an hours-based system and tightened eligibility and qualifying requirements under the 1996 Employment Insurance Act, along with an increase in precarious employment, means that fewer Canadians are now qualifying for Employment Insurance (EI) benefits than in the past. The Canadian Labour Congress contends that women's access to EI has been particularly affected by the changes.³⁴

Since fewer women are qualifying for EI, fewer women are eligible for employment benefits such as wage subsidies and skills development programming under Part II of the EI Act. According to the Canada Employment Commission Report for 2001–2002, only about one-third of all EI claimants had access to employment supports, and only 34.4 per cent of employment support interventions in Nova Scotia were directed towards women.³⁵

4.5 Barriers Women Face to “Move up” Out of Poverty

A study by Teresa Janz for Statistics Canada revealed gender differences between men and women related to climbing out of poverty. Men were twice as likely to have “moved up” out of poverty than women. Those most likely to have moved up were young, university-educated men in professional occupations and industries. The study also found that workers who remained trapped in low-waged jobs in 2001 also had low education levels and they were more likely to be older women working part time for small, non-unionized organizations.³⁶

The link between lower levels of education, unemployment, and poverty appears to be particularly significant for women with disabilities and single (lone) mothers on social assistance. Almost 38% of women with disabilities in Nova Scotia have less than high school education, compared with 26.8 % of women in the general population. Recent Nova Scotia Community Services data also show that 56.2% of single mothers currently requiring social assistance have less than a grade 12 education.³⁷

The Family Mosaic Research Project, a 20-year longitudinal study of single and married mothers in Nova Scotia, clearly links employment and income to educational attainment.³⁸ The study found that “deficiencies in qualifications form the greatest deterrents to employment.” It also found that whether they were married or single, women who became mothers as teenagers had the lowest levels of education. If these mothers did manage to find employment, they were more likely to have a series of jobs in

low-paid service positions than in more-stable professional or semi-professional employment.

The same study also found that a mother's low educational attainment and low income had repercussions for her children, because children often emulate their mother's educational attainment. Investing in education for low-income single mothers, therefore, makes good economic sense in the long term and can be a powerful strategy for breaking the cycle of poverty.³⁹

More than basic literacy and math skills are required to find a decent job in today's knowledge-based economy. The Caledon Institute, for example, points out that, "... cradle-to-grave lifelong learning is a national imperative. Post-secondary education is becoming an essential credential for more and more jobs."⁴⁰

A report by the Nova Scotia Advisory Council on the Status of Women found education to be an important factor in women's ability to earn a living wage. Their report clearly links the educational attainment of women to income. It found that "Women must achieve much higher educational attainment to earn a living wage than do men. On average, women must have a university certificate or diploma (below the bachelor level) before their earnings surpass those of men who have less than a high school education."⁴¹

4.6 Women's Access to Transition to Work Programs

The literature shows that those transition programs that are woman-centred, socially and culturally inclusive, and delivered at the community level by community-based organizations may be more effective for assisting low-income women with multiple barriers to employment to move along a continuum towards more stable employment.⁴²

A review of the literature concludes that while best practices exist for enabling women to move along a continuum from social assistance or reliance on low-incomes to stable well paid employment, almost all successful approaches require time (two to three years for some) and a mix of interventions.⁴³

During the 1980s and 1990s, transition programs for women were fairly common in Canada. Established to help women enter or re-enter the labour force through skills-based training, they were designed to assist women to overcome educational, attitudinal, and structural barriers, as well as to determine and realize their job aspirations. A national evaluation of the Job Entry Program for the former Employment and Immigration Canada recorded the success of these programs. It found that the Re-entry option was particularly effective for women in the Atlantic region in terms of both employment and earnings.⁴⁴

These job-training and job-development programs, however, were less successful in moving single parents on social assistance into stable employment that also paid a living wage. Evaluations of the Nova Scotia programs, though specifically designed for social assistance recipients, found that the employment outcomes for single parents were limited. In part, this was because the programs did not adequately take into account the

types of barriers single mothers faced, such as access to affordable and reliable child care, affordable and reliable transportation, and health benefits.⁴⁵

The Nova Scotia SARS evaluation also found that for those single mothers who did find jobs, wages were not high enough to enable them to move off assistance completely.⁴⁶ A major lesson learned from SARS and COMPASS, therefore, was that if welfare-to-work programs were to be successful some form of income supplementation or incentive, combined with subsidized child care, health benefits, transportation allowances, and other supports, would be essential over the full transition-to-employment period.

