

# The Nova Scotia Child Poverty Report Card 2006

1989–2004

November 2006

Canadian Centre for Policy Alternatives–Nova Scotia

## ACKNOWLEDGEMENTS

The authors thank Madine Vanderplatt, John Jacobs, and anonymous peer reviewers for their careful consideration and suggestions as we worked to complete this report. Thanks are greatly owed to Rachel Cooper for editing this and previous years' reports. We are also indebted to Mary MacLeod, Social Sciences Librarian, Acadia University, and Campaign 2000 for assistance with locating needed data.

The contents and opinions expressed in this paper belong to the authors and do not necessarily represent the views of the Canadian Centre for Policy Alternatives.

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**ISBN: 0-88627-522-9**

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This report is published by the Canadian Centre for Policy Alternatives. It is available free at the CCPA website at [www.policyalternatives.ca](http://www.policyalternatives.ca). Printed copies may be ordered through the National Office (\$10).

## DATA SOURCES

The information in this report is drawn from three key sources:

1. Statistics Canada, Income Trends in Canada 1980–2004, 13F0022XCB, 2006.
2. Data tables prepared by the Canadian Council on Social Development for Campaign 2000 using Statistics Canada's Survey of Labour and Income Dynamics, Masterfile.
3. National Council of Welfare, Welfare Incomes 2005 (Vol. 125), Summer 2006 (Revised October).

The authors have prepared all figures, tables and related calculations in this report. Sources used to produce figures and tables are noted in the listings of Figures and Tables.

Statistics Canada reports two sets of low-income cut-offs and their corresponding rates. The Base Low-Income Cutoff used here is based on total annual income. It includes earned income and/or all government transfers, before the deduction of income taxes. Rates related to the after-tax LICO take into consideration the income of individuals or families after tax has been deducted.

The Low-Income Cutoff (LICO) used in this report is the before-tax, or base, LICO. All figures are adjusted for inflation using 1992 as the base year. Dollar figures are reported in constant 2003 dollars.

Since 1989 this LICO has been used as a measure of poverty in tracking progress on the government's promise to eliminate child poverty by the year 2000. The base LICO is widely accepted as a fair and relative measure that identifies those substantially worse off than average and more likely to encounter greater difficulty in achieving healthy outcomes.

Importantly, the same trend is seen across time regardless of the whether the Before LICO or After-Tax LICO measure is chosen (see Appendix 1). For a fuller discussion of Poverty Measures see Defining and Re-Defining Poverty: A CCSD Perspective, Canadian Council on Social Development, Ottawa, 2001.

Low-Income Cutoffs differ according to the number of members in a family and whether they are adults or children, and the size of the population in the family's local area (see Appendix 2). LICOs are established using data from Statistics Canada's Survey of Household Spending.

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

In this report, dollar figures provide comparative values for those years presented.

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## SUMMARY

Each year since 1999, Nova Scotia Child Poverty Report Cards have recorded the progress, or lack of it, on the government of Canada's 1989 promise to end child poverty. This year's report card examines the period 1989–2004. It also reviews changes in the period 1998–2004 to assess the impact of the National Child Benefit Program launched in 1998.

This report indicates that governments in Canada have not fulfilled their commitment made in 1989 to eradicate child poverty by the year 2000 – in fact the rate of child poverty is worse than it was when the commitment was made. Between 1989 and 2004, the national child poverty rate has increased from 15.1 percent to 17.7 percent. In Nova Scotia the rate has increased from 16 percent (1989) to 18.1 percent (2004).

Over a million Canadian children (1,195,804) live in poverty. This is occurring in one of the most successful industrialized countries during a period of sustained economic growth producing record levels of wealth and profit.

This report card indicates a very recent decline in the child poverty rate in Nova Scotia between 2003 and 2004, from 21.3 percent in 2003 to 18.1 percent in 2004. This is welcome news after four years of increasing rates of child poverty in the province. But 34,000 Nova Scotian children still live in poverty, and we have a long way to go before reaching acceptable levels.

There has been some improvement in the rates of poverty for some of the most vulnerable households. Children in female lone-parent families have experienced decreases in poverty rates since 1989. By 2004 child poverty rates for children in female lone-parent families in Nova Scotia and Canada had declined to rates just above 50 percent. The 50.2 percent rate reached in Nova Scotia by 2004 represents a 20.7 percent reduction since 1989 and is the lowest rate recorded in over two decades. Yet, it is hard to celebrate this change when one in every two children in female-lone parent families lives well below the poverty line.

It is not surprising that such high rates of poverty are recorded for children in female lone-parent families given the income inequality between men and women. For example, in Nova Scotia in 2004, 57.6 percent of women versus 40.3 percent of men earned less than \$20,000 per year, whereas 32.7 percent of men but only 15.8 percent of women earned \$40,000 or more.

The most vulnerable households – those relying on income assistance – have had to try and make ends meet with welfare incomes that have been decreasing since 1989. The depth of poverty for families has also increased. Since 1989 the income shortfall between the poverty line and the average income of two-parent families living in poverty deteriorated by 35 percent.

The proportion of child poverty in Nova Scotian households where someone has a fulltime job is increasing. In 2004 10.4 percent (15,580) of children in families where someone was working more than 49 weeks a year lived in poverty, up from 7.8 percent (12,750) of children in 1998.

Our market-based economy falls short of providing the income needed by many families. In 2004, before government transfers, 25.6 percent of families (one in four) were “market poor” (i.e., living below the Low-Income Cutoff – despite working 49 weeks or more that year).

Overall, this year’s report card provides little to celebrate. Governments have simply not followed through on their commitments. The numbers indicate that the National Child Benefits Program introduced in the late 90s has done little to reduce child poverty.

A comprehensive plan to reduce poverty among families with children, and to ensure Canada’s next generations are adequately supported, has been overdue since 2000. It is not for want of financial resources that poverty has not been eradicated. Both levels of government have been posting surpluses for years. In 2004 the government of Nova Scotia had a surplus of \$165 million. Instead of providing families living in poverty with the funds needed to bring them out of poverty – estimated to cost \$135 million – the government used the entire surplus for debt repayment.

Governments need to legislate a binding, accountable plan and allocate the resources to end poverty for families with children. They need to prioritize this above making tax cuts that provide scant if any benefit to those in greatest need.

## **INTRODUCTION**

Each year since 1999, Nova Scotia Child Poverty Report Cards have recorded progress on the government of Canada's 1989 promise to end child poverty. The governments of Canada and Nova Scotia have yet to table a strategic plan to achieve this. Today, 17 years after the promise to end child poverty by the year 2000, our governments still are not describing with any degree of precision how they expect changes in taxation, child benefits, working income supplements and family policy to affect child poverty rates.

This year's report card examines the period 1989–2004. It also reviews changes in the period 1998–2004 to assess the impact of federal and provincial government child tax benefits since they were introduced in 1998. The report examines poverty rates among various family compositions and sources of income. It also examines the depth of poverty among low-income families.

Across Canada, and in Nova Scotia, most of the discussion and reporting of activities to reduce child poverty happens as a result of volunteer, non-governmental efforts. This report is one among many efforts that seek to hold governments accountable and to contribute to the eradication of poverty. Difficulties accessing the data needed to answer relevant questions (either because of costs or useful sets not being collected), as well as the lack of open, strategic, intergovernmental plans with timelines, make it difficult for citizens to hold governments accountable. Meanwhile poverty, and its harmful effects on children, families and communities, endures – even as Canada continues to enjoy economic stability and growth.



## THE RECORD 1989–2004

In 2004, there were 33,791 children in Nova Scotia whose families lived below the Low-Income Cutoff. Across Canada's provinces approximately 1.2 million children (1,195,804) lived in poverty. This number does not include children living in the territories.

Between 1989 and 2004, child poverty rates decreased in six provinces while increasing in four. Nova Scotia's child poverty rate increased from 16 percent in 1989 to 18.1 percent in 2004 (a difference of 2.1 percentage points representing a 13.1 percent increase in the rate). The net result for Canada was an increase in the child poverty rate of 17.2 percent (from 15.1 percent in 1989 to 17.7 percent in 2004).

