

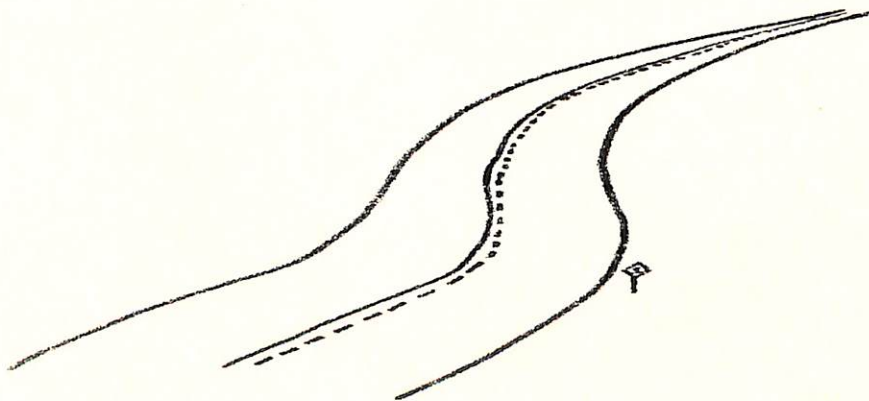
Discussion Paper:

Getting From Here to There By the Most Efficient Means

written by Katherine Reed for the project,

Face to Face: Building inter-sectoral collaboration to improve policy responses to the education and training needs of single mothers on social assistance in Nova Scotia

Sponsored by: The Antigonish Women's Resource Centre
Funded by: The Public Health Agency of Canada



March 2007

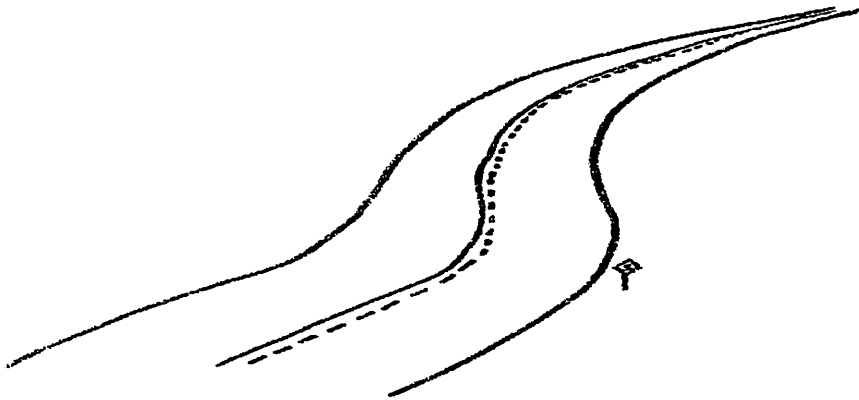
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Executive Summary

This discussion paper was prepared as preparatory reading for a policy strategy forum¹ to be held March 21 & 22, 2007. The forum is part of the project *Face to Face: Building inter-sectoral collaboration to improve policy responses to the education and training needs of single mothers on social assistance in Nova Scotia*.

The material that is presented in this paper comes from several sources: Face to Face Project interviews and focus groups, a literature review, and some research into programs relevant to low-income single mothers in Nova Scotia who are upgrading their education and planning to move into the workforce.

Both positive and negative aspects of programs and policies relevant to low-income women are presented. In brief they are as follows:

Measures that have been effective

- ◆ The Family Benefits Program which supported single parents while they studied in university prior to the introduction of current social assistance program
- ◆ Employment supports in the current social assistance program
- ◆ Flexibilities in Nova Scotia Community College programs, particularly the Adult Learning Program
- ◆ Portable child care subsidies
- ◆ Women-only transition-to-employment programs sponsored by women's organizations
- ◆ Adult literacy programs
- ◆ Effective human service personnel in government, educational institutions, and community organizations
- ◆ "Income packaging" and integrated transition programs
- ◆ The two-way benefit: the value for low-income single mothers of being in educational institutions and the benefit for the institutions from increased student diversity

What looks promising

- ◆ Rent supplements for single parents studying in university
- ◆ A poverty reduction strategy for Nova Scotia
- ◆ New accreditation measures for apprentices
- ◆ The "Career Seek" Initiative that will allow 50 social assistance recipients per year for four years to maintain their social assistance eligibility while they study in university

¹ "A Hand Up: Improving Education and Training Options for Low-Income Single Mothers", March 21 and 22, 2007, Antigonish, NS