The restructuring of federal and provincial social policies and programs since the early 1990s have had negative impacts on low-income women's access to post-secondary education, transition-to-employment, and skills development programs.⁴⁷ The loss of designated status for women within many government funded programs and funding cuts to community-based organizations have served to exacerbate the situation.⁴⁸

Together, these policy and program changes translated into large losses in skills development, training, and employment programming for women. It appears that low income people, especially women, are increasingly being denied access to skills-development programs. The result has been particularly problematic for individual women, women's programs, and women's organizations. As Joan McFarland contends, "A woman wishing to undertake skills-development training has few chances if she or a family member does not have the funds to pay for it."⁴⁹

Although transitional programs designed for women are limited, in some areas of the province, women's organizations, such as women's centres and Women for Economic Equality (WEE), have taken advantage of the Nova Scotia Skills and Learning Framework's priorities to develop programs specifically focused on women.⁵⁰ In order to build on this infrastructure and to begin to develop a province-wide system of transitional programming, a well-coordinated effort, supported by more stable funding, is required.⁵¹

In order to respond more effectively to the transition-to-employment and training needs of low-income women in the short and medium term, each of the federal and provincial partners in the Skills and Learning Framework needs to make specific investments in the Employability priority, with better targeting of these investments towards low-income women. There also needs to be a move away from project-based funding.⁵²

A major impediment to achieving this goal is that the federal government's commitment to skills development for low-income Canadians is limited by the EI Act and regulations, which has reduced access to employment insurance and benefits. It is also constrained by the fact that federal direct investment in transition-to-employment programs is limited to what can be made available under Part II of the act. Strengthening the EI Act so that it includes more unemployed Canadians and enhancing federal contributions to skills development outside of the act may be a prerequisite for developing province-wide transition-to-employment programs.⁵³

4.7 Senior Women and Poverty

In Nova Scotia, a recent population estimate of seniors is about 129,200 or 13.7% of the total provincial population.⁵⁴ Seniors are the fastest growing age segment in the population and are projected to make up roughly one-quarter (25%) of the population in 2026.

The National Council on Aging in its 2003 “Interim Report Card” shows that in 2000 36% of senior Canadians were living in poverty and 21% of unattached senior women were living in poverty. In other words, more than half of poor seniors were unattached, single women.⁵⁵

Many women experience inequity with regard to policies and programs related to Canada’s pension and taxation system. Many of the various inequities are related to women’s family responsibilities and women’s relationship to the labour force.⁵⁶

Women’s retirement income is directly influenced by the interaction of employment history, marital status, parental status, and the particular design of both the public and private pensions.⁵⁷ To gain the maximum benefit from public retirement pensions, one needs to have well-paid standard occupational employment. Consequently, women who have the same labour force experience as men tend to receive benefits similar to those of men; whereas, women who have different relationships to the paid labour force can experience significant disadvantage.

Women who experience particular disadvantage include: unattached women between the ages of 60 and 64; low-income women; women in non-standard work (part-time, seasonal, contract, casual, temporary); self-employed women; women not in the paid labour force; lesbian women; Aboriginal and racialized women; Atlantic Canadian women; rural women; and women with disabilities.⁵⁸

The following are some examples of these inequities identified through the women and public pensions research:⁵⁹

- ♦ “Younger” widows are not eligible to receive the full survivor benefit. There is a sliding scale applied to survivor benefits for women aged 35-64.⁶⁰
- ♦ Low-income women are especially vulnerable to poverty in old age because they are limited in their ability to accumulate private savings by virtue of their low incomes. Many are also excluded from contributing to CPP because their incomes are below the Year’s Basic Exemption, presently frozen at \$3,500.
- ♦ The trends toward non-standard work (temporary, part-time, contract, seasonal casual and self-employed work) suggest that more senior women will be living in poverty in the future, because this work is characterized by a lack of benefits such as workplace pension plans, and often by low wages which limits workers’ ability to contribute to CPP and private pension savings.⁶¹
- ♦ Condon describes inequities and refers to women in unpaid caregiving work as “the women who are most disadvantaged by the enduring link between labour markets

and pension entitlements.” She also suggests that in policy analysis and development, “less consideration was extended to those women who remain in the paid labour force in marginal and insecure positions.”⁶²

- ◆ Lesbian women are in a vulnerable position. Condon suggests that “the traditional discourse of family... has meant that women in lesbian relationships are unable to qualify for benefits of pension sharing or survivorship.”⁶³ At present, survivor benefits are available to same-sex partners whose spouse died after 1998. There is a national class action suit seeking to have survivor benefits extended to 1985, the year the Canadian Charter of Right and Freedom came into effect.⁶⁴
- ◆ Aboriginal women “are not automatically guaranteed the right to contribute to the Canada Pension Plan.”⁶⁵ Before 1988, people employed on reserves were not allowed to contribute to CPP, and now Aboriginal Canadians can “opt in” to the CPP, but their employers have to sign a form to do so.
- ◆ Women living in rural communities are more likely to live in poverty due to the combined effects of several factors: lower employment rates, lower wages, more non-standard work, and consequently lower contributions to CPP and reduced ability to build up other retirement savings. They also have higher costs of transportation and fewer services that could improve their ability to access higher paid work.⁶⁶

The next section summarizes what women said about their experiences with the public pension program and with the Employment Support and Income Assistance (ESIA) program.

