

Social Assistance Reform in Nova Scotia: Is It Working For Women?

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**Antigonish Women's Resource Centre – Antigonish
Every Woman's Centre – Sydney
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EXECUTIVE SUMMARY

On August 1, 2001 the Nova Scotia Department of Community Services replaced the Family Benefits Act and the Municipal Social Assistance Act with a single tiered policy, *Employment Support and Income Assistance (ESIA)*. The goal of this new policy is “to help people reach a level of self-sufficiency.” To evaluate the impact of the new ESIA policy on women, three women’s centres in North Eastern Nova Scotia – the Every Woman’s Centre, Sydney, the Antigonish Women’s Resource Centre, Antigonish, and the Pictou County Women’s Centre, New Glasgow – undertook a research initiative, *Social Assistance Reform in Nova Scotia: Is It Working For Women?*

The three women’s centres were chosen because their distinctive economic and cultural characteristics reflect the diversity of rural Nova Scotia. In other words, by studying ESIA implementation in these three communities, researchers documented the impact of social policy and informed advocates and decision-makers about the impact of the new policy on women and their families. The research identifies the strengths and weaknesses in the operation of the policy and provides recommendations and conclusions relevant to all communities in Nova Scotia.

The *Social Assistance Reform in Nova Scotia: Is It Working For Women?* Project provided a mechanism for women, or excluded individuals “to be able to address the complex issues and barriers that exclude them¹.” The feminist research methodology used for the study was participatory action research. Women who face barriers and exclusion due to gender, disability, race, age and poverty shared their experiences with Project Researchers who interpreted the impact of the ESIA policy and developed recommendations. Forty-five women on social assistance from the Sydney, Antigonish/Guysborough and Pictou areas participated in the research. Ninety-five percent of the participants stayed through the completion of the project. The valuable first voice experiences shared by these women were the basis for a number of recommendations to improve content and delivery of the new policy. In addition to gathering information from the women, the researchers from each site interviewed ESIA caseworkers, employment counselors and supervisors. Administrators of ESIA from the head office of Community Services in Halifax were informed of the project and the initial impact assessment findings.

A significant achievement of the study is that it used a women-centered approach that involved the participants in critical analysis and project development to ensure that their needs were being addressed and their experiences reflected. The information gathered is an accurate reflection of the realities of the women’s lives. The recommendations reflect the women’s experiences and their analysis of the policy.

The project identified that many participants were unaware of the ESIA policy changes and that the policy was not implemented or interpreted consistently across or within the areas studied. In fact, not all ESIA caseworkers were fully familiar with the changes. Their inadequate knowledge of information regarding the policy created a barrier to women attempting to qualify for entitlements. In response to this knowledge barrier

¹ Special Initiatives, Department of Community Services. See *Building a Framework to Support a Vision of Social and Economic Inclusion*, p.1.

project researchers developed a number of fact sheets in clear, plain language, which contain information on client's rights & rates, basic needs and special needs. Information fact sheets have been distributed provincially to women's organizations for distribution to women on social assistance.

Another barrier to entitlement was the non-specific way in which the policy manual was written. Policy terms were open to interpretation by caseworkers allowing them extensive discretionary power. This subjectivity exacerbates the power differential between client and worker and facilitates the sometimes-disrespectful treatment of clients within entitlement determination processes. This fosters an environment that is demoralizing for women. Many of our participants identified that the message they receive from the policy and its delivery is that they can not be trusted and are not worthy.

The women participating in the project agreed that education is one of the main avenues to establishing economic independence. The lack of support for post-secondary education in this policy forces women into low paying employment. This strategy seems contrary to promoting "economic self-sufficiency" as outlined in the Department's policy statements and operating principles. In reality, the policy may very well create a more stressful and financially strained existence for women, especially single mothers, when the supports of the first year of paid employment no longer apply. Of considerable concern as well to the women was that women's caring work is undervalued and early childhood development is not properly funded.

The new policy has been in effect just over one year and, as is the case with many new programs, adjustments need to be made. It is the hope of the Project Researchers that the Department of Community Services will seriously consider implementing the recommendations. Without changes the policy will not reach its stated goal of "helping people reach a level of self-sufficiency."

Women are the experts on their own lives and their experiences need to be voiced when government policy affecting their daily lives is being developed. A collaborative model of program development and service delivery, which is currently the focus of the social and economic inclusion framework the Department of Community Services is seeking to build, can start with the recommendations provided with this report.

The project has been profiled throughout the province and support for the recommendations has been substantial. These recommendations if implemented will improve the policy so that it better responds to the "complex issues and barriers" women face.

RECOMMENDATIONS

The 45 women participants and three Research Project Coordinators from the *Social Assistance Reform in Nova Scotia: Is it Working for Women?* Project developed the following eleven recommendations for the Department of Community Services.

1. That the policy be revised with a geographic diversity-lens.

The needs of people living in rural, coastal and urban communities are not the same. Applying the same policy, which acts as a framework of social support for each community, province-wide, does not respect their diversity. For example, the policy's response to employment barriers for people across the province is implemented through their Employment Support Services (ESS). These services include skills development support, office and technology support and other such services that can only be helpful in an area with employment opportunities. In a community lacking employment opportunity, the barriers are larger and require a much more complex response. Employment Support Services programs must be tailored to the needs of communities and the resources and opportunities available in those communities. Where community-based organizations offer programs that support ESS program goals working in partnership with those organizations would benefit social assistance recipients.

2. That the child care allotment provided by Community Services be increased to the actual cost of quality daycare in each region and that there be an increase in the number of portable subsidized spaces in place.

The Department of Community Services provides a maximum of up to \$400 per month for child care. The average daily cost of supporting one child's full time daycare is \$515 per month. Additional private licensed homes with portable day care seats need to be established for women in the rural area. Early childhood development is a priority identified by the government. These good intentions need to be put into action by ensuring quality daycare is accessible and affordable for everyone.

3. That employment and social supports be separated into two budget items.

As the ESIA policy currently stands, women who require the maximum transportation allowance to access employment and education opportunities may not be able to access money for medical transportation needs. This leaves women vulnerable in situations where they require medical assistance but have used the maximum allowance for employment and education-related travel.

Recommendations continued...

4. That the transportation allowance be provided to recipients in a fair, timely and respectful way.

Caseworker practice demands that women in some communities have their driver sign an expense sheet after every trip. This is demeaning to women and demands they identify that they are social assistance recipients. Women are also required to show receipts indicating they purchased gas on the day they work in order to be reimbursed. Depending on their work schedule this may not be practical or possible. In some areas women accessing medical appointments inside their hospital catchment areas are not entitled to transportation allowance. This is particularly problematic in areas where women do not have access to public transportation and have a considerable distance to travel.

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

The new wage incentives programs were put in place so people would be better off because they would be receiving money for child care and transportation. Some women find the change positive as the amounts for child care and transportation are adequate for their situation and the 30% they are entitled to can go towards other essential needs for the family. Other women, mainly single adults, do not benefit from the change. In fact, single adults and mothers who were not in need of babysitters and/or transportation money find themselves on the losing end of the new policy. An adult working a minimum wage job one day a week earns \$206.40 each month (gross wages). In effect, an adult working a minimum wage job one day a week under the new policy needs to earn \$333.34 to keep \$100 where before they could earn \$100 to keep \$100. For an adult with dependents, it is necessary to earn \$666.67 to keep \$200. The policy does not reflect a wage incentive for all women. Rather, it increases stress levels among many women forcing them to work longer hours in low-paying jobs. Maintaining the allowable earnings clause and providing child care and transportation adequately reflects a wage incentive.

Recommendations continued...

6. That any amount received from an income tax refund not be calculated into the monthly budget.

Currently the income tax refund is not considered allowable income. Instead, money is deducted monthly from the social assistance recipient's cheque until the refund is paid off. This means that a social assistance recipient may be denied her full cheque for the number of months required to recover the refund. Until the policy is changed to allow social assistance recipients to keep their income tax refunds, it would be helpful to calculate the income tax refund only into the month it is received and not to pro-rate it over a number of months.

7. That co-habitants' monthly entitlement be addressed in both recipients names, not just the male partner. In the case of intimate partner abuse or problems accessing benefits, that the entitlement be issued in the female recipient's name only.

Issuing the monthly entitlement in the male client's name allows/enables male dominance and often leads to situations where women and their children are faced with undue hardship because the male partner denies them access to entitlements.