What creates barriers

- ◆ Lack of affordable, accessible, public transportation throughout the province
- ◆ Lack of affordable housing
- ◆ Lack of child care
- ◆ Few options for adults unable to attain grade 12 diploma
- ◆ Lack of choice in college programs
- ◆ High cost of tuition in universities and some private schools
- ◆ Inadequacy of Canada Student Loans provisions
- ◆ Limitations imposed by poverty
- ◆ Too few women-only transition-to-employment programs
- ◆ Lack of information about entitlements under the ESIA
- ◆ Inadequate funding to adult literacy organizations
- ◆ Difficulty women have in qualifying for EI due to employment patterns
- ◆ No option to leave dead-end, low-paying job and still qualify for EI training funds
- ◆ The lack of recognition of full-time mothering as a legitimate form of work

In examining the findings of the project, the project advisory committee noted that there seem to be three distinct groups of women on social assistance in Nova Scotia seeking to move into employment and/or education:

- ◆ women who are ready to go to work or college;
- ◆ women who are ready to go to work or university; and
- ◆ women who require upgrading and/or transition programs, and/or more extensive interventions before they are ready for any type of educational program or work.

Substantial social spending by the federal and provincial governments will be required to build a system that supports single mothers – some of society’s most disadvantaged people – in their efforts to make better lives for themselves and their children. Child care, affordable housing, public transportation, adequate social assistance allowances, increased funding for post-secondary education, special programs for women facing barriers to education and work all require investment. Just as it makes sense for the more advantaged members of society to invest in education, so it does for the less advantaged. Any sound poverty reduction strategy would incorporate strong supports for education, as we must do in Nova Scotia. The pay-back to Nova Scotia will, over the long term, exceed the costs of upfront investments as savings accrue from a larger tax base and better health outcomes.

Introduction

This discussion paper was prepared in anticipation of a policy strategy forum in March of 2007.² The forum is part of the Face to Face Project and will bring together Nova Scotians, most of whom will be from the Northern region of the province, who want to improve educational opportunities for single mothers who rely on social assistance.

The Face to Face Project began in September 2005 and will conclude in January of 2008. Its intent is to bring together people from different sectors to advocate for better policies and programs to support the educational efforts of single mothers on social assistance in Nova Scotia. The hope is that better educational opportunities will help single mothers to move into satisfying and rewarding occupations and to escape poverty.

The project involves three types of activity: information-gathering; information sharing; and collaboration to influence relevant policies and programs. At the time of this writing the information-gathering phase is complete. This phase involved interviews, focus groups, a literature review and a search of information on relevant programs. All of the material gathered informs this discussion paper. Two groups of women (18 individuals) have been interviewed, most of whom lived in Pictou, Antigonish, and Guysborough counties. A few of the women lived on Cape Breton Island. All of them relied on social assistance, as single mothers, while pursuing educational programs. The first group was made up of eight women who had earned university degrees while receiving social assistance when that was still permitted by the social assistance policy. In the other group there were nine women currently being supported by the provincial welfare system, the Employment Support and Income Assistance (ESIA) Program and studying in either community college or adult literacy programs. One additional interviewee was in her second year of a community college diploma and receiving support from Employment Insurance (EI). She had been supported by social assistance in the previous year. A report was written on each group of interviews.

Eighteen human service personnel were also interviewed. They worked in a variety of agencies that provide service to the single mothers who were interviewed (e.g. career resource centres, community colleges, government departments, and adult literacy programs). Notes were taken during these interviews, but no report was produced. This set of interviews helped to guide and verify the rest of the information-gathering, including an Internet search of policies and program details. All the interviewees will remain anonymous (both the women and the human service workers) in order to allow them to speak frankly.

Following a brief literature review of five documents relating to the focus of this project, a report was written (see Bibliography for list of documents consulted).

² "A Hand Up: Improving Education and Training Options for Low-Income Single Mothers", March 21 and 22, 2007, Antigonish, NS

To verify the interview findings, broaden the analysis, and get a sense of what needs to happen to “improve policy responses”, as the name of this project states, some of the 10 women who are currently studying participated in a follow-up interview one year after the initial contact, and six focus groups were held with low-income women who had experience with the issues of concern to this project. They all participated in identifying both an extensive list of the issues and barriers to optimal career development that they face, and in making suggestions for addressing these barriers. When this project ends in January of 2008, a list of recommendations will be put forward, and a much shorter, prioritized list will be the focus of the policy strategy forum.

In examining the findings of the project, the project advisory committee noted that there seem to be three distinct groups of women on social assistance in Nova Scotia seeking to move into employment and/or education:

- ◆ women who are ready to go to work or college;
- ◆ women who are ready to go to work or university; and
- ◆ women who require upgrading and/or transition programs, or even more extensive interventions before they are ready for any type of educational program or work.