5. WOMEN'S EXPERIENCES WITH INCOME ASSISTANCE AND PUBLIC PENSIONS

This section of the report provides a summary of the themes that emerged from what women who are most impacted by the policies told women's centres about their experiences with the income assistance and public pension programs. The themes are: the Struggle for Food and Shelter; the Struggle to Work; the Struggle to Meet Work and Family Demands; and the Struggle in Senior Years.

5.1 The Struggle for Food and Shelter

The *Struggling to Survive* report states that all of the women involved in the study were juggling their finances. Because of the income gaps, women were struggling to pay their rent and provide nutritious and healthy meals they know their children need. Women said that personal allowances are so low that they fear the nutritional health and well-being of their families is being compromised. Women were embarrassed to use food banks because they wanted to feed their families with dignity and wondered why they are not supported in doing so.

Not only is affordable housing not widely available, escalating power rates were placing great hardship on the women and their families. Some were fearful that their children were at risk of being apprehended because they were struggling to pay utilities and having difficulty keeping the house warm enough to be livable.

Women in the study said that a life on income assistance is fraught with depression, anxiety, despair, stress and fear. They are constantly prioritizing expenses and going without what many consider the necessities of life. They said this affects their children as well as themselves.

The majority of the mothers who shared their experiences were extremely concerned about their poverty and the resulting discrimination and exclusion that their children endure. They cannot afford extra-curricular activities for their children, nor can they afford the computers, books or clothing that their children see their peers accessing. Children's birthday and holiday presents must be found in an overextended budget. The Canada Child Tax Benefit, which is the only allowance provided for children from low-income families, must help out with food and shelter costs - very little is left for a child's social needs.

5.2 The Struggle to Work

The *Struggling to Survive* report states that all the women in the study were striving toward self sufficiency and many agreed with the Department of Community Services that meaningful employment will greatly contribute to this goal. However, the women in the study faced a number of challenges in working toward this goal.

First, lack of affordable and accessible licensed child care and access to transportation were significant barriers to employment. Secondly, when women gain employment under the ESIA umbrella, 70% of their wages are deducted and this deduction continues to restrict access to child care and transportation. Thirdly, policies that limit women's access to education and training or re-training options, and push them into low-paying entry-level jobs do not assist women to earn enough income to lift their families out of poverty. Women feel the current policy forces them to trade income assistance benefits for low-waged work, with the addition of the struggle to meet work and family demands. Women who are not able to support their families on low wages are likely to return to income assistance.

5.3 The Struggle to Meet Work and Family Demands

The *Struggling to Survive* report noted that Nova Scotia's policy that forces a woman to seek and attain employment as soon as her child turns one year old is one of the most severe in the country.

Participating in the workforce can place a female lone-parent in direct conflict with the responsibilities and tasks associated with parenting infant children, for example, having a sick child and medical appointments. An associated challenge is non-family centered work environments where women are not able to afford the loss in pay or loss of the job that may result from having to take time off for parenting responsibilities.

Another challenge for mothers of young children is the lack of adequate and affordable childcare, especially in rural areas. Shift work, part-time work, and casual work make access to child care more difficult. Women may be forced to leave their children in care of unlicensed centres to participate in job searches and employment. Extra challenges surface if public transportation is required to take children long distances to the child care provider and then to travel to work.

5.4 The Struggle in Senior Years

The *In Her Own Name: Public Pensions* documents women's stories with the two tiers of the public pension system: Old Age Security (OAS) and the Canada Pension Plan (CPP).

For the most part women have equal access to the OAS because it was designed as a universal social assistance or welfare benefit. By contrast the CPP is a contributory pension program. How much one pays into a contributory plan affects how much one gets out.

The study found that a woman's marital status, independence or dependency on men, the kinds of paid work she did over time, the work a woman does in dependent-care (care of children, the ill, and the elderly), and issues of health and disability can affect her access to and receipt of both the type of public pension and the amount, and therefore, level of income.