8. That an independent selection committee for programs such as The Employment Opportunity Program (TEOP) be formed with members from the general public and a Community Services representative and that a standard criteria and selection process be developed and made public to all recipients of Employment Support and Income Assistance.

While government has identified education as a key component of women's equality, barriers to post-secondary education and adult learning programs have increased. Income Assistance to single parents enrolled in these programs has been cut. Currently, access to The Employment Opportunity Program (TEOP) is generally left up to the discretion of the individual caseworker. Therefore, not all social assistance (SA) recipients are aware of the program. Within the pool of SA recipients who do apply to the program there is room for caseworkers to influence the selection process which potentially leaves some SA recipients at a disadvantage. All SA recipients who meet with their Employment Counselor must be told about their options. Social assistance recipients must be informed about TEOP seats available and the application process as well as receive support from the Employment Counselor in preparing an application. Caseworkers can provide an unbiased service to SA recipients by improving awareness of programs such as TEOP and ensuring an objective selection process that is respectful of all SA recipients.

A) Recommendations Continued...

- 9. That students with dependents who cannot find work, and who without a student loan would be eligible for social assistance, be allowed to receive Employment Support and Income Assistance during June, July and August if they are returning to school in the fall.**

Many single-parent students on social assistance cannot afford to support dependents without assistance during the summer months. Often post-secondary students are unable to find employment to support themselves in the summer months due to the lack of job opportunities, and lack of affordable, accessible child care.

Further, in the situation where parent(s) on social assistance with a child attending a post-secondary program and where the student is working during the summer, living at home and returning to school the following fall, the parent(s) should not be penalized by having their income reduced.

- 10. That the Lawful Confinement policy whereby people under house arrest are no longer eligible for assistance be changed so that they are eligible to receive assistance while serving their conviction.**

The Lawful Confinement policy as it stands now can cause undue hardship. People can be left confined to their home without an income or any means of survival. They can, in fact, be left with no place to turn. Prior to sentencing it should be imperative that recipients be informed of the possibility that they may not be eligible for assistance while under house arrest.

- 11. That an outside agency such as a women's centre be funded by Community Services to provide female clients with advocacy.**

Both female clients and Community Services benefit from clients having an advocate. The advocate would:

- inform clients of their rights, rates and entitlements
- accompany women to meetings and contact workers on their behalf
- assist women with the appeals process
- support clients in addressing complaints & demystify language

PROJECT DESIGN

A) Project Inception

In 2000, a solid foundation for women's social policy work was built with the Women in Transition (WIT) Project, funded by the Status of Women Canada. Women's centres across the province invited women to participate in working groups where they identified issues around social policy and made recommendations for improving it. The WIT project helped to establish and strengthen links between women's centres and policy-makers within the Department of Community Services.

On August 1st, 2001 the Department of Community Services implemented Bill 62, the Employment Support and Income Assistance (ESIA) Act. The new ESIA Act and policy included many changes to the rules, regulations and guidelines of the social assistance program in Nova Scotia. These changes have an affect on what recipients are entitled to and how their income assistance cheque is determined. The project *Social Assistance Reform in Nova Scotia: Is It Working For Women?* was an initiative designed to build on the WIT findings by monitoring and evaluating the new ESIA policy and to continue the strengthening of the relationship between women's centres and Community Services for the purpose of developing positive social policy for women and their families in NS. The project received funding from the Status of Women Canada.

Three women's centres in North Eastern Nova Scotia, Every Woman's Centre in Sydney, the Antigonish Women's Resource Centre in Antigonish and the Pictou County Women's Centre in New Glasgow collaborated to engage women on social assistance in their communities to critically analyze the ESIA policy and to measure its impact on their lives. While it was recognized that the social assistance policy in Nova Scotia is a provincial concern, the initiative was advanced within these three communities for the following reasons:

- First, these three communities reflect distinct economic and cultural characteristics that represent the realities of diverse communities in rural Nova Scotia. This representation across the region strengthens the initiative's impact assessment as it assesses women in these three distinct areas.
- Second, various communities across rural Nova Scotia likely would be able to relate to at least one of the three unique areas - an industrial, low economic region; a middle-class, professional-based region; and an industrial, agricultural based region.
- Third, the geographic proximity of the three women's centres logistically fostered collaboration so that travel costs and travel time were kept to a minimum compared to those that would be required for a province-wide initiative.
- The fourth reason is that the three women's centres have cultivated a strong interest and involvement in social policy issues. Their experience and concern draws solid support from low-income women, advocates and supporters of social policy/social justice issues. Thus, the women's centres role as supporters, service-providers and advocates for women living in poverty enabled them to effectively carry out the initiative.

The project was designed for an 8-month period, starting in February 2002 and finishing in November, 2002. The three women's centres each hired a site-based researcher. The

objectives of the project, stemming from the results of the WIT project were the following:

- to develop a critical analysis of the new social assistance legislation;
- to monitor it's implementation;
- to evaluate it's impact;
- to increase women's knowledge of the policies and their effect on them and their children, and
- to build support within the province and within the Department of Community Services for ensuring the policy supports women in establishing economic well-being and independence.

B) Community Profiles

Community profiles were developed to establish a clearer picture of the context within which the participants from each community were coming.

1) Cape Breton County:

- Home to Aboriginal, African Canadian and a diverse range of people of European and Acadian ancestry. Current Population of 109,330 people.
- Historically a place of thriving communities with prosperous coal, steel and fishing industries. However, recent diminishment of the coal and steel industries has left the County in a state of economic deprivation.
- Unemployment rate of 18.3%
- Most employment opportunities are in low-wage, part-time or contract jobs. This explains the outward migration (approximately 1300 people per year) of a highly educated age group (18-44 year olds).
- Department of Community Services reported a caseload of 9,204 people. Women consist of 60% of the cases, within which 41% are on disability and 59% are on income assistance.

2) Antigonish/Guysborough County:

- Home to African Canadian and a diverse range of people of European ancestry. Current population in Guysborough is 9,827 people and 24,332 in Antigonish with a student population totaling about 3,800 during the university year.
- Unemployment rate of 9.7%.
- St. Martha's Hospital and St. Francis Xavier University contribute to stable employment in the area. The hospital employs approximately 300 people with the University employing close to 500. Economic hopefuls in Guysborough are the new petroleum industries and the potential for tourism. Most employment opportunities are seasonal.
- Housing rental rates in the Town of Antigonish are extremely high due to the presence of professionals and students from the university.
- Department of Community Services reported a combined caseload of 1163 people. In Antigonish women make up 61% with 32% on disability and 36%

being single mothers. In Guysborough 48% make up women with 35% of these women on disability and 38% single mothers.

3) Pictou County:

- Home to Aboriginal, African Canadian and Scottish peoples. Current population is 46, 965.
- Largest manufacturers include Michelin Tire North America, Trenton Works Ltd., and Kimberly Clark Nova Scotia which provide stable employment. Fishing industry also provides sustainable employment.
- Department of Community Services reported a total caseload of 3,231 people. Adults numbered 2012 with 1219 children. Women make up 53% with 35% single parent mothers and 35% disabled females.
- Unemployment rate of 9.7%.

C) Research Design & Project Activities

The research component of the project was designed using a participatory action research methodology that would measure the impact of the new ESIA policy on women and their children's lives.

Participatory Action Research & Feminist Analysis

The goal of participatory action research is to empower people affected by the project to participate in all aspects of it. This includes design, planning, implementation and evaluation of project activities. The purpose of this project was to evaluate and monitor the implementation of the new social assistance policy. The participants, all women on social assistance, provided an expert voice. Their voice and their capacity to analyze their experiences and the policy directed the project from beginning to end.

A feminist analytical approach focuses on the experiences of women, in this case of the women participating in the project research. Feminist research involves women in uncovering and understanding the roots and means of their oppression.

The qualitative research methodology included personal interviews, telephone interviews and group meetings. The project researchers scheduled 5 interview/focus group meetings with participants. The transportation and childcare expenses for each participant were incorporated into the budget. For individual meetings the women chose the location, with the Researcher going to their home or the participant coming to the local women's centre.

Project Activities

At the project start-up the three Project Researchers met in Baddeck, Nova Scotia to discuss the details of the project work plan and to develop a tool to measure the initial impact assessment of the policy on participant's lives. In developing the tool they relied

on information from the WIT project and from advocates for women on social assistance. The interview guide (Appendix A-1) focused on 6 specific areas of the policy and consisted of 52 questions. The interview identified the women's access to and understanding of the policy, their knowledge of the employment support aspect of the new policy and their experience of the impact the policy is having on personal and family lives. The final question of the guide asked women to identify their "number one" recommendation to Community Services. The first interview was conducted in March.