What works

Some effective supports were identified by the people interviewed for this project and they were discussed in the documents reviewed. There were also some hopeful new initiatives introduced by government that have yet to be tested and evaluated. The initiatives that have worked in the past and those that show promise are as follows:

The Family Benefits Program which supported single parents while they studied in university

While this program is no longer in place, it is a model from which lessons can be learned. Women who were interviewed for this project and who had used the Family Benefits Program (1976 - 2001) to support their families while they earned a university degree identified the elements of it that had worked extremely well for them. They said that they were able to attend university because their incomes were improved when they were able to receive a student loan, a student bursary, and their monthly Family Benefits allowances. Some also received a \$200 per month “Career Counselling With Single Parents” allowance for child care, transportation, and other education-related expenses. They said that most Family Benefits case workers were generally supportive of their educational goals and did not interfere in their program choices or their academic progress. There was no stringent time restriction on the women, so they could plan their progress through university according to their own needs and schedule (e.g. study part-time or full-time, or earn a second degree). The women reported economic success and career

satisfaction following their graduation, and they related educational success stories about their children, most of whom were adults at the time of the interview. Some reported that they had been able to financially support their children's post-secondary education.

Employment supports in the ESIA Program

The new employment supports that were introduced when the provincial government took over responsibility for social assistance and that were expanded in 2001 with the introduction of the ESIA Program have been welcome. There was a broad consensus on this point. Most interviewees noted this, but also pointed out that the supports usually do not meet the actual expenses of the clients. An evaluation of the ESIA "Employment Support Program" has been conducted and a report hopefully will be released to the public in 2007. It is also important to note (and it has been noted by many low-income mothers and their advocates) that women who are raising young children need to have the option of staying out of school or the workforce in order to care for their young children. While not all mothers would make this choice, it is seen as an important choice to have and the right of parents to care for their young children full-time is an important principle to be upheld. The current policy requires parents to engage in employment related activities once their youngest child is one year old. Most other provinces and territories in Canada either do not have any such feature of their policy, or set the age at three years or six years. Efforts are on-going to have the policy changed so that single parents are not required to participate in work or study before their youngest child turns six years of age.

Flexibilities in NSCC programs

The new emphasis by the Nova Scotia Community College (NSCC) on flexibility and accommodation of students earning a grade 12 diploma was viewed as very positive. Single parents can often make a smooth transition into more intensive educational programs as they earn their high school diploma. People interviewed for this project also called for the options to study part-time while being supported by the Department of Community Services or the Employment Insurance program. New on-line study options are opening up as well, which will no doubt provide new avenues for educational success for many people, particularly women with young children and people living far away from NSCC campuses. The two main programs that support low-income adult students, Employment Insurance and social assistance will need to adapt to these developments and begin to support a range of study options.

Portable child care subsidies

The addition of portable child care subsidies to the existing child care centre-based subsidies have enabled parents to move to where education and work is available to them. There is a significant need to increase the number of subsidies around the province.

Women-only transition-to-employment programs

There was broad consensus about the value of women-only transition-to-employment program models that have been developed and implemented by women's organizations in Nova Scotia and elsewhere. The women who participate in them sing their praises loudly, proclaiming that the very things that had been holding them back from going to work or school are the things dealt with and emphasized in the program. The documents reviewed identified the best practices of such programs in Canada and elsewhere in the industrialized world^{3 4}, and illustrated how they can be built into multi-pronged community economic development projects. The effectiveness of the women-only model is proven and widely recognized. Many women's organizations in Nova Scotia could quickly implement such programs should the necessary funding be made available. This project looks to the Department of Community Services to address this need.

Adult literacy organizations

Adult literacy organizations provide excellent service to adults in need of either an intensive level of support, or simply a guiding hand and the resources to upgrade their education. Should adequate and stable funding be made available to such organizations, the high levels of illiteracy in this province could be reduced, and many people facing barriers to education and work could find their way to economic self-reliance. Many learners will also need transportation support if they are to have access to literacy programs.

Effective human service personnel

Many women interviewed for this project reported that some human service personnel in government, community agencies, and educational institutions understand their needs, care about them as individuals, and go to great lengths to help them advance their goals. Receiving this kind of support can be a new experience for some adult students and it is often life-changing. The NSCC Centres for Student Success provide very effective support to students struggling with many personal and academic problems and women's organizations, career counsellors, and adult literacy teachers inspire and support single mothers in ways that neither anticipated.

³ Lord, S., and Martell, A. (2004). *Building Transitions to Good Jobs for Low-income Women*. Halifax, NS: The Nova Scotia Advisory Council on the Status of Women.