In the report, the extracts from women's stories map the existing gaps in the public retirement pension system. Each of the stories focused on women's work histories and

several showed how women's non-standard forms of work have major implications for women's retirement incomes. The report notes that, for women, their gendered income over a lifetime resulted in an impoverished income in their later years.⁶⁷

The *In Her Own Name: Public Pensions* report explores four themes: access to public pensions, adequacy of public pensions, equity, and perception of fairness as follows:

- ♦ Access to public pensions depends on the criteria to access the different parts of the system which relies on: total income, marital status, residency, age, marital status, and employment contributions.
- ♦ Adequacy of public pensions refers to the sufficiency of the amounts of money people receive through retirement pension. The report notes that clearly, the public retirement pension as a sole source of income is not an adequate source of income for a secure retirement and people on low incomes all their lives continue to be low-income recipients even in retirement. The most elderly single women, in particular, are at risk of poverty when living solely on public pensions.
- ♦ Equity explores the equality and fairness of people in relation to all aspects of the pension system. This includes Aboriginal women; women with disabilities; women who provide dependent care for family members; women who work at home; women who are single, common-law, divorced or separated; and low income women.
- ♦ Perception of fairness includes stories about the perception of fairness through the appeals process, the same-sex challenge, the compassionate care provision, and credit-splitting after divorce.

Phase II of the Women and Public Pensions Project included the preparation of a paper, "*Women and Public Pensions: Working Toward Equitable Policy Change*." The paper was used as a background paper at the forum with the same name as the paper. Discussions at the forum resulted in recommendations for policy change.

In addition to specific suggestions for policy change, forum discussion groups identified the following issues of concern, which also impact on the economic well-being of seniors, especially in rural communities:

- ♦ Social cohesion, local economies, social support networks and community-based services are disappearing. This decline is felt most urgently in rural communities, where many seniors, especially unattached women, live in poverty and isolation.
- ♦ The nature of work is changing, with more people in unstable, temporary and low-waged "non-standard work". This increases poverty amongst low-income workers and will contribute to poverty in retirement as these non-standard workers retire.
- ♦ Government should assume responsibility for informing people about their pension entitlements and for reducing complications in the application process.

- ♦ Government should also inform people (future pensioners) about options for accumulating retirement income that do not expose them to excessive and unfair taxes.
- ♦ Definitions were seen to be problematic: definitions of poverty as reflected in the post-tax Low Income Cut-off were seen as not reflecting the reality experienced by many low-income seniors; definitions of disability were identified as being too narrow and should be revised to include mental health disabilities.

The forum finished by identifying an action plan for a third phase of this project. The key message is: “Our elder women matter - create fair public pensions!” The working groups identified components of a presentation to be used during an education campaign, strategies for working with government, identified diverse communities for outreach, and potential alliances for Phase III.

In addition to the ideas generated by forum working groups, participants unanimously endorsed the position paper of the British Columbia Women Elders in Action (WE*ACT), entitled Pensions in Canada: Policy Reform Because Women Matter.

Phase III of the Women and Public Pensions Project will include the development and delivery of a comprehensive public education campaign, as well as regional and national consultations to build consensus, identify priorities, develop specific recommendations for policy reform, and open a dialogue with Government.

6. CONCLUSIONS AND RECOMMENDATIONS FOR WOMEN'S ECONOMIC SECURITY

This section draws general conclusions and identifies what is required to both alleviate the depth of women's poverty and reduce the incidence of poverty in order to break and, eventually stop, the insidious cycle of poverty. Everyone should have the right to economic security.

6.1 Poverty is Policy Created

The women's centres research concludes that "poverty is policy created." Poor policies capture women and their families in a cycle of poverty from which it is difficult to escape. Children from low-income families are likely to be at higher risk of poor health and experience social, educational and employment problems and, then, the cycle of poverty repeats itself.

The current policies of the Employment Support and Income Assistance (ESIA) Program can either "lock women within the system" or make them vulnerable to return to income assistance by pushing them into low wage employment. For example:

- ◆ Policies can prevent women on social assistance from being able to adequately support and care for themselves and their families. This can place women's health, and that of their families, in jeopardy.
- ◆ Policies can send a message to women that their unpaid caregiving work in the home and community is not valued and neither is their contribution in the paid labour force.
- ◆ Policies can force women into precarious, non-standard jobs where wages are low and there are few benefits.
- ◆ Policies can prevent women from accessing skills-development programs and university education in order to be able to access higher waged jobs.

In addition to the ESIA policies, the lack of good policy on the following also presents barriers to women and their children:

- ◆ Policies can prevent women and their children from accessing quality, affordable child care and early learning programs;
- ◆ Policies can prevent women from accessing affordable housing.

Many women experience disadvantages with regard to policies and programs related to Canada's pension and taxation system, which can make them vulnerable to living in poverty in the senior years. For example:

- ◆ Policies can mean that many women may have no or limited access to parts of the public pension system because of their employment history, marital status, parental status, and unpaid caregiving responsibilities. These include: unattached women between the ages of 60 and 64; low income women; women in non-standard work (part-time, seasonal, contract, casual, temporary); self-employed women; and women not in the paid labour force.
- ◆ Policies can mean that many women may not qualify or have limited access to parts of the public pension system due to their sexual orientation, race, ability, or geographic location. In particular, these include: lesbian women; Aboriginal and racialized women; women with disabilities; Atlantic Canadian women; and rural women.