Following the individual interviews, the women came together in May for a focus group in each region to learn about the changes to the new policy and to discuss its implications. Together they analyzed the responses from the initial impact assessment interview. In response to the limited access women had to information about the policy and policy changes, the 45 participants and the Project Researchers developed Fact Sheets on the new policy (Appendix C). They were written in plain, accessible language and distributed through places women on social assistance might frequently visit such as women's centres, family resource centres, doctor's offices, the hospital, adult learning centres, MLA offices, food banks and other community agencies.

The third participant interviews were scheduled for August to allow time for the changes in the women's lives to take place upon acquiring new knowledge about the policy. The meeting was an individual interview with a second questionnaire developed to monitor the changes in women's lives (Appendix A-4). Again, the women were asked to state their "number one recommendation" for policy change.

The fourth meeting was a focus group. The objective was to critically analyze the ESIA policy from a feminist perspective. Each community was responsible for analyzing a specific portion of the policy, mainly Chapter 5 – Basic Needs, Chapter 6 – Special Needs and Chapters 2, 3 & 9. Working in groups, the women employed the following questions in their analysis:

- 1) Is the meaning clear?
- 2) Is this (the particular policy) fact or fiction?
- 3) Is it positive or negative?
- 4) What is missing?

At that meeting recommendations put forth by the women in the interviews were discussed.

At the final focus group meeting, participants discussed the drafted recommendations based on the women's analysis, experiences and opinions. The Researchers wanted to confirm that the recommendations developed reflected women's concerns and if implemented would contribute to improving their lives. The Fact Sheets were distributed to the participants. The participants completed an evaluation sheet (Appendix A-5) on the design and delivery of the project and its impact on their lives.

D) The Participants

1) Participant Selection

Each women's centre selected 15 women from their assigned geographic areas to participate in the research. A total of 45 women participated within North Eastern Nova Scotia. To ensure client diversity among the 45 participants, the researchers developed criteria to be used in participant selection (Appendix A-2). These criteria included age, ethnic origin, family status, education level, ability and geographic location. The researchers understood that participant diversity would strengthen the participatory and feminist aspect of the research. Diversity was also essential to the project's credibility as an indicator of the impact of social assistance reform in Nova Scotia.

Figure 1 illustrates the participant profile information. While it is important to note that serious attempts were made to establish an inclusive group, for various reasons the Researchers were not successful in including Aboriginal women as participants. One of the factors was that only Aboriginal women who live off reserve are eligible for income assistance and a second factor was that none of the Project Researchers had connections with the Aboriginal community.

2) Participant Profiles

Figure 1

	Sydney	Ant/Guys	Pictou		Sydney	Ant/Guys	Pictou
AGE				NUMBER OF DEPENDENTS			
16 - 18	0	0	0	0	4	2	0
19 - 29	4	5	6	1	3	5	3
30 - 44	8	8	8	2	1	4	4
45 - 59	3	2	0	3	4	2	1
Over 60	0	0	1	4	2	1	0
				5 or more	1	1	0
ETHNIC ORIGIN				PLACE OF RESIDENCE			
Aboriginal	0	0	0	City/Town	13	10	11
African Canadian	0	6	2	Rural	2	5	4
Caucasian	15	9	13	Coastal	0	0	0
MARITAL STATUS				EDUCATION LEVEL			
single - no dependents	4	2	6	Less than high school	3	8	6
single - dependents	10	12	8	High School Certificate	5	3	7
2 parent - no dependents	0	0	0	Post-Secondary Experience	3	2	1
2 parent - dependents	1	1	1	Completed University/College	2	3	1

III. THE FINDINGS

The participants identified many concerns with the new ESIA policy. The learning realized from the participant's discussion and analysis falls into three areas. The first deals with the delivery and implementation of the existing policy, the second concerns the content of the policies themselves, and the third area, the role of a community advocate, relates to both the delivery and content of the policy.

A) Policy Delivery and Implementation

1) Women's access to information

The project findings indicated that women were facing barriers to information on the policy due to ESIA workers limited knowledge of the new policy and their reluctance to share this knowledge with recipients. In addition to the workers acting as a barrier to information access, the Department's method of making the policy accessible to the public via the Internet is in fact an avenue that is inaccessible to most women on social assistance. The following details women's concerns about the restrictions to their access to information on the new ESIA policy and highlights the development of Fact Sheets on the policy and the impact accessible information had on women's lives.

The ESIA policy is online and therefore only accessible to people who have access to the internet. Women's "access" to the policy is questionable when considering factors such as locating a computer, transportation to the location of the computer, child care while using the computer, experience and skills to use the computer, money for printing material and the literacy level to comprehend the policy. When the women were asked during the initial impact assessment if they were able to access the policy online, 74% of the women said they were not able to access the website. One woman in Sydney commented:

I don't have a computer, who could on social assistance? They won't cover a phone, so how could we pay for the internet. Why would they put the information there, so we can't get it?

Most women are not using the Internet to access information concerning the policy. Any information women did acquire was through a women's centre (27%), a friend (22%) or a caseworker (19%) with the Internet used by only 3% of women. When the women were asked about some of the problems they had experienced in getting information on the new policy, they related stories about their workers lack of familiarity with policy and caseworkers' inadequate responses to requests for information in a timely manner.

The caseworker doesn't know the answers to my questions. They refer you to someone else who says they will get back to you. When you call, all you get is a recording; sometimes you wait two weeks without money or the item you need. If you get an answer, then go back to your caseworker and tell them what you were told by someone else in their office, they will tell you something different. Isn't it their job to know the answers? They are all working in the same place. You would think they would all have the same answers.

Another participant expressed her frustration over caseworker practice and the lack of information she received on the documents required to access special needs. She too was upset with the amount of time required to access an important need.

I have a special milk budget because of my milk allergy. I got the letter from the doctor May 30th but my caseworker sent the letter back asking for a dieticians note because the doctor's note was not good enough.

Many participants reported instances where they were denied a service and not informed of what they were entitled to because the caseworker had no knowledge of such a policy existing. For example, one woman who was inquiring about the new employment support services, specifically the new start allowance, stated that her caseworker had no idea what she was talking about and replied "Where would I find that, under a lot of money or bag of money?" She was then quick to inform him of the chapter and section in the policy in which to search for the information. This woman's recommendation to Community Services was that *the caseworkers need to be better educated about the policy and should treat people with respect.*

A section of the initial impact assessment interview also questioned women on their awareness about the support they are eligible to receive for education and training programs. Although fifty-six per cent of the women were aware of their eligibility to attend programs few women were informed about the support they could receive while attending a program. Some women were actively discouraged from seeking further education and training. Their comments were:

They don't give enough information to us. They only answer your questions, they don't say things like "Have you heard of or Did you know....."

I wanted to take an accounting course but they said I had enough education.

The Counselor told me that at 57 years, my age and my arthritis would be factors when considering taking part in an education or training program.

As previously indicated, Fact Sheets were developed to increase women's knowledge of their rights, social assistance rates and their entitlement to basic and special needs. These Fact Sheets addressed women's concerns over access to information on the new policy. The women in the group mentioned how helpful the Fact Sheets had been for them in accessing their needs. After acquiring information about their rights, rates, and entitlements many women felt very comfortable and confident in talking with their caseworker - knowledge is power. Some participant comments were:

Before I would have to drag myself into the office. Now I know my right., I know what I am entitled to. My caseworker's attitude changed and remained that way. I feel better knowing what I know, I don't have to go in there with a different face on. I can go in there with a positive attitude.

I am more confident when I go in. I used to feel like I was walking on egg shells, now I can go in confident.

I feel better knowing but more frustrated when I hang up – feel empowered with knowledge but when you hit the wall again its doubly frustrating.

One participant mentioned that she brought the Fact Sheets along with her to her appointment and just having that information on hand in her bag encouraged her to be assertive and confident when talking to her caseworker. She said if needed, she would pull out the Fact Sheet and show the caseworker what she was entitled to.

2) ESIA workers' relationships with clients

The ESIA workers' position in the lives of women on social assistance is one which is extremely influential. It is clear that the relationship the worker and the client share is a significant factor in the clients needs being met. Interviews and discussions with the participants highlighted women's concerns over the poor treatment they received by caseworkers and the restricted communication due to frequent staff changes and some workers' neglect to return calls. Women also made reference to signage displayed in Community Services offices that implied people on social assistance are potentially dangerous and troublesome individuals. Below further explains the women's responses.