Table 1 records the overall increase or decrease in child poverty rates over the period spanning 1989 and 2004. It ranks the performance of provinces and provides the Canadian average.

**Table 1.**

<b>Prevalence and Changes in Child Poverty Rates: Canada and Provinces, 1989 &amp; 2004</b>								
1989			2004			Change 1989–2004		
Province	%	Ranking	Province	%	Ranking	Province	%	
ON	11.6	Best	PE	10.8*	Best	AB	-23.7	Greatest Decrease
PE	13.2*		AB	14.5		PE	-18.2*	Decrease
BC	14.3		QB	15.6		MB	-14.7	Decrease
QB	15.9		NB	16.5		SK	-7.4	Decrease
<b>NS</b>	<b>16.0</b>	<b>5th Best</b>	ON	17.4		NB	-6.8	Decrease
NB	17.7		<b>NS</b>	<b>18.1</b>	<b>5th Worst</b>	QB	-1.9	Decrease
AB	19.0		MB	19.2		NS	13.1	Increase
NF	20.0		SK	20.1		NF	15.5	Increase
SK	21.7		NF	23.1		ON	50.0	Increase
MB	22.5	Worst	BC	23.5	Worst	BC	64.3	Greatest Increase
CN	15.1		CN	17.7		CN	17.2	Increase

\*Use with caution<sup>1</sup>

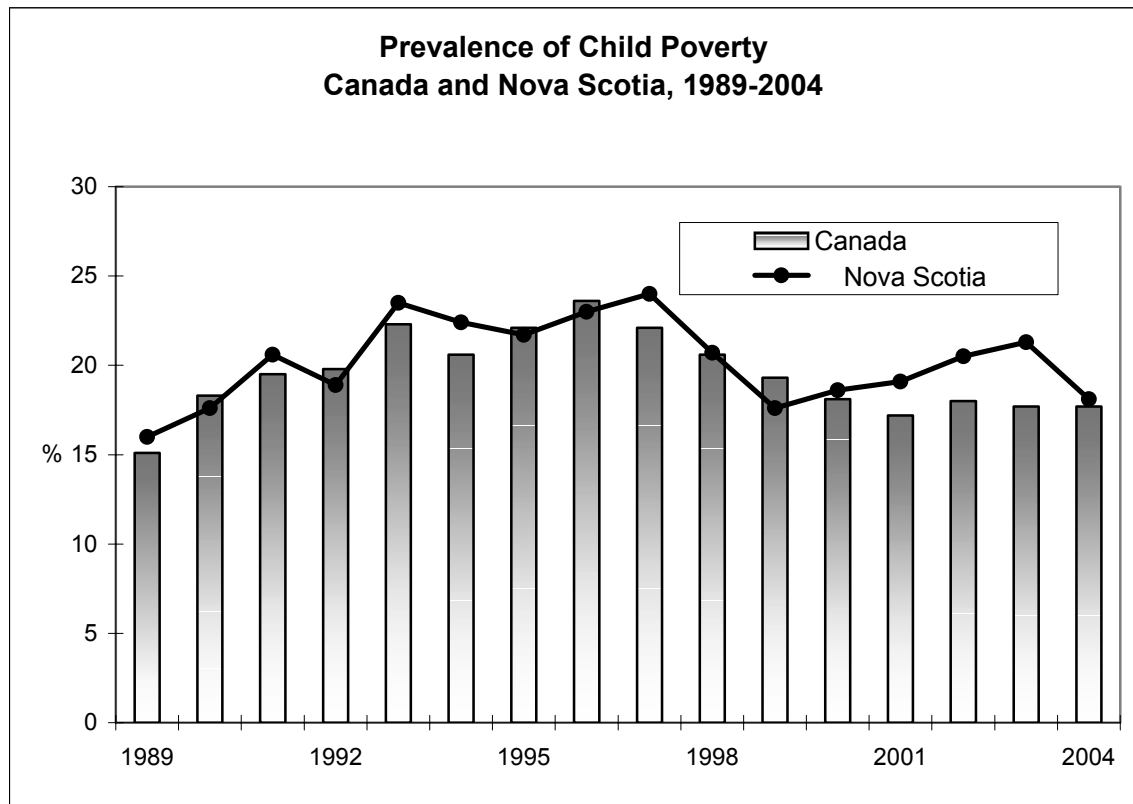
Prepared using: Statistics Canada, Income Trends in Canada 1980–2004 (Base LICO 1992), 13F0022XCB, 2006.

Figure 1 charts child poverty rates in Canada and Nova Scotia during the period 1989–2004. It shows that child poverty rates became higher in the earlier period leading up to and including the late 1990s. Nova Scotia rates are generally above the national average. This trend became more pronounced in recent years.

<sup>1</sup> This caution originates with Statistics Canada. Because of rounding to the nearest thousand and/or small sample size in survey data figures can become less accurate. In cases where the data is deemed too inaccurate Statistics Canada does not publish the data affected.

Unfortunately, the recent decrease in the Nova Scotia rate signifies only a welcome change between 2003 and 2004. While this brought the 2004 rate of 18.1 percent closer to the lower rate of 16 percent experienced in 1989 (the year of the pledge to eradicate child poverty by the year 2000) it still represents an increase in the overall child poverty when compared to 1989.

**Figure 1.**



Prepared using: Statistics Canada, Income Trends in Canada 1980–2004 (Base LICO 1992), 13F0022XCB, 2006.

At no point during the 1989–2004 period did child poverty rates drop below the 1989 rate of 16 percent. The highest rate was in 1997 when 24 percent of children (one in four) lived in families whose annual incomes were below the Low-Income Cutoff (LICO).<sup>2</sup> During recent years Nova Scotia’s child poverty rate has climbed. In 2004, for the first time in five years, the child poverty rate declined from 21.3 to 18.1 percent. The decline between 2003 and 2004 represents an overall drop from 41,000 to 34,000 children living in poverty here.

Table 2 indicates that the rate and number of children who lived in poverty with female lone-parents for these two years stayed almost the same, although the rate and number of children in two-parent families fell sharply.

<sup>2</sup> For an explanation of the LICO measure used in this report see the Data Sources section at the beginning of this report. Readers may also find it helpful to review Appendix 2.

**Table 2.**

<b>Child Poverty Rates and Numbers within Female Lone-Parent and Two-Parent Families with Children: Nova Scotia, 2003 &amp; 2004</b>					
Type of Family	2003		2004		2003–2004
	Rate	Number	Rate	Number	Rate Change
Female lone-parent	52.6%	17,000	50.2%	17,000*	-4.5%
Two-parent	12.4%	19,000	9.9%*	14,000*	-25.3%

\*Use with caution (for details see footnote 1)

Prepared using: Statistics Canada, Income Trends in Canada 1980–2004 (Base LICO 1992), 13F0022XCB, 2006.

## **ASSESSING THE IMPACT OF THE NATIONAL CHILD BENEFIT PROGRAM**

The current period of economic growth for Nova Scotia began in 1997. By 1998 Canada's federal, provincial and territorial governments had agreed on an enhanced Child Benefit Program that included a National Child Benefit Supplement (NCBS).

This program is a formal recognition by our governments of the negative, long-term consequences of poverty for children and for society. The NCB supplement is strongly linked to the position that children are better off when parents are finding and keeping jobs. It is built on an income supplement for low-income families and is the cornerstone of governments' response to child poverty. Therefore, we may reasonably expect that as long as the economy continues to thrive, thereby providing increased employment opportunities; the increases to Child Benefits should steadily decrease the rate and income shortfalls experienced by all children – particularly those of families in the work force. Yet that is not what we have seen.

Child poverty numbers and rates are given for 1989, 1998 and 2004 in Table 3. Increases in overall rates were experienced by children across Canada and in Nova Scotia between 1989 and 1998, followed by overall decreases between 1998 and 2004. Even with these decreases, the net changes have been increases in child poverty rates for both Canada and Nova Scotia since 1989.