⁴ Butterwick, S., Bonson, A., and Rogers, P. (1998). *Identifying Keys to Successful Transition from Social Assistance to Paid Work: Lessons Learned from Canada, the United States, Australia, and Europe*. (Manuscript submitted to Human Resources Development Canada)

The two-way benefit: the value for low-income single mothers of being involved in educational institutions and the benefit for the institutions from increased student diversity

It was observed by people working within the community college system that once adult students begin coming to community college every day, they are exposed to information about a huge variety of opportunities, supports and many other areas of interest. This happens through events that take place at the college (e.g. career fairs), many of which are held during the school day when it is easy for students to participate. It also happens through contact with other students and with faculty and staff, as well as through materials displayed and given out at the college. Since they left high school, many low-income single mothers have been living in a situation where they are focussed on domestic responsibilities and/or low-waged jobs, so they have not had access to this type of information.

There is also a growing awareness of the potential for single parents who have been excluded from educational institutions to become exemplary post-secondary students. The institutions have also begun to recognize how they benefit from increased diversity in the student population and they have begun to respond helpfully to the specific needs of single parents and other “non-traditional” students.

“Income packaging” and integrated transition programs

Income packaging⁵ involves supporting an individual or the head of a family as they earn as much as they are able and to eventually attain self-reliance. There has been increasing recognition that there is usually a transition; not a sudden change of status from welfare recipient to self-sufficient worker. This is especially relevant to single parents and people with disabilities or other special needs and/or multiple and persistent barriers to education and employment.

A person benefiting from an income packaging arrangement usually stays in this transition phase for a number of years, upgrading their education and establishing themselves in an occupation during that time. This is precisely what is being done in Nova Scotia with social assistance recipients – college tuition is paid, supports for child care and transportation are provided, wages are supplemented, and provincial and federal child tax benefits are provided. Some beneficiaries of these programs are also living in some form of affordable housing, although access to affordable housing is severely constrained in Nova Scotia and little progress is being made toward more a more adequate supply (see item below on affordable housing).

⁵ The idea of “income packaging” has been increasingly implemented, but most people have not named it or recognized it as a specific strategy to address poverty and facilitate welfare-to-work transitions. It is discussed extensively in the papers reviewed for this project. It is viewed by many as an excellent poverty-alleviation strategy.

What looks promising

A poverty reduction strategy for Nova Scotia

Several jurisdictions around the world are developing poverty reduction strategies.⁶ There is an initiative in Nova Scotia to do this and some women's organizations are working to infuse such a strategy with a women's analysis. For governments to take a strategic, integrated, and long-term view of reducing poverty through improvements to their policies and programs holds great potential for single mothers and other social groups that are vulnerable to poverty. The National Anti-Poverty Organization and the National Council of Welfare have called for a poverty reduction strategy for Canada.

New accreditation for apprentices

The Nova Scotia Department of Education is adapting its apprenticeship program to allow apprentices to earn accreditation for their trade without having to complete certain academic requirements. This will allow for the recognition of these workers' competency and it will hopefully increase their employability, even though they cannot meet all the academic requirements to become fully certified.

The "Career Seek" Initiative

The recent initiative of the Department of Community Services, known as "Career Seek" will allow 200 social assistance recipients in NS over the next four years (50 each year) to continue receiving their benefits while studying in university and using the student loans program. For those 200 people, this is a valuable opportunity. This development signals a new recognition by the Department of the value of a university education and the fact that many social assistance recipients are ready and willing to take on this level of study and enjoy the considerable economic and personal benefits it affords.

Rent supplements for single parents studying in university

In 2005, the Department of Community Services began designating rent supplement allocations for single parent-university students living in Halifax Regional Municipality, Antigonish, and Wolfville. Providing single parents with affordable housing is a proven method of helping single mothers achieve a university degree. Numerous examples of this exist in the United States and Canada, often initiated by the educational institutions.

⁶ The United Kingdom, Ireland, Newfoundland and Labrador, and Quebec have implemented poverty reduction strategies. The development of a strategy for Nova Scotia is quickly gaining support.

Barriers and issues

Numerous barriers to success were identified by the three groups of interviewees, and in the literature review. Many recommendations for addressing them were put forward. The staff and volunteers responsible for this project have put a greater emphasis on some of these recommendations and they will become the focus of this project and our policy strategy forum. Some other recommendations, as valid as they are, will be presented in this paper, but, due to time constraints, not advanced by this project. In some cases, these same recommendations have already been advanced by other groups, and/or they are currently the focus of various actions. Some others seem less critical at this time. For presentation below, they have been grouped in this way: access barriers, affordability issues, and program support issues.