When the women were asked for their "number one recommendation" for changes in the new ESIA policy in the two individual interviews, most women pointed to the treatment they received from their caseworker(s). Often women's discomfort resulted in them withdrawing from contact with their caseworker and going without a necessity. As a result, women use money from the food budget, or find some other way to access a need. This often has a negative impact on their health and that of their families. For example, one woman from Guysborough pointed to the discrepancies she saw in the way special needs were allocated. She identified a disrespectful attitude on the part of some caseworkers.

Give everybody a fair chance and give everyone what they are entitled to. We need a monitoring system because one person gets everything and another not the same thing. They [caseworkers] act like the money is coming out of their pockets. The situation is ten times worse for the black community. They should trade places with me for awhile, when they want their job back they will understand my situation. The workers need sensitivity training and need to stop labeling women who want to stay at home with their kids as lazy.

Another woman expressed her disgust and feelings of the treatment she received and perceived the treatment as a "violation of human rights."

The Department of Community Services should be concerned about their clients. There are really better ways of saving money and other ways to help people if they would implement the right services and supports. The average person doesn't realize what their government is doing. If they did, they would want their tax dollars back. It shouldn't matter who is in power – focus on the well-being of citizens. I could sue Community Services for the damage they caused my family – physical, psychological and emotional.

Many participants also noted signs (Appendix D) in Community Services offices as an example of the disrespectful treatment they often experience. Women find the signage displayed in a number of the DCS offices to be extremely offensive and dehumanizing. Such a sign implies that people on social assistance are prone to behaving in a disrespectful, violent manner. The implication is damaging to women's self-worth, self-respect and confidence. When DCS was approached about the inappropriateness of the signs and asked for their removal, the response indicated that the signs were in place to

address concerns over safety and security in the offices. Women's centres were told that the Occupational Health & Safety department is currently developing replacement signs that are consistent with the Departments principles. The signs are still displayed in Community Services offices and have been noted in other government offices (Department of Health) in some communities.

It was not uncommon to hear women mention that they talk to their caseworker as little as they can. Some participants said that they are not comfortable and are afraid to meet with their caseworker. This leaves them isolated with no information about the policy and benefits they might actually be able to access.

I have less money. I don't want to talk about it, I don't get much money and would rather have a job, but I have no help. When I talk to my caseworker, tears start coming and I get nervous.

I will only call if I absolutely have to. From what others went through I try to avoid talking to them. Others went through misery.

The women as a group agreed upon the need to have someone employed who is not benefiting either way [not biased towards the caseworker or the recipient] to monitor and give advice.

This person would act as a mediator and come into the office during meetings so that the caseworker is on guard.

Research participants felt an advocate would significantly improve women's interaction with their worker and their access to information on the ESIA policy. Improved communication between the worker and recipient would alleviate the problems women experience with workers neglecting to inform women of employment, education and training programs available. For example, many women were unaware of The Employment Opportunities Program (TEOP). In some offices, women perceive that the program is only discussed with clients to whom the worker chooses to provide the information. Therefore, if there is a situation where a client is not in good standing with their worker or has not yet discussed their plans of employment with their worker, they might not be provided with the information on such opportunities. However, if a mediator or advocate is present such incidents would be less likely to occur.

An advocate who could provide women with accurate information would also help to alleviate the severe frustration the participants expressed with the frequent staff changes in Community Services offices. In addition, the advocate may also alleviate the difficulty women had in contacting their caseworker and receiving responses by reducing the calls recipients need to make to their caseworkers. As one woman stated, *every time I call I seem to be assigned a new worker, then I have to go through and explain everything all over again.* Another woman expressed her frustration with communication lines and stated *I would like to see caseworkers stop giving people the run-around.*

Turnover in staff created problems for one participant when a new caseworker made a mistake with her cheque. This is the treatment she received for the caseworkers' mistake.

I needed a food voucher. Last month my caseworker only issued my rent cheque, there was no personal allowance included. So I went to get a food voucher, because the amount for the food budget was missing. The caseworker said no more food vouchers after this. It took me a week and a half to get my cheque for the missed personal allowance. It was not a friendly conversation. He didn't do the paperwork, it was his fault I didn't have enough money for food. He is considering my food voucher an overdraft (\$100). He made it sound like I was lying "Are you sure you didn't get it?" I used to have a direct deposit with my old caseworker, my new caseworker wouldn't do it, he said the form was late.

Recommendation:

That an independent selection committee for programs such as The Employment Opportunity Program (TEOP) be formed with members from the general public and a Community Services representative and that a standard criteria and selection process be developed and made public to all recipients of Employment Support and Income Assistance. (R-8)

3) Discrepancies in Caseworkers policy interpretation and implementation

Researchers found a significant discrepancy in policy interpretation and implementation across and within the three areas studied. From within each DCS office and across the region, different interpretations of ESIA policy resulted in different entitlements. A policy that is open to interpretation places caseworkers in positions that assume a lot of power over each client's benefits. In addition, aspects of the policy not implemented in the same manner across the region resulted in differences in the accessibility of certain services.

Different interpretation of ESIA policy by caseworkers in the three areas meant that women in one area were being denied the benefits that women in a different area were receiving. By integrating municipal and provincial social assistance programs it was hoped this differential treatment across regions would be eliminated. The findings show otherwise.

The participants upon analysis of the policy and their shared experiences realized the extent and impact of the discretionary power the policy provides the caseworker. This individual power creates an environment where women are often in vulnerable positions. As the Project Researcher from Sydney reported from her group's analysis of the policy:

The language is very subjective and most things involving eligibility or dollar amounts are left up to the discretion of the worker. This in turn gives the caseworker an enormous amount of power over the client. The women's recommendations "Treat us with more dignity and respect" and "Treat us like humans" and "Don't make us beg" are all connected to the amount of decision making power in the hands of the workers.

Respondents noted a particular and potentially life threatening policy interpretation discrepancy. The Lawful Confinement Policy states that an applicant is not eligible for assistance while the applicant is detained in a lawful place of confinement; or is under house arrest.

It is practice in some communities that a social assistance recipient is able to receive assistance while under house arrest. Elsewhere a recipient is not entitled to a cheque. The policy itself potentially puts a woman's life at risk as was the case in Ontario with Kimberley Rogers. Further the policy is interpreted differently by each community. It has been women's experience that one community can deny a woman her income assistance cheque while another continues to issue the cheque. With no income, thus no means to provide food, clothing and shelter for oneself, women are left trying to survive by whatever means possible. In some cases women resort to prostitution.

The discretionary power to interpret the policy provided to caseworkers puts women's well-being in the hands of the worker. This is potentially disempowering, dehumanizing and threatening to the health of women.

The interview results of the initial ESIA policy impact assessment along with information gathered from meetings with Caseworker Supervisors and Employment Counselors clearly indicates a discrepancy in the delivery and implementation of Employment Support Services across the North Eastern region. For example, the difference in implementation of the employability assessment across the region is significant. The new policy had been in effect 9 months when the initial impact assessment interviews were conducted. Of the 15 women interviewed in Sydney, four of the women had been through an employability assessment with all four women being assigned an employment counselor. In Antigonish only two women had been through the employability assessment and only one of the two was assigned an employment counselor. In Pictou eleven of the women had been through employability assessments with nine of the women assigned an employment counselor. Essentially, the ESS program had not been implemented in Antigonish and only partially in Sydney.

A meeting on July 30th 2002 with the Senior Caseworker in Antigonish explains why few women in the area had knowledge of the employability assessment. In her response to questions regarding the Employment Counselor (Appendix C) she stated that "a lot of training was involved so the program has been sitting. If people have a problem and call then they will be assisted but we are not ready to initiate the first step."

Some women were looking for work and needed the support of the ESS. Other women were not ready to start such a procedure therefore accepted the wait. However, this wait was not comforting since many women were dealing with a lot of anxiety due to the information they were hearing from other friends who had gone through the process. The message they did receive was that if you do not find a job you will be cut off assistance. Thus many women who were not provided a clear explanation of ESS were afraid.

I distributed all my resumes in one week and then was told that I was going to be suspended because I am supposed to take my resumes around and apply for work every week. Now I make sure that I go to so many places each week – this is hard when you have no transportation and there are only so many places within walking distance. It is degrading to have to keep going back to some of the same places every week looking for work.