To assess the overall impact of the National Child Benefit Program, this year's report card uses 1989, 1998 and 2004 as comparison years wherever possible. In some instances 1993 is substituted for 1989, as this is the earliest year for which data is available; similarly 2005 has been substituted for 2004 when data for this more recent year is available.

**Table 3.**

<b>Number and Percentage of Children Living in Poverty: Canada and Nova Scotia, 1989, 1998 &amp; 2004</b>						
	1989		1998		2004	
	Number	%	Number	%	Number	%
Canada	1,002,000	15.1	1,436,000	20.6	1,196,000	17.7
Nova Scotia	36,000	16.0	43,000	20.7	34,000	18.1

Prepared using: Statistics Canada, Income Trends in Canada 1980–2004 (Base LICO 1992), 13F0022XCB, 2006.

## **WHO IS AT GREATEST RISK OF RAISING CHILDREN IN POVERTY?**

### **FEMALE LONE-PARENTS**

Because of lower wages in the workforce for women, and the likelihood that there will be only one earner in the household, female lone-parent families are at great risk of raising children in poverty. Children who belong to aboriginal, disabled, immigrant or visible minorities also experience higher than average rates of poverty.<sup>3</sup>

At time of publication a report of child poverty rates within First Nations communities was readying for release. It uses measures specifically designed to accommodate the economic realities of living in First Nations communities. Due to timing this report cannot include data from that report.<sup>4</sup>

Figure 2 demonstrates that children in female lone-parent families are at a much greater risk of living in households where incomes are below the Low-Income Cutoff than children in two-parent families. At some points during this period children in female lone-parent families were seven times more likely to be poor than children in two-parent families.

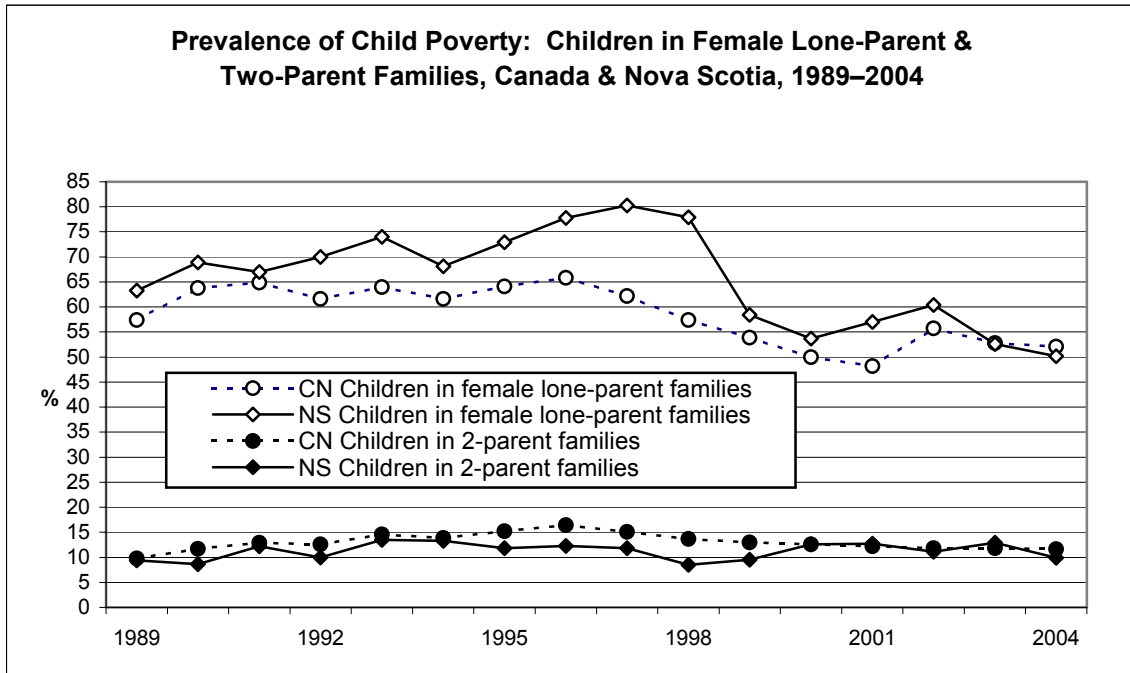
At the highest point, the rate of poverty for children in female lone-parent families was 80.3 percent – or four in every five children (1997).

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<sup>3</sup> The most current Nova Scotia statistics available to the authors at time of publication were those reported in the Nova Scotia Child Poverty Report Card 2004 (this publication can be accessed at [www.policyalternatives.ca](http://www.policyalternatives.ca)). The 2004 card provides rates for immigrant, visible minority population, aboriginal identity population and disabled children from the 2001 Census.

<sup>4</sup> Readers can access data through the Assembly of First Nations by reference to the report [Make Poverty History for First Nations](#) (2006). The Assembly of First Nations website is located at: [www.afn.ca](http://www.afn.ca)

Figure 2.



Prepared using: Statistics Canada, Income Trends in Canada 1980–2004 (Base LICO 1992), 13F0022XCB, 2006.

By 2004 child poverty rates for children in female lone-parent families in Nova Scotia and Canada had declined to rates just above 50 percent. These rates were lower than those experienced in 1989. The 50.2 percent rate (one in every two children) reached by 2004 represents a 20.7 percent reduction since 1989 and is the lowest rate recorded for over two decades.

For Nova Scotia children in two-parent families, the child poverty rate reached a single digit number at five points during 1989 and 2004. But by 2004 the overall rate increase for Nova Scotia two-parent families with children was 5.3 percent, moving from 9.4 percent in 1989 to 9.9 percent in 2004. The rate of poverty for these children was lowest in 1998 (8.5 percent) – but this lower level was not maintained or further reduced between 1998 and 2004 despite the introduction of child tax benefits in 1998.

Table 4 calculates the changes for the periods under review. It gives details related to two overall trends. It shows more overall improvement in the later period (1998–2004) than the earlier (1989–1998).<sup>5</sup> Children in both female lone-parent and two-parent families in Nova Scotia as well as Canada experienced severe increases in poverty between 1989 and 1998. The decreases in child poverty between 1998 and 2004 more than cancelled the increases during the earlier period for children in female lone-parent families in Nova

<sup>5</sup> Rates in Table 4 are calculated based on the number of children living in poverty as a percent of all children in family type. As a result, numbers and rates may not vary in the same direction. For example, there could be a significant increase in numbers of children living in poverty. However, if this were accompanied by an increase in the overall population, the percentages could stay the same.

Scotia. However insufficient decreases in this later period left children in two-parent families in Canada with an overall increase of 5.3 percent in their child poverty rate between 1989 and 2004.

**Table 4.**

<b>Changes in Child Poverty Rates and Numbers within Female Lone-Parent and Two-Parent Families: Nova Scotia, 1989, 1998 &amp; 2004</b>						
Family Type	Number (Rate)			Number (Rate) Changes by Time Period		
	1989	1998	2004	1989–1998	1998–2004	1989–2004
NS Female lone-parent	15,000 (63.3%)	25,000 (77.9%)	17,000* (50.2%)	10,000 (23.1%)	-8,000 (-35.6%)	2,000 (-20.7%)
NS Two-parent	18,000 (9.4%)	14,000 (8.5%)	14,000* (9.9%)*	-4,000 (-9.6%)	0 (16.5%)	-4,000 (+5.3%)
CN Female lone-parent	391,100 (57.4%)	561,000 (57.4%)	778,000 (52.1%)	169,900 (0.0%)	-217,000 (-9.2%)	386,900 (-9.2%)
CN Two-parent	558,000 (9.8%)	778,000 (13.7%)	664,000 (11.6%)	220,000 (39.8%)	-114,000 (-15.3%)	106,000 (+18.4%)

\*Use with caution (for details see footnote 1)

Prepared using: Statistics Canada, Income Trends in Canada 1980–2004 (Base LICO 1992), 13F0022XCB, 2006.