6.2 A Future of Women's Economic Security

Breaking the cycle of poverty - particularly poverty that is generational - and supporting women in becoming fully participating community members will take time, adequate resources, and a comprehensive approach. There is no “quick fix.”

Addressing women's poverty will require political will along with good policy. Single mothers require multiple supports to escape poverty and to live independently from income assistance programs. They require the education and skills necessary to secure living waged jobs. They require childcare and accessible transportation to help address barriers that they may face to securing and sustaining employment. A holistic approach will also be necessary to fill the gaps and create equity for women in their senior years.

Women's centres believe that if we eliminate women's poverty, we will eliminate the poverty in which their children live and we will eliminate their poverty in senior years. Moreover, we know that because women live in the deepest poverty, if we address the poverty of the poorest of poor woman, we will eliminate poverty for all people living in Nova Scotia.

The *Struggling to Survive* report noted that women involved in the research envisioned a future for themselves and their families that was independent of income assistance. They would have gained employment and/or continued their education. The outcome would be economic, social and emotional well-being and healthier families.

The vision, then, is to eliminate women's poverty. To achieve this vision, women's centres believe that work must be done on two fronts:

- ◆ Develop and implement policies that alleviate the depth of women's poverty and the immediate impact that living in poverty presents.
- ◆ Develop and implement policies that will significantly reduce the incidence of poverty and, in the long term, to prevent poverty.

6.3 A Process for Planning, Implementation and Evaluation of a Woman Positive Public Policy Agenda to Address Women's Poverty

Poverty will be alleviated, reduced and eliminated, not by chance, but by good design. Women's centres agree that the following elements, suggested by the National Council of Welfare, will help to move forward a woman positive public policy agenda to address women's poverty.⁶⁸

- ♦ Include stakeholders and those most affected by the policies in the development, implementation and evaluation of strategies and plans.
- ♦ Pay specific attention to populations most at risk of poverty, to matters of social inclusion as well as income, and to gender equality which is a universal central objective.
- ♦ Develop strategies with a long term vision and goals to be reached in stages; the vision and goals will stay in place even when governments change – they are a policy of the state, not a government.
- ♦ Develop measurable goals and timelines with indicators that will measure progress towards goals.
- ♦ Develop action plans that detail policies and programs and include budget allocations required to implement the plans.
- ♦ Develop and implement structures and mechanisms to ensure comprehensiveness and coordination across government departments for social, economic, environmental and other linked policy areas.
- ♦ Develop accountability mechanisms such as reporting frameworks and processes that make information about results available to the public.

6.4 Principles

Any plan to eliminate women's poverty, and therefore poverty for all Nova Scotians, must consider the following principles:

- ♦ No resident of Nova Scotia should be living below the poverty line at any stage of their lives.
- ♦ Poverty elimination is an economic and social investment that will have a positive impact on all Nova Scotians and needs to take priority over tax cuts or any other government measure that may impede the government's ability to eliminate poverty.
- ♦ Public services and public programs must be maintained and strengthened.
- ♦ Not all Nova Scotians are able to be in the paid labour force. There will always be some people who will need a strong social safety net and they should be able to live their lives with an adequate, liveable income.
- ♦ Because of the gendered nature of poverty that disproportionately impacts on women both in depth and breadth, a feminist analysis must be applied to all policies and programs.

6.5 Recommendations

The following recommendations will move Nova Scotia toward the goals of alleviating the depth of women's poverty and reducing the incidence of women's poverty. They are:

1. Because the Low Income Cut-Off (LICO) does not take into account the cost of public transportation, raise the minimum wage above the highest LICO in Nova Scotia.
2. That the Nova Scotia government work with the Federal government to move forward the implementation of a Guaranteed Liveable Income (GLI), starting with the LICO and working toward a fully indexed GLI.
3. That the Nova Scotia government establish an "End Poverty Commission" with ministerial responsibility for a poverty elimination strategy and with specific responsibilities to establish and implement a plan that includes benchmarks and timelines for poverty alleviation and elimination, a budget for implementation, and a public reporting mechanism.
4. That the Nova Scotia government work with the Federal Government to ensure that individuals are not required to pay income tax until their income is above the LICO.
5. That, even though transportation is a municipal responsibility, the Nova Scotia government has a role to play to support municipalities to develop and implement a public transportation system throughout the province.
6. That the Nova Scotia government take leadership to make funds available for housing that is accessible and adequate ("green"); and to make development funds available for non-profit community-based organizations to assist groups with housing development, such as land acquisition; tender process for construction, group development, etc.).
7. That the Nova Scotia government not tie housing to social assistance policy so that, when a person's income increases, the family does not have to move out.
8. That the Nova Scotia government develop and implement policies to enable full access for women on social assistance to post-secondary education, including university and community college programs.
9. That the Nova Scotia government make available province-wide funding for community-based pre-employment programs for women, to be delivered by community-based women's organizations, as an effective strategy for supporting women in their move into employment.
10. That the Nova Scotia government ensure public, accessible, universal child-care programs.