4) Appeals Process

Women identified problems with the appeals process. Some research participants found the process for appealing a decision made by a caseworker to be intimidating. They were afraid that their complaint would have long-term negative effects, (such as a sour relationship with their caseworker), which would prove to be a significant disadvantage to them. Other women, namely those from rural areas, identified transportation as a barrier to the appeals process. The Appeal process is often costly to women who may have to find money for childcare as well as transportation to attend a hearing. Here is one participants' comment:

With my dental/eyeglass situation I was told to go to the Appeal Board. This is not worth my time and money. I have to spend too much money and take too much time to get the money I want back. I end up spending more than the amount of money I want to get back in the process of getting it from Community Services.

B) Employment Support and Income Assistance Policy: Impact of Changes

While the participants revealed their concerns with the caseworker's knowledge of the new policy, their ability to deliver the policy, and the problems with the appeals process, they also identified aspects of the content of the new policy that impacted their lives. The participants identified many significant issues related to transportation, child care, housing, medical needs, education/training programs, employment supports, employment incentives and their income tax refund. The health and well-being of women and their families depend upon the participant's ability to access the services and resources they require. For the participants to achieve "self-sufficiency and independence" they need policies in place that reflect the actual cost of healthy, secure living in Nova Scotia. The following explains the participants' analysis of what is required to start making the goals and objectives of the ESIA policy a concrete reality in women's lives.

1) Transportation

The transportation allowance under the old Family Benefits program allowed for \$18 per month. Although this was not much, it could potentially allow for one trip into town for groceries or laundry and entitlement did not require a recipient to be participating in employment related activities. With the new policy an individual is entitled to receive up to a maximum of \$150 if they are participating in an employment related activity. Therefore a mother staying at home to raise her children does not qualify for any transportation money to get into town to do the necessary shopping and activities for her family.

Some women who are participating in employment related activities are having difficulties accessing their transportation allowance. For example, one woman in the Pictou region was not receiving the full amount of transportation funds to which she was entitled because of caseworker practice in the office. She was working shift work and denied transportation money because she filled her gas tank the day after a work-shift instead of the same day. Some women in the Antigonish area had their caseworker request that recipients using a taxi service have their driver sign a sheet after each and every drive to work. This monthly sheet had spaces for women to record their hours worked, child care costs and their transportation costs and drivers signature. This practice when questioned in a meeting with all ESIA workers in the Antigonish office was identified as inappropriate.

Another concern many women expressed and had difficulty with was the time period allowed for recipients to mail in their transportation expense sheets. If the sheet is due on the 16th of each month and the mail system takes 3 days, how do the 13th - 15th get covered?

Women who receive the maximum transportation allowance for employment related activities are unable to access money for medical purposes. This creates a very dangerous and life-threatening situation for women and their families. For women living in the rural areas, transportation for medical appointments in their “catchment area” may not be covered. Thus women’s choices are limited. They can either take \$40 or more from their food budget for the ride or they can choose not to go to the appointment. Both decisions have a negative affect on their health and that of their family.

Recommendation:

That employment and social supports be separated into two budget items. (R-3)

That the transportation allowance be provided to recipients in a timely and respectful way. (R-4)

2) Child Care and Children’s Benefits

In Nova Scotia, one in six children lives in poverty (Statistics Canada). In Antigonish/Guysborough 96% of single parent families on social assistance are headed by women. The rate for Sydney is 94% and in Pictou County 96%. To address child poverty it is therefore essential to address the poverty of women. Provided the necessary supports women will be able to guide their child’s emotional, physical, intellectual, social

and spiritual development so that each child has the opportunity to reach their potential. Unless adequate children's benefits as well as family benefits to cover the basic needs (shelter expenses and food) are provided, children are not provided an equal opportunity to participate in activities that will foster a healthy development. Here are comments from a few participants illustrating the impact of the social assistance program on the lives of their children:

The government took away with one hand what was given with the other. They increased the Nova Scotia Child Benefit, the National Child Benefit Supplement and the Child Tax Benefit, but then they took away the children's personal allowances from the income assistance cheque without fully replacing it. The kids don't get to participate in extra-curricular stuff because all the money goes to paying the heat, electricity and other bills.

If there is an event at school that requires money, I will sometimes keep the kids home that day if the event is just for fun and not so much an educational trip.

Give us enough money so our kids have enough so they aren't beaten up in school!

In addition to inadequate children's benefits is an inadequate child care allowance. Four hundred dollars per month is not sufficient to provide quality child care to two or more children each month. While there are portable daycare seats available, the numbers are limited. Community Services does allow private unlicensed child care but this can be a risky choice for mothers. An unlicensed caretaker might not always be a safe substitute to licensed daycare. The government needs to look at alternative approaches, especially for rural Nova Scotia where there are many communities that do not have daycares. One approach might be to collaborate with Family Resource Centres in establishing more private licensed daycares with portable daycare seats which would help women secure safe, quality child care. In turn, the anxiety mother's face when placing their children in child care will be reduced and she will be better able to focus on pursuing an education or looking for work.

These concerns reflect what recent research has shown - that the early years of a child's life are critical to their healthy development. The Canadian Government responded to this serious issue in 1989 by initiating a gathering of world leaders to address child poverty². Women in Nova Scotia would benefit if Provincial Government implemented the following changes to the ESIA policy:

Recommendation:

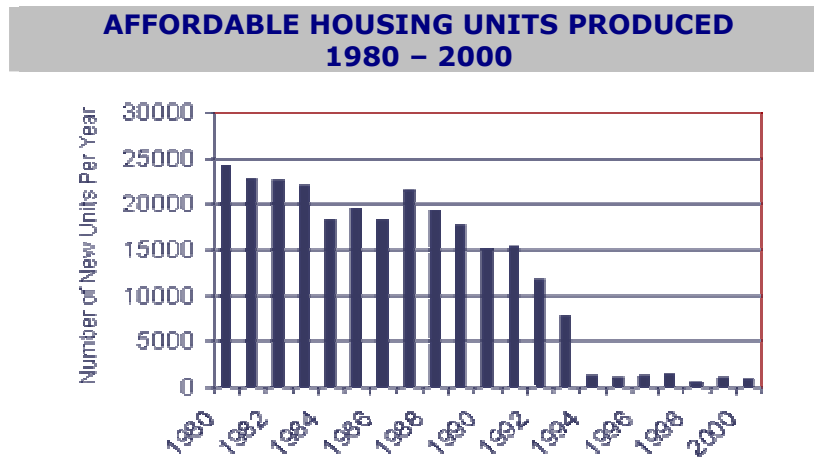
- **Increase the child care allotment from \$400 per month per child to an amount that will actually cover the cost of quality child care in each community.**
- **Increase the number of private licensed daycares.**
- **Increase the number of portable daycare seats. (R-2)**

²The House of Commons following the meeting in 1989 passed a resolution to eliminate child poverty by the year 2000. More than ten years later the rate has increased from 14.4% to 16.6% nationally and within the province of NS we have seen an increase from 16.1% to 17.6% (Statistics Canada). "Canadian governments realise they need to invest wisely in services supporting children during their early years so that these children will be happy, healthy and ready to learn" (HRDC Website).

3) Housing

The shelter expenses provided under the ESIA policy do not provide enough to cover the cost of safe, affordable housing in some local communities. The situation is especially difficult in a university town where students and professionals influence the market. In many communities there are not enough subsidized units to adequately provide for families in need.

There is very often a misconception that homelessness and affordable housing is only a problem in the larger cities. Housing Authorities, women's centres and other community-based organizations in rural areas have identified affordable housing as a serious issue which needs to be included in the national and provincial housing strategies³. The following graph indicates the dramatic decrease in the funding of affordable housing over the past two decades.



SOURCE: Canadian Housing and Renewal Association. Presentation to House of Commons Committee on Finance, 2001.

The information shared by the participants indicates that many women are feeling the effects of government not ensuring affordable housing. Safe, affordable housing is a priority for many women and their families in the North Eastern communities of Nova Scotia.

Recommendation:

That the ESIA policy be revised with a geographic-diversity lens. (R-1)

³ In the summer of 1999 the Honorable Claudette Bradshaw visited larger cities across the country to assess the state of homelessness in Canada. Following her investigation a commitment was made by the federal government to respond to the crisis by investing \$753 million federally in 1999 and another \$680 million in 2001 as well as to introduce the Support for Community Program Initiatives (SCPI).