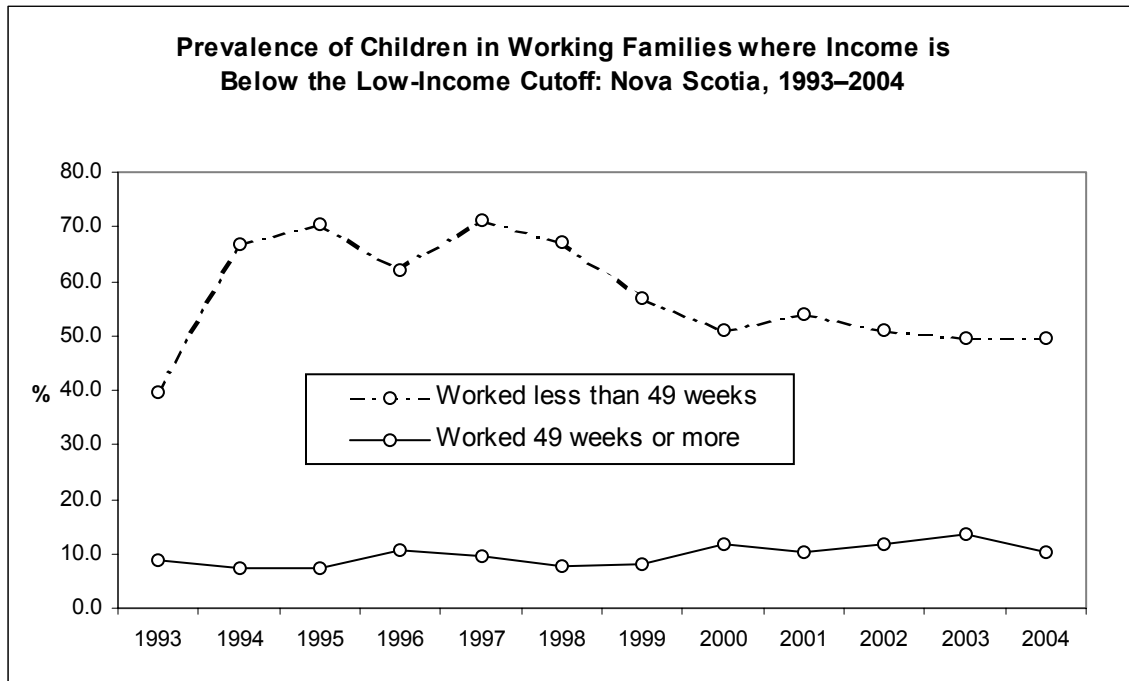
The ups and downs in child poverty rates, depending on which family types or jurisdictions are under consideration, point to a lack of strategy and planning to support families and protect children and parents from the risks associated with poverty. This is especially so, when we take into consideration the high expectations governments promoted for families already participating in or positioned to enter work force with support from the National Child Benefit program introduced in 1998.

### **CHILDREN IN WORKING FAMILIES**

Most economists and politicians underscore the importance of the labour market as a pathway from poverty to prosperity. In recent decades both federal and provincial representatives have promoted “welfare to work” as the cornerstone of initiatives to reduce poverty. However, in 2004 one in ten children where at least one parent was fully employed lived in families with annual incomes below the Low-Income Cutoff.

Figure 3 charts changes in the prevalence of child poverty with working families. It shows that when someone in the family can find work for 49 weeks or more, the risk of child poverty is less – but it still exists.

**Figure 3.**



Prepared using: Statistics Canada, Income Trends in Canada 1980–2004 (Base LICO 1992), 13F0022XCB, 2006.

Table 5 shows that more children in families with “full employment” lived below the Low-Income Cutoff in 2004 than in 1993 or 1998. This indicates that by 2004, for 15,580 children where someone in the family was working more than 49 weeks a year, this job did not lead the family to prosperity.

**Table 5.**

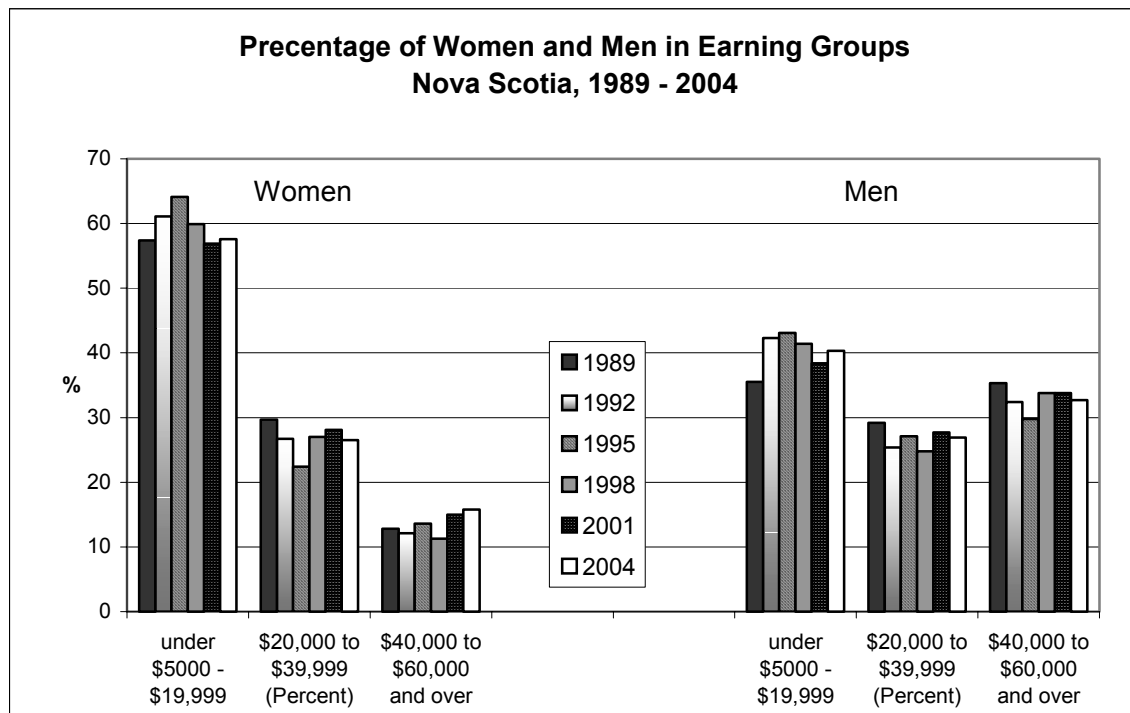
<b>Changes in Prevalence of Child Poverty in Working Families where Family Income is Below the Low-Income Cutoff: Nova Scotia, 1993, 1998 &amp; 2004</b>						
Number of Weeks Worked per year	Number of Children (Rate)			Number (Rate) Changes by time period		
	1993	1998	2004	1993–1998	1998–2004	1993–2004
Less than 49 weeks	22,510 (39.7%)	30,280 (67.1%)	18,210 (49.7%)	7,770 (69%)	-12,070 (-25.9%)	-4,300 (25.2%)
49 weeks or more	14,460 (8.9%)	12,750 (7.8%)	15,580 (10.4%)	-1,710 (-12.4%)	2,830 (33.3%)	1,120 (16.9%)

Prepared using: Tables provided by Canadian Council on Social Development from Statistics Canada's Survey of Labour and Income Dynamics, Masterfile, 2006.

## WORKING WOMEN WITH CHILDREN

A key, and enduring, issue is the difficulty women earners face in earning sufficient income to lift a family out of poverty. Figure 4 demonstrates that women are much more likely than men to earn less than \$20,000 per year and much less likely than men to earn \$40,000 or more. For example, in 2004, 57.6 percent of women versus 40.3 percent of men earned less than \$20,000 per year, whereas 32.7 percent of men but only 15.8 percent of women earned \$40,000 or more. Given such differential opportunities to earn a living, it is not surprising that such high rates of poverty are recorded for children in female lone-parent families.