Appendix A: Women's Centres in Nova Scotia 2008

Women's Centres In Nova Scotia May 2008

<p>Antigonish Women's Resource Centre 204 Kirk Place, 219 Main Street Antigonish, NS B2G 2C1 Contact: Lucille Harper</p>	<p>Ph; 902- 863-6221 Fax: 902- 867 – 1144 lucilleawrc@ns.sympatico.ca</p>
<p>Central Nova Women's Resource Centre 535 Prince Street Truro, NS B2N 1E8 Contact: Dawn Robertson</p>	<p>Phone - 902-895-4295 Fax - 902-895-9095 ExeDirCNWRC@eastlink.ca</p>
<p>Every Woman's Centre 102 Townsend Street Sydney, NS B1P 5E4 Contact: Louise Smith MacDonald</p>	<p>Phone - 902-567-1212 Fax - 902-567-1911 woman.centre@ns.sympatico.ca</p>
<p>LEA Place Women's Resource Centre 22709 Hwy#7, P.O. Box 245 Sheet Harbour, NS, B0J 3B0 Contact: Myrene Keating-Owen</p>	<p>Phone – 902 - 885-2668 Fax – 902 - 885 -2629 leaplace@ns.sympatico.ca</p>
<p>Pictou County Women's Centre PO Box 964, 503 South Frederick Street New Glasgow NS B2H 5K7 Contact: Doreen Paris</p>	<p>Phone – 902-755-4647 Fax- 902- 752-2233 doreenpcwc@ns.sympatico.ca</p>
<p>Second Story Women's Centre 22 King Street PO Box 821 Lunenburg, NS B0J 2C0 Contact: Beckie Guest</p>	<p>Phone - 902-543-1315 secstorydirector@eastlink.ca</p>
<p>The Women's Place 38 Queen Street Bridgetown, NS B0S 1C0 Contact: Della Longmire</p>	<p>Phone - 902-665-5166 Fax - 902-665-5966 della.womensplace1@aliantzinc.ca</p>
<p>Tri-County Women's Centre 238 Main Street Yarmouth B5A 1C0 Contact: Bernadette MacDonald</p>	<p>Phone -742-0085 Fax – 902- 742-6068 bernadettet@tricitywomenscentre.org</p>

Appendix B: Recommendations from Women's Centres Social Assistance Reform and Pensions Research Projects

Recommendations from: Social Assistance Reform: Moving Forward a Woman Positive Public Policy Agenda

The following are recommendations included in: “*Survival Strategies: Women on Employment Support and Income Assistance (ESIA) in Nova Scotia Provide their Key Recommendations for Policy Reform.*”

There is a critical need to reform the policies of the current ESIA system to adequately address the depth of poverty. Based on their research, women's centres have made the following recommendations:

1. Addressing the Struggle for Food and Shelter – Immediate Recommendations

Increase personal and shelter allowances immediately to improve the quality of life for women and families of ESIA as follows:

- 1.1 Increase personal allowances by at least \$75.00 per month to reflect the actual cost of basic necessities.
- 1.2 Reimburse transportation and medical expenses at actual cost.
- 1.3 Index all rates to the cost of living.
- 1.4 Increase shelter allowances to reflect the actual rental rates or mortgage costs and the cost of utilities. Put controls in place to prevent landlords from simply raising their rents when shelter allowances are raised.

2. Addressing the Struggle to Work – Immediate Recommendations

- 2.1 Allow single persons to keep the first \$200.00 of their wages or training allowances. Allow the remainder of their wages to be deducted from their benefits at a rate of 50%.
- 2.2 Allow single persons with dependents to keep the first \$400.00 of their wages or training allowances. Allow the remainder of their wages to be deducted from their benefits at a rate of 50%.
- 2.3 Provide child care and transportation support at actual costs until the recipient has completed the first year of continuous secure employment and until their income is at or above the Low Income Cutoff as determined by Statistics Canada.
- 2.4 Keep a recipient's file open until they have completed their first year of continuous secure employment so that there is no penalty should that person need to return to income assistance during that time.
- 2.5 Allow recipients to keep their full income tax refunds without penalty.
- 2.6 Ensure there is a fair and consistent interpretation and implementation of all ESIA policies across Nova Scotia. This includes implementing fair and

consistent reporting mechanisms such that women need to report only when their circumstances change and not requiring women to provide attendance records for Community College and training programs.