Barriers to access:

Transportation

It is hard to understate how much the lack of an affordable public transportation system limits low-income women's access to education and training. Nova Scotia needs affordable, accessible public transportation throughout the province. The implementation of such a service could transform the province by removing barriers to education for learners in adult literacy programs and post-secondary students and to people trying to secure and maintain employment.

It speaks volumes that an adult educator in an adult learning organization remarked in her interview that virtually all of her students lived within a five kilometre radius from the learning centre. She speculated that people living farther away simply do not enrol because they know they cannot get to the classes. Some community college faculty reported in interviews that they provide daily transportation to students from their local community who have no other way of getting to school. A bus used to transport college students from Antigonish to the Strait Campus in Port Hawkesbury. While this did not address the needs of all students in the Antigonish and Guysborough areas, it was valuable to those who could arrange to link up with this bus. The service was discontinued in the mid-1990s.

Some of the women interviewed talked about the anxiety, inconvenience, and unpredictability of catching rides to school with other people, some of whom were unreliable, or who abruptly stopped travelling that route. One interviewee had such an experience. Fortunately, she was able to arrange with her instructors to continue her courses on-line. While it is promising that some new programs are being offered on-line, there is tremendous value, as was noted above, in the students being physically in the educational institution because of the group learning experience, and exposure to social supports and opportunities that they would not otherwise have.

Housing

Linked to the problems of transportation is the lack of affordable housing. In communities where an educational institution is a key feature of the local economy, rents tend to be expensive, and vacancy rates low. Families living in relatively affordable housing in rural areas far away from the educational institution face the choice of moving into a rental housing that they cannot afford, or staying where they are and dealing with transportation problems.

Antigonish is a clear example of a community with a serious and long-standing affordable housing problem. In Port Hawkesbury, rents are similarly expensive and choices limited due to the demand for housing generated by college students. The New Glasgow area is a slightly easier place to find affordable rental housing. The evidence to support this is mostly anecdotal. There is not enough evidence provided by rental market surveys, which only count certain aspects of the rental market and do not provide an accurate picture of it.⁷ Little is being done to address this problem. In Antigonish Town and County, only six apartments were added to the public housing stock since 1990. There are 39 units of public housing at this time, and dozens of families are on the wait list for them. Waits tend to be long because there is very little turnover in tenants. Poor design of a recently-developed affordable housing funding program,⁸ has led a community group to abandon their plans to develop more affordable housing on land donated by Antigonish Town.

Child care

As with housing and transportation issues, the impact of a lack of safe, affordable child care is also hard to overstate. For some students interviewed for the Face to Face Project, subsidized child care spaces have been a critical support to them as they work toward their educational credential. But for others, either the lack of child care options, or the inadequacy of the funding available to pay for child care, prevents them from going to school or from attending

⁷ The Canada Mortgage and Housing Corporation "Small Town Rental Market Surveys" only count apartments that are in buildings of four or more units. This excludes mini-homes, single detached homes, duplexes, etc., a substantial portion of the rental market in rural Nova Scotia.

⁸ For about a decade (1990 - 2000) there were virtually no affordable housing programs that would support the efforts of community groups or private landlords to build affordable housing projects. In 2002, the new Canada-Nova Scotia Affordable Housing Agreement was signed. Programs were designed at the provincial level and in 2004, the Nova Scotia Department of Community Services issued its first call for proposals for affordable housing projects. The capital grants available under the program were inadequate to meet the cost of developing the housing and no funding was provided for the staffing necessary to plan and implement any housing development. In 2006, a second call for proposals was issued, with different terms and conditions, and still no funding for staffing. The new terms and conditions required rents to be increased whenever tenants' incomes increase, and tenants would have to be evicted if their income rose above the "Household Income Limits" (an artificially low standard for Antigonish). Also, rather than support mixed income development, the second call for proposals only provided funding for housing for low-income renters. These terms and conditions were unworkable for the Antigonish Affordable Housing Society. After five years of effort, the Society reluctantly abandoned their attempt to build new housing.

consistently enough to be successful. This is a particularly difficult issue in rural areas where there are few child care providers. For some women, the maximum \$400 per month they are given for child care does not meet their costs, and they have to stretch their already inadequate incomes to make up the difference. To use a very conservative estimate, a child care arrangement costing \$20 per day would exhaust the \$400 allowance in 20 days. Child care usually costs more than \$20 per day. Licensed child care that is safe and includes early childhood education programming costs considerably more.

Some adults are unable to attain grade 12 diploma

There are students who are unable to complete a grade 12 diploma due to learning problems. These students are employable and want very much to earn a credential that will launch them into the workforce. They encounter an insurmountable barrier when they cannot enrol in community college certificate and diploma programs without a grade 12 diploma, so they cannot get the necessary credential to qualify for the jobs they want and are capable of doing. It is critical that the college find ways to enhance the employability of these students.