4) Medical Needs

Many participants expressed a great deal of stress over medical needs. The pharmacare program is efficient and provides effective drug coverage for most women. However, it does not cover drugs some women require. While non-prescription items can be covered if the need is substantiated in writing by the doctor, women have been told the letter needs to be in the form of a formal letter for which some physicians offices charge \$10. Again, this is \$10 that women cannot afford. It forces them to use money from the food budget. As one woman responded:

Things are worse because I have to pay for a letter to access non-prescription drugs. The doctor's letter cost me \$10 that Community Services would not pay. They wouldn't accept a letter on a prescription pad.

5) Education/Training Programs

The participants identified education and training programs as opportunities they were interested in pursuing. Those who had not completed high school expressed their desire to upgrade for reasons that included increasing their ability to secure employment, enhancing their self-confidence and establishing themselves as a better role model for their children. Recognizing the importance of education participants revealed their frustration over the limitations in programs available to them. They expressed their desire to find employment that provides a salary which could actually support the healthy lives they wanted for their families. Participants interested in post-secondary education were therefore very upset with the changes to the ESIA policy that denied support while pursuing a university education.

Among the participants there were women who were currently or had been previously participating in re-entry programs. Other women were involved in completing their high school certificate and were enrolled in upgrading courses. A few women were completing community college and university programs. The initial impact assessment asked women how their educational and training programs affected them and their family. Some women expressed the positive impact education and training programs were having:

The re-entry program was a big adjustment, stressful and wonderful. It is a benefit to my family and me.

I thought it might inspire my son to do more schoolwork if he were to see me at the table with my books open. In October 2001 I started my Level 3 at the Guysborough Adult Learning Association. I will finish the end of May. I saw an advertisement over the community channel and thought I should start school. I don't want to sit home all day by myself and my son is in school, so I should be doing something too. There is no sense in looking for a job when I first need the piece of paper saying I finished high school first.

I am spending more time with my daughter teaching her things.

It is hard being away from my son. We do not have much time together, only a couple of hours since I need to get my homework done. I love it though, I have Wednesdays off and my weekends free to be with him.

The kids seem to think it is pretty cool. They tease me a lot about doing my homework and packing my lunch. I am learning a lot. I am happier but running the household is more difficult.

Other women expressed the struggles they faced pursuing an education. The resources available did not make their choice to study one that reduced their stress and anxiety over providing for their children.

Going back to school really affected us. It is a constant struggle - money, school, daycare, home. Community Services covers food and shelter but I had to get a student loan for books, tuition, daycare and transportation. I had to sign a form with Community Services saying I would pay back my bus fare when my student loan came in.

Transportation is a big issue. Classes start at 8:30AM but many times drives to Port Hawkesbury leave later, so I was missing some of my classes.

A few participants in Sydney were attending university. One woman's feelings towards her education were:

After I finished upgrading Community Services told me I could only apply to one university and they would pay for the confirmation fee. It is hard but I feel good about doing it. It is great to get an education and believe that someday I'll be off the system.

Being cut-off of income assistance while going to university significantly affects a single mother's choice to go to university. Women without post-secondary education are less able to adequately provide for themselves and their families. Most jobs that provide a salary sufficient to raise and provide a healthy, comfortable life for a family require a university or post-secondary education, especially for women. On average, women must have a university certificate or diploma (below bachelor level) before their earnings surpass those of men who have no degree, certificate or diploma (Money Matters⁴).

Recommendation:

That student's with dependents who cannot find work, and who without a student loan would be eligible for social assistance, be allowed to receive Employment Support and Income Assistance during June, July and August if they are returning to school in the fall. (R-9)

⁴ Money Matters: Women in Nova Scotia, Part 1 of a Statistical Series. www.gov.ns.ca/staw

6) Employment Supports

The new ESIA policy makes employment support a priority, hence the division between Employment Support and Income Assistance. Our findings indicate that a lot of work is needed to improve provision of the Employment Support Services (ESS). The policies in place are not adequately implemented across the province. Therefore, women are not benefiting from the supports they are entitled to. In addition, the participants indicated that the services provided through the ESS do not reflect the realities of rural Nova Scotia. Securing a job in an area of high unemployment requires more resources than resume preparation, access to office technology, referrals, and personal and career development services. A comprehensive ESS program would establish an enabling environment whereby the root of the problem – lack of jobs – is addressed.

As previously indicated in section A, researchers noted large discrepancies in ESS implementation across the region in terms of the Employability Assessment and the support services provided by Employment Counselors. A few participants indicated they received information and assistance with job preparation while others indicated that no support services were offered. The experiences shared reflect poor communication between the client and worker which often leaves the client feeling hopeless and frustrated. A few women accessed the supports they needed but many either did not receive any assistance or were left dissatisfied with the information and counseling offered by their worker. The following are comments from a few participants when asked about meetings with an employment counselor.

On the positive side one participant expressed the following outcome of her interaction with the job developer:

The job developer paid for the course, now I am on a waiting list for work. She called and asked if I wanted to take the course, she provided transportation and money for the course.

In other circumstances, participants did not have a positive experience.

I have been waiting and waiting for help that should have happened but isn't because of my file being shoved to the bottom since I am disabled. Poverty has a terrible impact on pre-teen and teenage children. The kids are embarrassed and humiliated. Very often they are the brunt of bullies teasing and jokes. They can't participate in things because of little money and they know it.

I had my annual meeting with my caseworker. I had gone down to the office to drop over a paper (birth certificate). While I was there he did my annual check-in, but he did not ask me any questions concerning job stuff.

Other participants when asked about their interaction with the Employment Counselor or Job Developer expressed the importance of the worker providing women with information on the support services available to them.

The Job Developer will fax and photocopy for me. You need to ask questions to get any information from them. It is because I knew what I knew that made it easier to get something.

The workers need to listen to their clients and identify their needs and then to the best of their ability, fulfill those needs. Inform clients of all the options they have – Empathy!

One participant was actually cut-off ESIA because she didn't make her appointment with the employment counselor. She missed her appointment because she had no transportation. The caseworker denied her income assistance cheque before discussing the missed appointment with the recipient. Transportation is very often an obstacle for many women living in rural Nova Scotia. It is therefore essential that the policy and the consequences of missing an appointment reflect the barriers many women on social assistance face.

The Employment Support policies also need to be sensitive to the employment opportunities available in communities across the province. For many communities, if there is a job market, the scene is mostly part-time, seasonal, temporary work. Even securing this type of employment is not a guarantee that women will become self-sufficient since the pay is low and the job precarious. The Nova Scotia Advisory Council on the Status of Women released a statistical series (Money Matters) that showed that:

In 1995, women with non-standard work arrangements (part-time, seasonal, temporary), made an average of \$9,594 if they were paid workers and \$9,966 if they were self-employed. Their male counterparts earned an average of \$14,999 and \$21,089, respectively for paid and self-employed workers.

Women realize the type of employment they can secure with limited education and skills will not provide a salary that could adequately support a family. One participant commented on her frustration with a system that does not encourage or allow women to leave inadequate employment to seek more training and education.

I feel pressure to stay in the job I have. I am trapped. My job does not provide enough for a sole provider of 3 kids. The atmosphere is also not healthy. I would like to go back to school but Community Services will refuse assistance if I quit my job for further education to enhance my employment opportunities.

Trapping women in low-paying jobs leaves them struggling and often unable to provide a healthy, secure lifestyle for their families. The objective of the social assistance program is to provide an avenue that fosters self sufficiency and independence. The policies concerning Employment Supports should be revised and analyzed from a gender perspective. A feminist analysis would clearly identify the factors that trap so many single mothers and their children in poverty.

Recommendation:

That the policy be revised with a geographic diversity-lens. (R-1)

7) Employment Incentives

The participants had two major points to make about the employment incentives. The first involved the change to allowable earnings made under the new policy. The second involved the deletion of the New Start Allowance which was an addition to the incentives when the new ESIA policy was implemented.

Under the old policy, women could keep up to \$100 if on social assistance or up to \$200 if on family benefits before having any money deducted. Above this amount the earnings were deducted allowing them to keep 25%. Under the new policy 70% is deducted from the first dollar earned. Many women were very upset with this change to allowable earnings. Although the new policy includes covering people's transportation and childcare expenses, there are some women who are not in need of these services and who have lost out significantly. One woman who often had her teenager baby-sit her 4 year old and could walk to work called for the changes to be reconsidered.

Bring back policy about people being able to work and make certain amount of money without losing money. I am making more phone calls to charity groups like St. Vincent de Paul. I need a whole lot of energy and time to find other pockets of money (writing letters, appeals, applications for grants). I am searching for money whereas before with my casual job I was able to make \$200 per month for extra stuff. This job also made me feel good about myself. The job was in line with my skills.