**Figure 4.**



Prepared using: Statistics Canada, Income Trends in Canada 1980–2004 (Base LICO 1992), 13F0022XCB, 2006.

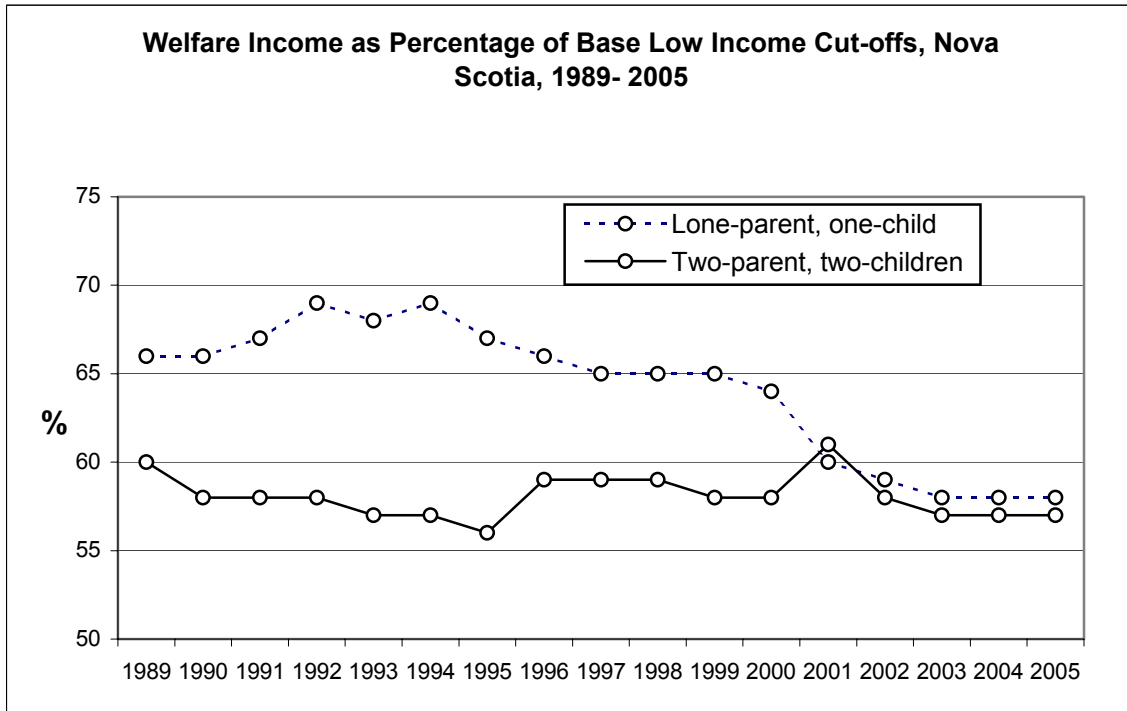
## THOSE WHO RECEIVE WELFARE INCOME

Figure 5 demonstrates that welfare income for Nova Scotia families has decreased over the period 1989–2004.<sup>6</sup> It also shows that over this time period income shortfalls for lone-parent/one-child and two-parent/two-child families have become more similar as well as more severe than in most previous years. The income gap is demonstrated here as a percentage of LICO. For example if a family income were 70 percent of the LICO amount – then that family's income gap would be 30 percent.

<sup>6</sup> Wherever welfare income is provided in this report it includes all forms of government transfers (basic social assistance, any additional benefits, federal provincial child benefits, tax credits, GST rebate, etc.).



**Figure 5.**



Prepared using: National Council of Welfare Reports, Welfare Incomes 2004 (Revised), Ottawa, August 2005

Table 6 shows that both lone-parent and two-parent families experienced greater income shortfalls over the period reviewed. It is clear that Child Benefit Programs have not helped families who are receiving welfare income to overcome the challenging depths of poverty they were experiencing when these programs were introduced in 1998.

For these families, there has been a fairly steady deterioration toward an increased income shortfall that appears to be aimed at a standard shortfall for families with children who are welfare recipients.

**Table 6.**

<b>Changes in Welfare as Percentage of Base Low-Income Cutoffs: Nova Scotia, 1989, 1998 &amp; 2004</b>						
Type of Family	Welfare Income as Percentage of Base Low-Income Cutoff			Increase in Income Shortfall Over Time Period		
	1989	1998	2004	1989–1998	1998–2004	1989–2004
Lone-Parent/One-Child	66%	65%	58%	1.5%	10.8%	12.1%
Two-Parent/Two-Child	60%	59%	57%	1.7%	3.4%	5.0%

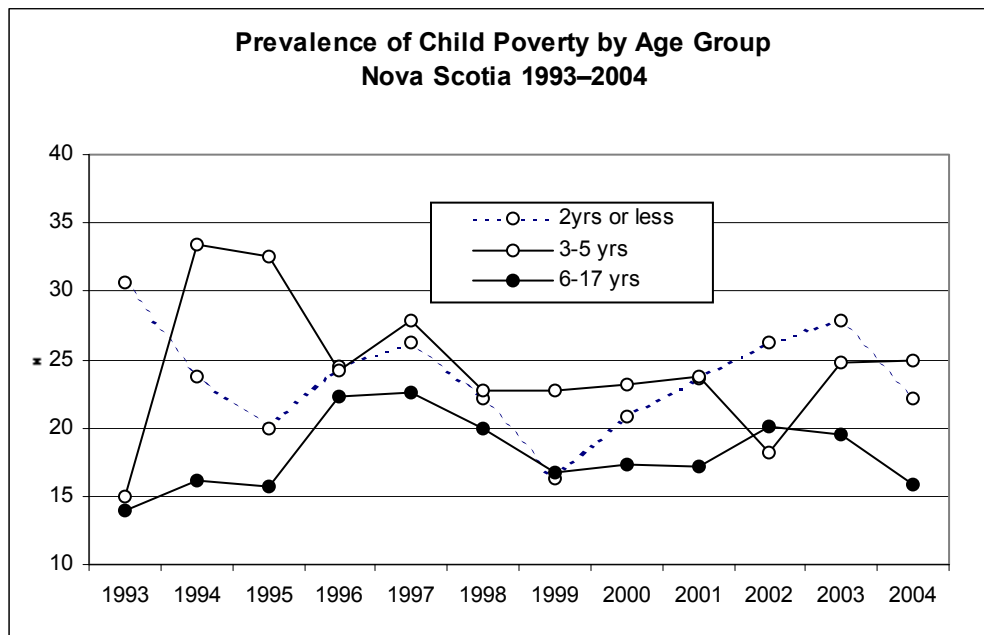
Prepared using: National Council of Welfare Reports, Welfare Incomes 2004 (Revised), Ottawa, August 2005

## FAMILIES WITH YOUNGER CHILDREN

Figure 6 shows that younger children are more likely to live in poor families than older children. Lack of affordable, secure childcare likely makes it more difficult for parents with young children to enter or reenter the workforce, even where this could increase the family's income enough to raise the family out of poverty. As well, it is likely that younger children have younger parents who are less established in the workforce and more susceptible to low-wage employment.

For the year 2003 (the most recent statistics available) at least seven in ten mothers (approximately 34,000 women) with children aged 0–5 years old participated in the workforce, while over 44,000 mothers (81%) with children aged 6 – 15 years worked outside the home. In this timeframe Nova Scotia recorded only 12, 759 regulated childcare spaces. Of these, only 3,700 children received either full or part-time subsidies from government. In relation to all children aged 0–12 years in Nova Scotia, regulated spaces were available for only 9.6 percent. Regulated childcare in Nova Scotia is about 60 percent of the Canadian average.<sup>1</sup>

**Figure 6.**



Prepared using: Tables provided by Canadian Council on Social Development from Statistics Canada's Survey of Labour and Income Dynamics, Masterfile, 2006.