- 2.7 Protect the privacy of personal information. Do not require recipients to provide the Department of Community Services with access to their bank account information nor to divulge to their landlords or to anyone else that they are recipients of ESIA.

3. Addressing the Struggle to Work – Long Term Recommendations

- 3.1 Raise the minimum wage to \$10.00 per hour
- 3.2 Allow women on income assistance to keep their wages and income assistance benefits until their income is at or above the Low Income Cut-Off as determined by Statistics Canada.
- 3.3 Work with the Federal Government to implement a National Pharmacare Program and provide pharmacare to all income assistance recipients and the working poor.
- 3.4 Work with the Federal Government to implement a National Childcare Program that adequately addresses the needs of low-income families.
- 3.5 Learn what is working in other countries, such as recent initiatives of the British Government to cease the clawing back of money from the poor.

4. Addressing the Struggle to Meet Work and Family Demands.

- 4.1 Abolish the ‘parental leave policy.’
- 4.2 Allow mothers to choose to stay at home until they feel it is in the best interest of their family for them to be in the paid work force or, at the very least, allow children to reach school age before employment and training policies are imposed.

Recommendations from the Women and Public Pensions Project, Phase 1 and II.

Adequacy of retirement income is tied to periods of unpaid and non-standard work, to lower wages, to policies that limit the replacement rate of CPP, to indexation rates and to inequities in the tax system. A holistic approach will be necessary to fill the gaps and create equity. The following discussion will provide a description of what selected progressive social policy advocates are suggesting as solutions to the main gaps we have identified.

These options are not a final or exhaustive list of official recommendations. This a summary of options identified during a literature review, which has been augmented by suggestions from the November 2005 forum “Women and Public Pensions: Working Towards Equitable Policy Change”.

Recommendations from Phase I:

- ◆ Provide a mass media public education and information campaign in a readily accessible manner about credit splits and child drop-out provisions.
- ◆ Change the public pension application process so that the Guaranteed Income Supplement becomes automatic upon receipt of the Old Age Security. The information to make this change possible already exists in the Income Tax system's interface with Public Pensions.
- ◆ Repeal the need to have a husband's (or marital partner's) consent for CPP credit splits upon divorce in the public pension's credit splitting rules. Repeal the time period exclusion for credit splits and allow all divorced people to apply should they choose to apply.
- ◆ Grant all CPP contributors the right to name one person as a spousal equivalent.

Policy Options for Discussion: Phase II

- ◆ Ensure that Gender-Based Analysis of all policies and programs is carried out in a manner consistent with the principles of: inclusiveness and diversity; equity and justice; accountability and transparency; consensus, and ensure that a social agenda is a primary objective.

Additional questions to be addressed:

How can we value women's unpaid work?

- ◆ Consult and conduct research to develop a vision of the most appropriate and equitable vehicle to recognize women's unpaid work.

How can we improve the situation of women in non-standard work?

- ◆ Adapt gender and pay equity provisions to meet needs of non-standard workers.
- ◆ Increase minimum wage.
- ◆ Introduce a tax credit, based on individual income to help economic security.
- ◆ Implement a 360 hour qualifying requirement, review EI program and adapt to meet the needs of non-standard workers.
- ◆ Encourage provision of workplace pensions for women in non-standard jobs.
- ◆ Eliminate the year's basic exemption so low wage women contribute from the first dollar (and women with multiple jobs can contribute on all earnings, no matter how small).
- ◆ Provide a tax credit to compensate for increased contributions to CPP.
- ◆ Review the adequacy of drop out provisions and include a dependent care drop out.
- ◆ Increase the replacement rate of CPP for those with low average lifetime earnings.
- ◆ Increase the level of OAS/GIS to assist those whose CPP pensions are low due to long periods spent in non-standard work.
- ◆ Provide income supplements to the working poor.

- ◆ Ensure coverage for pharmaceutical and dental needs, at least for catastrophic events.
- ◆ Increase access to affordable housing and child care.
- ◆ Remove asset-based claw backs of government programs.

What can be done to ensure that public pensions are adequate?