Some students need to study part-time

Students and human service staff both pointed out that certificate and diploma programs in the community college would be more accessible to single mothers if there was an option to study part-time. Many single mothers who are students are grappling with parenting problems, poverty-related crises, and issues relating to the breakdown of spousal relationships. These situations can require attendance at court and counselling appointments, and meetings with teachers and other people involved in the family's problems. On a full-time college schedule it can be impossible to manage all the different responsibilities. The sponsorship of students in part-time programs by the social assistance and employment insurance systems would help many single mothers to earn credentials while meeting their parenting responsibilities and managing transitions and the problems they are experiencing.

Lack of choice in college programs

Many of the women interviewed for the Face to Face Project lamented the lack of choices in educational programs in the community college close to where they live. It is common for women to take a program that is their second or third choice, because their first choice was not available to them close to where they live. Some women structure their career planning around this consideration, which may not always produce the best outcomes.

Personal barriers

Low self-esteem, low self-confidence, anxiety, and discouragement constitute personal barriers evident in many of the interviews and focus groups. Some of the women interviewed for this project had been raised in poor families, encountered abuse in their spousal relationships, dealt with divorce and/or separation, and experienced long periods of social assistance reliance (which means they have lived on extremely low incomes). Most did not have a high school diploma because they had not done well in high school, often because of emotional trauma and/or abuse and/or undiagnosed learning disabilities. These are the realities of the lives of many girls and women and governments must take these considerations into account in designing and delivering supports that are intended to empower women.

A frequently cited issue was fear of failing at school and fear of not fitting in with other students and being laughed at. Students' self-confidence was further challenged, and their anxiety heightened by the fact that in order to go to school, many women had to place their children in potentially difficult, or even traumatic situations (e.g. using informal and unlicensed child care, moving the family away from grandparents, friends, and other supportive people to whom the children were emotionally attached in order to go to school). This greatly increased the pressure on the women to succeed, but many had little confidence in their ability to succeed. One interviewee remarked "When I got the acceptance letter (from the school) it was instantaneous panic!"

Some of the women reported having ex-partners, family members, and "helping professionals" who actively discouraged their educational pursuits. Some said that their ex-partners attempted to sabotage their participation in school. The women interviewed pointed to women-only transition-to-employment programs and the support services offered by women's centres and transition homes as a valuable support in overcoming these barriers.

Affordability issues:

Cost of tuition

The cost of a post-secondary education in Nova Scotia is very expensive and gets more so each year. Tuition for one year in a regular Nova Scotia Community College certificate or diploma program costs \$2,600 and a customized program costs about \$5,000. Some advanced programs cost even more. Investigations undertaken in this project found that in Nova Scotia, tuition for a year at a private trade school ranges from \$5,000 to over \$15,500. For a year in an undergraduate arts or science program in university the cost is between \$6,000 and \$7,200. Some specialized programs, such as law school, cost as much as \$13,000 per year. These high costs are a problem for most students. For people living on very low incomes they are a huge barrier and the prospect of having to pay off student debt in the tens of thousands of dollars while still raising children is daunting. Add to this the fact that most single mothers who rely on social assistance

will not be able to enrol in university without forfeiting their social assistance benefits, and it is clear that many women who want to earn a university credential and launch a professional career face considerable obstacles.

Inadequacy of Canada Student Loans provisions

Single parent families are not adequately supported by Canada Student Loans programs, so unless a single mother is receiving reliable and adequate child support payments or she has access to some other economic or in-kind supports, access to university is barred. The Department of Community Services has recently announced that 50 social assistance recipients each year, for the next four years, will be able to continue to receive social assistance while they study in university. This is a step in the right direction, but it does not reverse the fact that single parents, approximately 83% of whom are women,⁹ are singled out as the only social group in Nova Scotia who cannot access adequate supports to pursue a university education. When the Family Benefits Program was rescinded, there were approximately 1,000 single mothers enrolled in university and receiving Family Benefits. The number of single parents on social assistance who want to go to university at this time is unknown.

The Canada Study Grant is a benefit for post-secondary students with dependent children to help them cope with the costs of attending university while raising children. It provides \$40 or \$60 per week of study for qualifying families with one or two children, or three or more children (respectively). The grant amounts have not been increased since 1996 when the program was introduced, while the cost of university tuition in Nova Scotia has almost doubled since then, and the Consumer Price Index shows a 22.6% increase in the cost of living between 1996 and 2006. The cost of electricity in Nova Scotia has increased by around 25% in the past five years. An increase in the Canada Study Grant is long overdue.