## HARD-HITTING DEPTHS OF POVERTY

"How poor are families with children?" is a question often asked of those advocating the end of child poverty. The answer is "Very poor." The average income shortfall for those

families with children in both Nova Scotia and Canada who live below the Low-Income Cutoff was between \$7,800 and \$10,400 in 2004.

Table 7 provides examples of Low-Income Cutoffs for the types of families examined here. For a female lone parent with one child the LICO ranges from \$17,429 (for the smallest of communities) to \$21,401 (for an area like the Halifax Regional Municipality). The Low-Income Cutoff for two parents with two children ranges from \$26,015 to \$32,546.

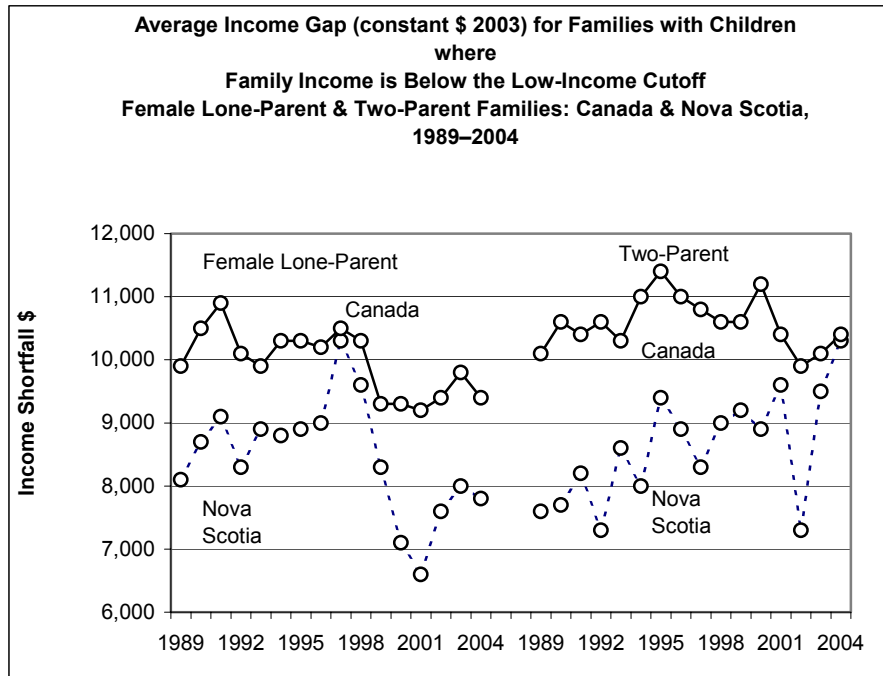
**Table 7.**

<b>Before Tax Low-Income Cutoff Levels 2004 Applicable to Female Lone-Parent/One-Child Families and Two-parent/Two-Child Families</b>		
Population of Area	Female lone parent with one child	Two-parent family with two children
Rural	\$17,429	\$26,015
Rural/Urban Communities Under 30,000	\$19,828	\$29,596
30,000–99,999	\$21,269	\$32,345
100,000–499,999	\$21,401	\$32,546

Prepared using: Statistics Canada, Income Trends in Canada 1980–2004 (Base LICO 1992), 13F0022XCB, 2006.

Figure 7 shows severe income gaps for female lone-parent families as well as two-parent families. Income gaps, or depths of poverty, for Nova Scotia families are generally less severe than the Canadian average.<sup>7</sup>

**Figure 7.**



Prepared using: Statistics Canada, Income Trends in Canada 1980–2004 (Base LICO 1992), 13F0022XCB, 2006.

<sup>7</sup> The income gap provided here is the shortfall between LICO and the amount of annual income a family has.

Table 8 details the average income gaps experienced by female lone-parent and two-parent families in Nova Scotia compared to the Canadian average for these family types. In 2004 the number of poor families in Nova Scotia was approximately 7,000 female lone-parent families with children and about 8,000 two-parent families with children (Table 10).

**Table 8.**

<b>Changes in Depth (constant \$ 2003) of Family Poverty for Two-Parent &amp; Female Lone-Parent Families with Children: Canada and Nova Scotia, 1989, 1998 &amp; 2004</b>						
Type of Family with Children	Year			Changes in \$ Amount (Rate) by Time Period		
	1989	1998	2004	1989–1998	1998–2004	1989–2004
NS Female lone-parent	\$8,100	\$9,600	\$7,800	\$1,500 (18.5%)	-\$1,800 (-18.8%)	-\$300 (-3.7%)
CN Female lone-parent	\$9,900	\$10,300	\$9,400	\$400 (4%)	-\$900 (-8.7%)	-\$500 (-5.1%)
NS Two-parent families	\$7,600	\$9,000	\$10,300	\$1,400 (18.4%)	\$1,300 (14.4%)	\$2,700 (35.5%)
CN Two-parent families	\$10,100	\$10,600	\$10,400	\$500 (5%)	-\$200 (-1.9%)	\$300 (3%)

Prepared using: Statistics Canada, Income Trends in Canada 1980–2004 (Base LICO 1992), 13F0022XCB, 2006.

In Table 8 we see increases in the average depths of poverty for both family types in both Nova Scotia and Canada for the period 1989–1998. During the next period (1998–2004) we see income decreases for three of these four types of families with the exception of Nova Scotia two-parent families with children.

The National Child Benefit Program provides income supplements to families. Therefore we might reasonably expect that this program would decrease the depth of child poverty for all families with children between 1998 (when the program was introduced) and 2004.

However, by 2004 average income shortfalls still ranged from \$7,800 to \$10,400 compared to \$7,600 to \$10,100 in 1989 and \$9,000 to \$10,600 in 1998. Also, by 2004 we saw that some families had experienced small net gains over the 1989–2004 (i.e., decreases in the family income shortfall in the range of \$300 to \$500 per year). Others experienced increases in income shortfalls ranging from \$300 to \$2,700 per year.

Nova Scotia two-parent families experienced the worst increases in the depth of family poverty. With \$2,700 per year less in 2004 than in 1989, two-parent families with children experienced an increase of 35.5 percent in their income gap and lived \$10,300 per year below the Low-Income Cutoff. This creates a monthly shortfall of about \$860 dollars.

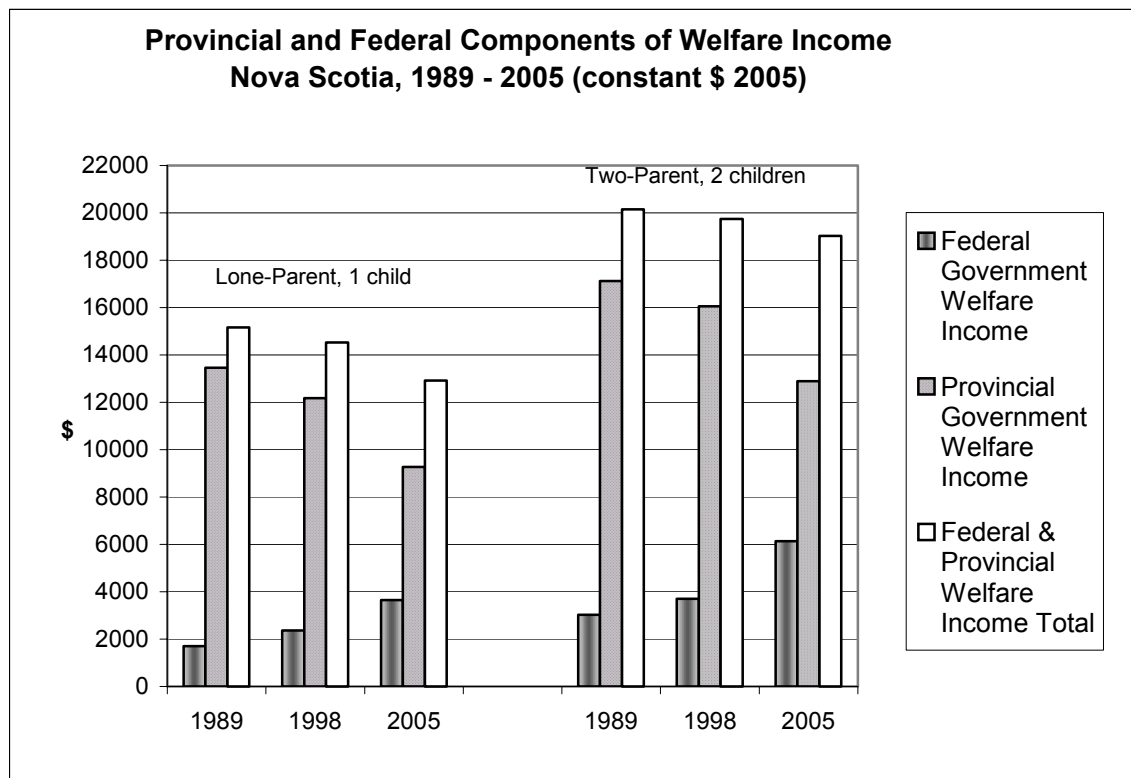
Earlier we saw rises and falls in child poverty rates, dependent on which family types or jurisdictions were considered. Once again we see differing net changes dependent on which families or jurisdictions are examined. This further underscores an immediate need for increased strategy, planning and accountability by both federal and provincial governments.