- ◆ Increase Replacement Rates: This would mean that the CPP benefit would be designed to replace a higher percentage of lifetime average earnings. The Replacement Rate is now 25%.
- ◆ Increase Accessibility:
 - Government should increase efforts to reach out to seniors who do not apply for benefits.
 - Benefits should also be fully retroactive for late applications (especially for the CPP which is funded by recipient contributions).
 - Suspension of GIS and Allowances for late appliers and tax filers should be stopped.
- ◆ Increase the OAS/GIS and Allowances to ensure incomes are at least the level of the pre-tax LICO. Identify through research and consultation, the most appropriate “measure” of poverty; at present, most poverty advocates favour the pre-tax LICO as the measure that most closely defines the threshold of adequacy.
- ◆ GIS recipients should be allowed to earn 10% of benefits before GIS, OAS and allowances are clawed-back.
- ◆ Increase benefits for Survivors.
- ◆ Allow partial or phased-in pensions; this would assist women who must stay in the labour force in part-time positions.
- ◆ Mandatory Credit Splitting: this would provide pensions in a woman=s own name.
- ◆ Care-giving Drop-out provision: Most sources advocate for the inclusion of a drop-out provision specifically for care-giving. Townson (2000) argues that this should be separate from and in addition to a pension that recognizes women=s unpaid work (and which is not based on earnings related contributions).
- ◆ Oppose Privatization and Strengthen Public Pensions: Most authors agree that because so many Canadians rely on public pensions, this pillar of the retirement income system must be strengthened, and not abandoned.
- ◆ Definitions of Income: Income-tested benefits are based on a range of different criteria. Some are asset tested, some are based on income only, but the definitions of income vary. In particular, the definition applied to GIS recipients results in what Shillington (1999) calls a “perverse” effect; dividend income is calculated on the “grossed-up” value, resulting in a tax rate of 62%!
- ◆ For Lesbian, Gay, Trans-gendered, Bi-sexual Survivor claims: WE*ACT advocates that the cap on benefits prior to 1998 must be eliminated.

- ◆ Indexation: All pensions, the CPP, OAS, GIS, Allowances and Survivor Benefits must be fully indexed to wages and not prices (which means that the real value of the pension declines over time). (Townson, WE*ACT) OAS claw-back should also be fully indexed to wages. (Townson)
- ◆ Workplace Pensions: All workers logging more than 10 hours a week should have access to work place pension plans. (WE*ACT) Other advocates propose making workplace pension plans portable for those moving from one job to another.
- ◆ Housing: The NACA recommends that government should increase its investment in social housing for seniors. They also advocate for long term care rates to be no higher than market prices for room and board, and that costs should be based on income and not assets.
- ◆ Savings for retirement: Shillington, Kessleman, and NACA all advocate for the implementation of Tax Prepaid Savings Plans (TPSPs) which would benefit low-income savers in a way that RRSP do not.
- ◆ Compulsory Retirement: NACA recommends that this should be abolished and flexible conditions for older workers should be ensured.
- ◆ Older Immigrants: Require language training, education and skills upgrading. (NACA) Other groups advocate for full pension eligibility, regardless of the length of time spent in Canada.

What can be done to ensure that your pensions keep up with the cost of living?

- ◆ Ensure that all pensions, including the OAS claw-back and Registered Pension Plans (workplace) are fully indexed to wages and NOT prices.

What can be done to remove tax system disadvantages for low-income women?

- ◆ A comprehensive Gender-based analysis is needed to understand how the tax system impacts on the retirement income of senior women.
- ◆ For the short-term:
 - Increase the personal credit and age credit on the income tax so that they don't start paying taxes until after they stop receiving GIS support.
 - Change the income definitions of the GIS to remove its perverse treatment of dividends
- ◆ Provide information regarding methods of accumulating savings for retirement.
- ◆ Analyze the benefits of alternative methods of accumulating retirement savings such as Tax Pre-paid savings plans and encourage the use of the most efficient and equitable methods.

What can be done to ensure equity in Canada's Public Pension System?

- ◆ Implement a caregiver drop-out provision in calculations of CPP benefits, similar to the already established Child-rearing drop-out.
- ◆ Implement a phased-in or partial pension, making CPP benefits available to women aged 60 to 64 who must remain in the part-time work force.

- ◆ Provide a separate pension in recognition of women's unpaid work - research into the appropriate vehicle would be needed, as would national consensus!

What can be done to increase access to benefits?

- ◆ The Federal Government should increase outreach to eligible seniors who are not applying for benefits.
- ◆ Allow fully retroactive CPP benefits for late applications. Benefits are based on contributions, so people have a right to collect on their own contributions.
- ◆ Improve outreach to encourage timely renewal of GIS benefits.
- ◆ Stop suspending GIS and Allowance benefits when people are late filing tax returns.

What can be done to address the situation of Rural Women?

- ◆ Develop a rural labour market strategy to increase access to adequately paying, stable jobs.

What can be done to improve the situation for women with disabilities?

- ◆ Increase CPP disability pensions to at least the level of the pre-tax LICO.
- ◆ Develop a labour market strategy to increase employment, where appropriate.
- ◆ Expand tax credits and make tax credits refundable, whether the person has enough income to pay income tax or not.
- ◆ Increase the amount of allowable earnings before CPP pension benefits are reduced.
- ◆ Ensure that employment income under a reasonable amount does not jeopardize additional, income-tested supports.

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