Poverty

Many of the women interviewed about their experiences with relying on social assistance and trying to advance educational goals spoke of how they were affected by poverty. As one interviewee put it "It drags you down and isolates you." Many women on social assistance in Nova Scotia are worse off financially once they enrol in an educational program in spite of the increase in the total monthly amount of their benefits. The increase is usually the result of adding child care and transportation allowances to the basic benefits, none of which changes their inadequate food, clothing, or shelter allowances. Usually, money is taken out of those allowances

⁹ Nova Scotia Advisory Council on the Status of Women, *Fact Sheet on Women and Families in Nova Scotia*, (May 2003): <http://www.gov.ns.ca/staw/pubs2003_04/familyfactsheet_may2003.pdf>

to supplement inadequate transportation and child care allowances and pay for telephone and Internet service. This approach gets women into financial difficulties which undermine their ability to succeed at school. The women interviewed for this project clearly illustrated that many new incidental expenses (e.g. nutrition breaks, student-organized activities) cropped up once they entered an educational program. These were not covered adequately by the social assistance program, or they were not covered at all. Often, this increased poverty put the women in humiliating and anxiety-provoking situations and makes them question the wisdom of enrolling in school. In speaking about the experience of having less income since she started an adult literacy program, one interviewee remarked, "So I'll just have to suffer until I do get done with school.... which I don't mind, but I shouldn't have to."

Often, a lack of information about entitlements worsens the family's poverty. After months or years of conditioning by poverty and by interacting with a social assistance program that regularly provides inadequate allowances for basic needs, women living in poverty usually develop very low expectations. When this is coupled with the tendency of many social assistance case workers to respond only to specific requests from the client, rather than inform clients of the complete menu of benefits, it is not surprising that women suffer hardship and quickly get into financial trouble. Women on social assistance report that their caseworkers fail to fully disclose the available entitlements, and there have been reports of caseworkers telling clients that they do not qualify for certain entitlements even though the on-line social assistance policy manual indicates that they should be offered. A very useful client-directed information package was developed by the Department of Community Services two years ago, but few Face to Face Project participants have ever seen it. Simply providing this information to all social assistance clients would be an effective way to address this long-standing issue.

Some of the women interviewed detailed the problems of making the transition from being poor and staying home most of the time, to being poor and having to go out and mix with other people in a school setting. It is assumed that students will dress and groom themselves presentably and they will have pocket money for nutrition breaks and lunches and other incidental expenses. These seemingly small matters were big issues for women who did not have adequate clothing or spending money. One interviewee who survived by managing her meal-planning very tightly explained that she could not afford to purchase special, and more expensive, items such as granola bars for herself to bring to school, although she had found ways to provide such things for her child. The lack of any acknowledgement of the need for lunch money was a significant gap in the program and it communicates a message that expectations must be kept very low.

The social assistance program provides \$200 for clothing to a recipient who is beginning a job or program, and it provides no extra money for lunches and nutrition breaks. One interviewee spoke of the humiliation she and a few other social assistance recipients felt at having no lunch at school one day and no money to purchase it, so some classmates shared their lunches with the ones who had none. This same person pointed out that after several years of staying home and wearing whatever clothing she was given or could find in second hand stores,

the \$200 allowance was totally inadequate to cover her costs for new clothing and footwear. To make matters worse, she had to use money from her already inadequate personal allowance to pay for gas to travel twice to the clothing store about 50 kilometres away. She had to go twice because the worker insisted on her making a special trip first to select the clothing and report back before the funds could be released. These kinds of stress-inducing and humiliating experiences discourage women from trying to improve their circumstances. It seems that when they succeed in educational programs they succeed in spite of the social assistance program, as much as because of it. A higher allowance for clothing is needed for social assistance recipients, as well as some consideration for the extra cost of lunches and other incidental expenses.

Program support issues:

Women-only transition-to-employment programs

Women who have participated in women-only transition-to-employment programs sing the praises of these programs and often say that were it not for the program, they would probably still be at home wondering how they will ever break out of their isolation and become employable. A report on such programs in Nova Scotia, written by Stella Lord and Ann Martell¹⁰ illustrates their effectiveness and strongly recommends adequate and sustained public investment in them. Other documents reviewed detailed the successes of women-only transition-to-employment programs in other provinces in Canada and elsewhere. Yet, few of these programs exist in Nova Scotia, and the struggles of a number of women's centres in Nova Scotia to secure stable and adequate funding for their program have simply resulted in frustration.