If women could keep the first \$100 - \$200 and have their childcare and transportation covered, they would be able to begin taking greater steps towards establishing financial security and independence.

The second issue participants were upset with concerned the New Start Allowance policy, which was deleted October 1, 2002. This was a positive addition to the employment incentives and offered an individual that extra money needed when starting a new job. The \$400 for a full time job and the \$200 for starting a part-time job were allowances that many women felt reflected a realistic assessment of people's needs upon entering the workforce. There was no explanation provided by Community Services as to why this policy was deleted.

Recommendation:

That the wage exemptions under the previous Family Benefits program be maintained so that people do not lose wages from their first dollar earned and that these allowable earnings (calculated from net wages earned) be indexed to the minimum wage. As well support for childcare and transportation would remain in place. (R-5)

8) Revenue Canada Income Tax Refund

The Income Tax Refund policy states that a recipient's Income Tax will be charged at 100% against entitlement. Therefore the full refund amount is deducted off the recipient's monthly income assistance cheque. If the refund amount is greater than the monthly cheque amount, the difference is deducted off the income assistance cheque in subsequent months.

The participants, clear and simple, found this policy extremely unfair. A few women when asked to share their “number one” recommendation suggested that this policy be changed. The undue hardship caused to one participant highlights the consequences of such a policy.

The Income Tax Refund policy and a caseworker’s refusal to address her situation resulted in one woman going three months without money for food and rent. She had no idea that her income tax would be deducted so upon receiving her money she made payments on bills to try and catch up. After the money was spent she found out that she was not entitled to that money and therefore would not receive an income assistance cheque until the full amount was deducted. This took three months, three months of complete desperation. Only with the help of the women’s centre support and services was she able to survive.

Recommendation:

Participants recommend that the income tax refund not be calculated into the monthly budget. The small amount that recipients do receive is not only money that is essential to their ability to try and stay on top of finances but an amount that provides women positive reinforcement for their incredible ability to manage a low income in providing for themselves and/or their family. (R-6)

C) Role of Community Advocates

The problems women had with accessing information, communicating with their caseworker, appealing decisions made by their caseworker, and feeling disrespected and demoralized testify to the absolute need of a community advocate. As outlined in recommendation number 11, the advocate would:

- inform clients of their rights, rates and entitlements
- accompany women to meetings and contact workers on their behalf
- assist women with the appeals process
- address complaints & demystify language

The advocate plays an extremely important role in a woman’s life. The skills, qualities and knowledge the community advocate can bring to the caseworker/client dynamic would benefit both the worker and client. There was a noticeable difference in the participant’s experiences between those women who had previously visited the women’s centre and had access to an advocate and those who did not. Frequent visitors to the women’s centres had acquired more information regarding the new ESIA policy in terms of the rates and their rights and entitlements. Knowing they could find the support they needed when a crisis happened really helped in relieving some of the stress and anxiety they were experiencing. They were more likely to access supports available to them and less likely to find themselves in repeat crisis.

Participants shared their comments on the role an advocate plays in women’s interaction with their caseworker.

I felt more free to talk because I knew I had support of an advocate and when I couldn't articulate things the advocate would do it for me. It also provided a lot of moral support.

I feel nervous. I don't know why, I am nervous in my belly and I have a trembling voice. I don't understand what they say, better if someone goes with me.

Helped because she was there as a witness if something wrong was said or done.

I don't know what I would have done if the Women's Centre was not there for me.

My caseworker seemed to be upset that I had information; thanks to the project and the women's centre she wasn't able to tell me anything that I didn't already know.

Having an advocate with me helped in the way I was treated – I don't think I would have received the help I needed otherwise.

D) Conclusion

This report has provided eleven recommendations that are based on findings from 45 women on social assistance living in various communities in the North Eastern Region of Nova Scotia. The distinctive economic and cultural characteristics of the three communities proved to be a strategic method of measuring the overall impact of the new policy. This collaboration provided a clearer vision of the overall impact the same policy is having province-wide by offering insights into the similarities and dissimilarities across the region. Discrepancies in issues with policy delivery, implementation and concerns over legislation vary across the region.

An analysis of the findings indicates that changes to the delivery and implementation of the policy would impact women and their family's lives positively. The information gathered from the participants indicates that many workers knowledge of the policy is inadequate and that many women are not able to access information regarding their rights, rates and entitlements. They are left vulnerable and dependent on the information the worker has and/or chooses to provide. Steps need to be taken to improve the relationships between workers and clients. The participant's experiences highlighted the discretionary power of workers ability to interpret the policy in their own terms. This has often led to inconsistent treatment which creates an environment in which women feel they cannot challenge their worker without risking their access to benefits. Participants felt that the signage in Community Services offices are a reflection of the underlying attitudes held by many workers.

The overall effect of these concerns is the crushing of women's esteem and confidence which leaves many women feeling frustrated, upset and alone in their effort to provide a safe, secure and healthy life for themselves and their families.

To improve the health and well-being of women and children in our province, participants recommended changes in the framework that guides the delivery of the ESIA

policy. Transportation, child care, housing, medical needs, education/training programs, employment supports and incentives, and the Income Tax Refund are all issues that women identified as problematic and that need to be addressed if the ESIA policy is to meet its objective of supporting and facilitating women's self-sufficiency and independence. Keeping transportation for medical and employment related activities separate, realizing the lack of public transportation in rural NS and altering the policy to reflect this barrier, ensuring child care allowances are adequate for safe, quality care and again responding to the needs of rural NS by putting in place private, licensed daycares and more portable subsidized seats are solutions identified by the participants. Affordable housing is required for women in metro and rural NS. Rental rates among various communities fluctuate and a flat rate for all of NS does not work. A more comprehensive response to the employment and education barriers identified by the participants would require support services that go beyond the worker making reference calls, providing office technology support and conducting personality and aptitude tests. This is an area in which DCS can work closely with community-based groups that serve women.

Participants emphasized their deep desire to achieve self-sufficiency. They are frustrated with the social and economic barriers they face and look to DCS to provide supports to help them overcome those barriers. Designing an effective social assistance program is a complex task. The participants are aware of how difficult it is to make ends meet on little resources. They are masters at managing to survive with little. Therefore, the changes that are recommended respect the government's tight resources and are not broad-sweeping alterations. Instead, the recommendations consist of concrete changes. These recommendations, if implemented, will be a good start to improving the impact the policy is having on women's lives - a start which can continue to be built upon with the development of a more effective program based on the information gathered from this initiative. Starting with women's lived experience is the most effective, efficient and logical approach to ensuring that public policy is meeting the needs of women, their families and the community.

APPENDICES

Appendix A Interview Tools

1) Consent Form

Social Assistance Reform in Nova Scotia Is It Working for Women?

Social Assistance Reform in Nova Scotia is funded by Status of Women Canada and carried out in three areas of the province through the Pictou County Women's Centre, Antigonish Women's Resource Centre and Every Women's Centre in Sydney. During the course of this project we will seek to influence institutional change in the area of social assistance policy in Nova Scotia. The project will involve individual interviews and group meetings with fifteen women in each area beginning in April with the recommendations and results presented to Community Services in October.

The project will involve fifteen women on social assistance throughout Nova Scotia by having them complete an individual questionnaire followed by a group meeting with the other women. All women will be requested to participate throughout the length of the project so that monitoring can take place with the end goal of providing some recommendations to the Department of Community Services around ways to improve the new policies.

Women living in poverty and their families will benefit from this initiative by becoming more informed about the policy and their entitlement to benefits in the program.

The objectives of the project are:

- to develop a critical analysis of the new legislation
- to monitor its implementation
- to evaluate its impact, and
- to build within the province knowledge about the policy and its affect on women and their children
- to build support within the province, and within the Department of Community Services for ensuring the policy supports women in establishing economic well-being and independence.

We thank you for your participation in this project through the sharing of personal details of your experience as well as any recommendations you may have provided. Although the results of this questionnaire including recommendations will be shared with the Department of Community Services and other community organizations, **your identity will remain confidential.**

I understand the goals and objectives of the Social Assistance Reform in Nova Scotia: Is It Working for Women, and agree to participate by completing the necessary questionnaires and participating in group meetings. I understand the information I provide will be shared with the intended parties and that my identity will not be disclosed. I further understand that all replies I provide will be recorded on a coded questionnaire and consent to the above.