Clearly when families experience such large income shortfalls (approximately \$7,800–\$10,400), they must continually make difficult decisions. For example, if a family needs over \$17,000 per year and has less than \$10,000 available, stresses related to keeping debt collectors at bay, food on the family table and a secure roof overhead must be ever present.

The specific situations of families who receive welfare income are detailed in Figure 8 and Table 9. Figure 8 indicates that federal welfare payments increased over the period 1989 to 1998, and again during 1998 to 2005 for both family types selected. Unfortunately, during these periods provincial welfare payments declined even more, creating a net loss for both family types.

Figure 8, along with Table 6 (Changes in Welfare as Percentage of Base Low-Income Cutoffs: Nova Scotia, 1989, 1998 & 2004) presented earlier, show that as time and government policy initiatives have moved forward, net losses for families dependent on welfare income may not have been a priority for governments, since there was no assurance that federal increases would not be negated by provincial decreases related to welfare income.<sup>8</sup>

**Figure 8.**



Prepared using: National Council of Welfare Reports, Welfare Incomes 2004 (Revised), Ottawa, August 2005

<sup>8</sup> As noted previously, welfare income charted in this report includes all forms of government transfers (basic social assistance, any additional benefits, federal provincial child benefits, tax credits, GST rebate, etc.).

Table 9 shows that the average net loss in Nova Scotia of welfare income for lone-parent/one-child families was \$2,245 over the 1989–2005 period while two-parent/two-child families lost \$1,115. Both before and after the introduction of the National Child Benefit, federal payments increased as provincial payments decreased. Because provincial decreases were greater than federal increases, families did not benefit from the desperately needed federal boosts to family income.<sup>9</sup>

**Table 9.**

<b>Changes in Welfare Income for Two-Parent and Lone-Parent Family Types: Nova Scotia, 1989, 1998 &amp; 2005 (constant \$ 2005).</b>							
Family Type	Source of Government Transfer	Amount per Year			Change by Time Period		
		1989	1998	2005	Change 1989–1998	Change 1998–2005	Change 1989–2005
Lone-Parent/One-Child	Federal	\$1,705	\$2,363	\$3,646	\$658 (38.6%)	\$1,283 (75.2%)	\$1,941 (113.8%)
Lone-Parent/One-Child	Provincial	\$13,457	\$12,170	\$9,271	-\$1,287 (-9.6%)	-\$2,899(-21.5%)	-\$4,186 (-31.1%)
Lone-Parent/One-Child	Total	\$15,162	\$14,533	\$12,917	-\$629 (-4.1%)	-\$1,616 (-10.7%)	-\$2,245 (-14.8%)
Two-parent/Two-Child	Federal	\$3,029	\$3,696	\$6,140	\$667 (22%)	\$2,444 (80.7%)	\$3,111 (102.7)
Two-parent/Two-Child	Provincial	\$17,118	\$16,054	\$12,892	-\$1,064 (-6.2%)	-\$3,162 (-18.5%)	-\$4226 (-24.7%)
Two-parent/Two-Child	Total	\$20,147	\$19,750	\$19,032	-\$397 (-2%)	-\$718 9(-3.6%)	-\$1,115 (-5.5%)

Prepared using: National Council of Welfare Reports, Welfare Incomes 2004 (Revised), Ottawa, August 2005

## **CLOSING THE LOW INCOME GAP FOR FAMILIES WITH CHILDREN**

### **ENHANCING CHILD BENEFITS**

Both federal and provincial governments could use the Child Tax Benefit system already in place as an instrument to eliminate the low-income gap. This would provide immediate economic support to the tens of thousands of families with children who currently live below the Low-Income Cutoff.

Table 10 estimates the cost during 2004 of closing the income gap by raising the income level of families in Nova Scotia with children to the Low-Income Cutoff. The cost for 2004 would have been about \$135 million in Nova Scotia.

In the fiscal year, April 1, 2004 to March 31, 2005, the Nova Scotia government had a provincial surplus of \$165 million. This entire surplus was used to pay down debt.

<sup>9</sup> As noted previously, welfare income charted in this report includes all forms of government transfers (basic social assistance, any additional benefits, federal provincial child benefits, tax credits, GST rebate, etc.).

**Table 10.**

<b>Average Income Gap (constant \$ 2003) for Two-Parent and Lone-Parent Families: Nova Scotia, 2004</b>			
	Average Income Gap	Number of Families	Aggregate Gap
Female lone-parent families	\$7,800	8,000*	\$62,400,000
Two-parent families	\$10,300	7,000*	\$72,100,000
	Totals	15,000	\$134,500,000

\*Use with caution((for details see footnote 1)

Prepared using: Statistics Canada, Income Trends in Canada 1980–2004 (Base LICO 1992), 13F0022XCB, 2006.

### **THE ROLE OF THE MARKET PLACE AND GOVERNMENT POLICY**

For many families with children in Nova Scotia market income does not provide protection from low-income circumstances.<sup>10</sup> For low-income families market income is largely restricted to earned wages.

Data presented earlier showed that close to 60 percent of women and 40 percent of men that work in Nova Scotia earned less than \$20,000 in 2004 (currently, the minimum wage in Nova Scotia is \$7.15 per hour).

Figure 9 shows the prevalence of families with children where market income is insufficient to bring family income above the Low-Income Cutoff – even after government transfers.

Over this 1993–2004 period the range of market poverty was 23.8–33.9 percent before government transfers. This range dropped to 15.5–23 percent after government transfers.

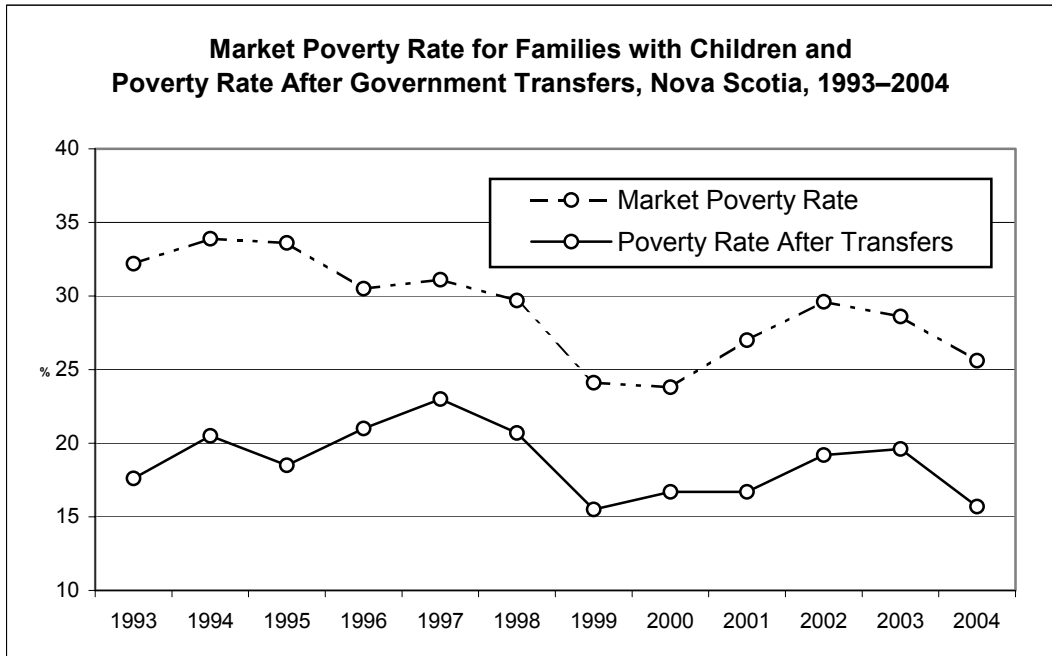
Clearly, our market-based economy falls short of providing the income needed by many families. In 2004, before government transfers, 25.6 percent of families (one in four) were “market poor,” i.e., living below the Low-Income Cutoff – despite working 49 weeks or more that year. This rate dropped to 15.7 percent of families after government transfers and taxes.