The documents reviewed show examples of highly effective women-only transition-to-employment programs. Some of the most effective were integrated into community economic development projects, so that participants were able to have on-the-job experiences and at the same time, a community need was addressed.¹¹ One example of such a program in Victoria, BC centred around women on social assistance and homeless women who worked on a construction project that resulted in new housing and social supports for women like themselves.¹² Many models exist, and as Butterwick et al. state, "Nevertheless, studies that present an overview of interventions have remarkably similar things to say about the components that comprise a successful program, as well as about the kinds of programs that are more effective under particular conditions." (Butterwick et al. 1998, p. 17)

¹⁰ Lord, S., and Martell, A. (2004). *Building Transitions to Good Jobs for Low-income Women*. Halifax, NS: The Nova Scotia Advisory Council on the Status of Women.

¹¹ Butterwick, S., Bonson, A., & Rogers, P. (1998). *Identifying Keys to Successful Transition from Social Assistance to Paid Work: Lessons Learned from Canada, the United States, Australia, and Europe*

¹² Ibid.

Adult learning programs

The staff of adult learning organizations who were interviewed for this project reported that they were insecurely and very inadequately funded. These organizations help adults move from whatever level of education they have, to earning either a GED credential, or a Level III (equivalent to grade 11). This deplorable funding situation has been on-going for decades. It is extremely difficult for these organizations to recruit and retain high quality instructors, provide adequate facilities in which to run their classes, to plan for the future, and reach out to potential adult learners. In late 2006, the federal government cut funding for adult literacy organizations all over Canada. The provincial funding these organizations receive must regularly be supplemented by major fundraising efforts (approximately 10% of annual budget in one case).

Other issues

Some issues are known to the project staff and advisors, but for various reasons they did not emerge in the interviews and literature review, but they have been raised repeatedly in many other contexts. They seem important and deserve mention.

Women are less likely than men to qualify for EI because they tend to be employed part-time or in non-standard jobs. This affects women's ability to access EI training sponsorship, which provides more generous benefits than does social assistance, and it is less intrusive.

Workers cannot leave a dead-end, low-paying job and qualify for EI training sponsorship because quitting a job disqualifies them for EI. Low-income women who are not able to borrow student loans, or who realize that they will be able to pay back a large debt, cannot find a way to escape poverty and move into work that better meets their needs.

There is a concern that career planning with women on social assistance is limited by stereotypical attitudes about gender roles, and by the agenda of the Department of Community Services to move clients off of social assistance as quickly as possible. The quickest route into the labour market does not always help the person escape poverty and build a progressive career so they will never need to return to social assistance.

The right of mothers of young children to parent full-time while their children are young has been completely overwhelmed by the agenda of policy makers to get women "working". Women on social assistance are required to engage in employment related activities as soon as their youngest child turns one year of age. We would contend that full-time parenting of young children qualifies as "working" and that women on social assistance should be given that option along with the option to engage in education and work. It is possible that once the costs of child care, transportation, tuition, and other special supports are factored in, it costs more money to push women out of their traditional child-rearing roles than it would cost to support them within those roles. It would be reasonable to expect them to begin employment related activities once

their children have adjusted to going to school. All full-time parents would benefit from the government of this province communicating a philosophy of support for full-time parenting as a legitimate activity that is worthy of economic investment. Also, if full-time parenting was supported by the social assistance policy, parents on social assistance would have time to attend programs and receive support at women's centres and family resource centres. Surely this would have positive effects for low-income single parent families, who have been identified as a population that is vulnerable to a variety of health and social inclusion issues. The long-term benefits and savings to the health care and other systems are easy to imagine.

Conclusion

There is much to be learned from approaches that are effective. A daunting list of barriers to success have been identified, but many hopeful signs suggest that these problems can be addressed and better outcomes can be achieved. The policy strategy forum will bring together individuals from many different perspectives to learn in more depth about the issues and to find ways of making the case for some priority recommendations developed by the Face to Face Project. The final report on this project will include a longer list of recommendations.

It is clear that the low-income women affected by these issues want to move into sustaining and satisfying careers and it is equally clear that the same desire motivates people in helping roles and in decision-making roles. The way forward is clearly laid out. If we can come together and help make policies and programs more effective, the entire province will experience the benefits of a better-educated and more employable population, and fewer children growing up in poverty and exclusion.

The ideas and recommendations presented in this paper would not, if implemented, save money in the short term. Substantial investment of public funds will be required to improve outcomes for single mothers on social assistance and their children. Perhaps it is not so much a question of spending more money – “new money” so to speak, as it is a question of re-directing money that is already being spent to manage the consequences of chronic poverty and exclusion. That money would be better spent on proactive measures that deal effectively with poverty and give people real options in their quest for independence. Long term savings in health care and education budgets would result from families being able to function at a much higher level than is the case now.

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