Signature _____

2) Demographic Information to ensure client diversity

I. Code: _____

B) Age: _____

C) ESIA Classification: _____

D) Race

Please check one of the following:

- _____ African Nova Scotian
- _____ Caucasian
- _____ First Nations
- _____ Other

E) Status

Please check one of the following:

- _____ Single – no dependents
- _____ Single – parent (children @ home)
- _____ 2 Parent (with dependents)
- _____ 2 Adult (no dependents)

How many children do you have living at home and what is their age?

#	Age

F) Residence

Please circle one of the following:

Town /City Rural

G) Education (note: this is formal education, recognize value of non-formal education with interviewee)

Please check one of the following:

- _____ Less than High School Certificate
- _____ High School Certificate
- _____ Post-Secondary Experience
- _____ Completed University Degree/Community College Diploma

H) Workforce Participation

Current:

Past 3 years:

- _____ Home Full-Time
- _____ Working Part-Time
- _____ Working Full-Time
- _____ Participant in Training Program
- _____ Participant in Educational Program

- _____ Home Full-Time
- _____ Working Part-Time
- _____ Working Full-Time
- _____ Participant in Training Program
- _____ Participant in Educational Program

3) Initial Impact Assessment Interview Guide

II. UNDERSTANDING OF POLICY: ACCESS TO INFORMATION

Preamble: As of August 1, 2001, the Department of Community Services adopted a new policy. What this means is there have been changes in their rules, regulations and, guidelines. These changes may affect what you are entitled to and the way your income assistance cheque is determined. In this first section of the interview the questions that will be asked are to find out how available this information is to you.

1. Were you aware that there have been changes made to the policy? Yes No

2.a) Have these changes been explained to you by Community Services? Yes No

b) Were you satisfied with this explanation? Yes No
If Yes, why?

*If No, why not?

*need to make sure we soften the question, suggested tactic is to repeat their answer.

3. What ways have you used to find out about the policy?

Worker	Transition House
Internet	Community agency
Friend	Women's Centre
Library	Other

4. Are there certain things about the new policy that you have been wondering about?

5.a) Do you feel there is a problem getting information? Yes No

b) What are some of the problems you have experienced?

6.a) Are you able to access the website (internet) for information about the changes? Yes No

b) Did you find it helpful? Yes No

EMPLOYABILITY ASSESSMENT

1. To your knowledge have you been through an employability assessment?

Yes	No
-----	----

2. Do you know what classification you are?

Yes	No
-----	----

- 3.a) What was the outcome (result) of the employability assessment? (Explore reasons)

- b) *Was there any discussion around the results of the assessment?

Yes	No
-----	----

- I) *Probes {reasons for results, what they mean, how they will affect you}

4. How did you feel about this process?

EMPLOYMENT SERVICES

Preamble: The new policy talks about helping people into employment through a number of services and supports. This section of the interview explores the contact you may have had with an employment counselor and the results

1. Have you been assigned an employment counselor?

Yes	No
Yes	No

2. Was an employment plan developed?

Yes	No
-----	----

3. On a scale from one to ten how much input did you have into the plan?

1	2	3	4	5	6	7	8	9	10
One =no input			Five = some input			Ten = a lot of input			

- 4.a) Was this plan carried out?

Yes	No
-----	----

- b) What supports/services helped you to carry out this plan?

- c) Was there a service/support that was not helpful?

Yes	No
-----	----

VI. EDUCATION and TRAINING

Preamble: In this section of the interview we will be looking to see if there is a difference between what women want to do and the type of training and education community services will support.

1. Have you participated in a training/education program? Yes No

Please provide reasons for yes or no.

2. Are you aware that you may be eligible for education and training? Yes No

If yes, go on to question #3.

3. How did you find out that you may be eligible?

i) _____

ii) _____

iii) _____

iv) _____

4. What program are you enrolled in?

5. Was Community Services involved in that decision? Yes No
If yes, how?

6. How has this affected you and your family?

SPECIAL NEEDS

***Each special need will be dependent on who we are interviewing.**

1. Are you aware that you may be eligible for special needs? Yes No

2. How did you find out about them?

Women's Centre

Transition House

Case Worker

Friend

Internet

Other

3.a) Have you tried to access something which is considered a special need? Yes No

4) Second Interview Guide

Social Assistance Reform in Nova Scotia: Is it working for women? 2nd Interview Guide

1. Did the information we provided on the new policy help you in anyway?

Yes ___ How?

No ___ Why not?

2. Did you share this new information with anyone?

Yes ___ Can you tell me about it?

No ___ Why not?

3. How did you feel going to your meeting/appointment with your caseworker knowing information about the new policy?

Were you treated differently by your caseworker as a result of having this information?

4. Have you had the opportunity of having an advocate accompany you to Community Services?

Yes ___ No ___

If yes, did this make a difference?

Yes ___ In what way?

No ___ Why not?

Social Assistance Reform in Nova Scotia: Is it working for women? Interview Guide

5. Since we last talked have you met with an employment counsellor?

Yes___ Can you tell me about it?

PROMPT {questions on job and/or education or training opportunities}

No ___ Why not?

6. Since we last talked have you tried to access any special needs?

Yes___ Tell us about your experience.

No ___ Why not?

7. Do you feel things are now better for you and your family in terms of:

- total income
- access to benefits
- access to employment
- access to education/training programs
- access to employment support services

8. What would be your number one recommendation to Community Services?
Can you think of steps to take to successfully achieve this recommendation?

5) Evaluation Tool

PARTICIPANTS EVALUATION OF PROJECT

On a scale of 1 - 10 please rate the following:
(1 = no; 5 = somewhat; 10= yes)

- 1) Did you find the group presentations and material useful?

1 2 3 4 5 6 7 8 9 10

- 2) Was the information presented during the group presentations clear?

1 2 3 4 5 6 7 8 9 10

- 3) Did you find the process used in this project intrusive?

1 2 3 4 5 6 7 8 9 10

- 4) Has the project helped or empowered you in dealing with the Department of Community Services?

Yes _____ No _____

If Yes, how? If No, Why not?

- 5) How would you rate your experience as a participant in this project?
(Or) How did you feel being part of this project?

Negative

Positive

Very Positive

Please Explain:

- 6) Based on your experience with this project would you be willing to be involved in future projects?

Yes_____

No_____ If No, Why not?

Appendix B

Questions regarding the Employment Support and Income Assistance Program

2. Can you explain the Income Assistance intake process?
3. Which staff person is designated the Employment Counsellor? What is their role?
4. When are clients expected to meet with the Employment Counsellor?
5. What are the different responsibilities for the job developer and the employment counsellor?
6. Can you explain the Employability Assessment? Are there differences in the process for those new to the program, those previously receiving Family Benefits, and those with a disability?
7. What are the three employability participation questions?
8. How are clients classified? Are clients aware of their classification?
9. The new policy states that clients are not eligible for income assistance for a post-secondary program of more than two years. What are the circumstances for a client who first completes their grade 12 and then goes on to community college? Will they still be eligible to receive assistance for two years of community college?
10. How are people selected to fill Community College seats? How long is this process? How many seats are available for community college? Are they transferable to a community college not in this region?
11. What are some of the approved educational/training programs supported by Community Services? What might not be approved?
12. What resources are available for clients?
13. What agencies do you refer clients to?
14. What happens if a client can not find work after attending an educational/training program?
15. What happened with the children's benefits? They were not fully replaced yet said they would be. What is the child benefit adjustment policy?
16. What is an incremental shelter allowance? Who is eligible to receive it? How long is it prescribed, is it short-term or long-term?

17. If a woman was not informed about the maternal nutritional allowance can she receive retroactive pay for the months she was pregnant yet unaware of such assistance?
18. The policy says transportation will be provided for scheduled visits to the doctor. Does this mean a visit to the family doctor, eye doctor or dentist will be covered?
19. The Quickcard was implemented on July 15th. Were there any changes to the rates? What is now covered? What is the process like? Who is Quickcard?

Appendix C

Fact Sheets

- 1) Rates & Rights
- 2) Basic Needs
- 3) Special Needs

SEE ENCLOSED FOLDER

Appendix D

Signage in offices of the Department of Community Services

*PLEASE BE ADVISED
THERE WILL BE:*

NO SMOKING

NO ILLEGAL DRUGS

NO WEAPONS

NO ALCOHOLIC BEVERAGES

NO PHYSICAL OR VERBAL ABUSE

TOLERATED AT THIS OFFICE!!!

If you fail to comply with any of the above conditions you will be asked to leave the premises. Should you refuse to leave the premises due to the above noted, the police will be contacted and asked to remove you.