Table 11 gives details of the changes in market poverty rates brought about by government transfers and taxes and demonstrates that governments can play an important role in protecting families from poverty.

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<sup>10</sup> Statistics Canada defines market income as: “The sum of employment income (wages and salaries, net farm income and net income from a non-farm unincorporated business and/or professional practice), investment income, retirement pensions, superannuation and annuities (including those from Registered Retirement Savings Plans [RRSPs] and Registered Retirement Income Funds [RRIFs]) and other money income. It is equivalent to total income minus all government transfers, and is also referred to as income before transfers and taxes.”

**Figure 9.**



Prepared using: Tables provided by Canadian Council on Social Development from Statistics Canada's Survey of Labour and Income Dynamics, Masterfile, 2006.

**Table 11.**

<b>Market Poverty Number and Rates, Economic Families with Children, Nova Scotia, 1998–2004</b>			
	1998	2004	Change 1998–2004
Market Poverty Numbers & Rate	25,600 (29.7%)	16,500 (25.6%)	-9,100 (-4.1)
Market Poverty Numbers & Rate After Transfers	17,842 (20.7%)	10,119 (15.7%)	-7,723 (-5%)

Prepared using: Tables provided by Canadian Council on Social Development from Statistics Canada's Survey of Labour and Income Dynamics, Masterfile, 2006.

## **STRUGGLING FAMILIES**

While politicians delay addressing the issue of family and child poverty strategically, families continue their struggle to make ends meet and to create more security for their children. Too many families with low incomes continue to pay an inordinate amount of the money they have for shelter. Food banks are serving larger numbers of families with children. In 2004, when the overall usage rate was up by 7.6 percent for Nova Scotia, emergency food was supplied to 8,361 children and the most common family type served were lone-parent families.<sup>ii</sup>



Out migration from our province has become a topic for media coverage, with over 17,000 people having left Nova Scotia in 2003 and over 16,000 in 2004. While data is not available to assess how many of those leaving are parents and children, these departures should give each Nova Scotia pause when we consider our aging population and the loss of new generations to other jurisdictions. Media attention has also focused on the separation of family members, as Nova Scotian parents leave their children to go and work in other provinces that offer jobs and high wages.

This month, the Canada Centre for Policy Alternatives released results of a poll conducted in the Summer of 2006 that shows one in two Canadians think they are: “only one or two missed pay-cheques away from economic disaster.” This report also holds that most Canadians (65%): “believe that most of the benefit from Canada’s recent economic growth has gone to the richest Canadians and hasn’t benefited most Canadians.”<sup>iii</sup>

Interestingly, the belief that economic growth primarily benefits the rich is more prevalent in Atlantic Canada. This may be an indication that Atlantic Canadians are more aware of the growing gap between the richest and poorest of Canadians and the struggle of neighbours and communities to survive in the current economic climate.

## **CONCLUSIONS & RECOMMENDATIONS**

The information presented in this year’s report points to the need for new perspectives surrounding child and family poverty. Governments’ overall record in relation to reducing child poverty is inconsistent and unimpressive.

Canadians were promised in 1989 that child poverty would be eliminated by the year 2000. It was not until 1998 that the federal government initiated an income-tested supplement for low-income families with children. This National Child Benefit Program Supplement was largely aimed at reducing child poverty through increased participation in the workforce by parents.

Overall, for families with children the child poverty rates and depth of poverty have generally got worse, not better. Evidence contradicts governments’ assumption that a strong economy, linked to improved employment for parents, would become the principle instrument through which poverty will be reduced. A lack of attention to substantially increasing the number childcare spaces available to families creates barriers to entering and maintaining work for all parents, but particularly for lone-parent mothers.

When the annual earnings of close to 60 percent of female earners and over 40 percent of male earners are less than \$20,000, it is futile to look at the current marketplace as the instrument through which poverty will be addressed. When government intervention through tax policy and other forms of income redistribution are insufficient to address

gaps between market income and the Low-Income Cutoff for one in ten full time workers with children, economic policy needs more than improvement – it needs reformation.

Research shows that government interventions over the last decades have been of most benefit to the rich. For example, the share of total market income was 2.2 percent for Nova Scotians in the lowest 20 percent of earners in 1989, but this dropped to 1.9 percent by 2004. For the highest 20 percent of earners in Nova Scotia, the share of total market income rose to 49.4 percent in 2004 from 46.3 percent in 1989.<sup>11</sup>

Without governments' commitment to devise and adopt policies that can redistribute wealth so that working Canadians will soon be assured of a living wage, poverty among large numbers of ordinary people and families will continue.

It is reasonable to task our governments with ensuring that the annual income of people working full time should be at or above the modest levels set in Canada as Low-Income Cutoffs. If government representatives sincerely believe that no child should ever be left out or left behind, they must agree that reform of economic policy within both federal and provincial governments has to start with addressing the needs of citizens who are now vulnerable and dependent – but will become the next generation to drive our economy.

Reducing poverty will be cost effective. By making the health and security of each citizen a priority, both levels of government will likely see immediate and future savings. Social exclusion is expensive. Harm occurs when children are left out – either economically or socially. We can either pay now to create opportunities and good health for this generation of children – or we can pay a lot more later through the many increased costs associated with poor health and missed opportunities for children to become productive, lawful citizens, ready to take on the challenges of adulthood.

The child poverty rate in the United Kingdom was called “the greatest current indictment of our country” when in 1997 Chancellor of the Exchequer Gordon Brown and Prime Minister Tony Blair began to lay out a plan and a timeline to address its international commitments in this area. Canadian parliamentarians have expressed similar sentiments.

The difference lies in their strategic actions. The United Kingdom came close to meeting its goal to reduce its child poverty rate by one quarter between 1999 and 2004. A reduction of 17% was achieved. Adjustments are now underway to shore up policies and actions to achieve the United Kingdom's next clear target (to reduce the 1999 rate by one half by the year 2010). Meanwhile Canada's governments remain largely aimless. Without the clear targets and timelines like those the United Kingdom has used to great advantage Canada is likely to flounder as it has for well over a decade.<sup>12</sup>

Canada needs to model a plan for Canada on the United Kingdom's approach—one that says when things will change and how. The power of that plan is that it provides

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<sup>11</sup> Statistics Canada, *Income Trends in Canada 1980–2004*, 13F0022XCB, 2006.

<sup>12</sup> The governments of Quebec as well as Newfoundland and Labrador have acted to legislate an end to poverty in their jurisdictions but their plans lack the precision and accountability of the United Kingdom.

governments with a clear action plan against which economic and policy decisions can be assessed and it provides citizens with a tool by which governments can be held accountable.

When a child is born into opportunity instead of poverty, we are all more likely to benefit. On the other hand, poverty among young children has long-lasting effects that are difficult and expensive to combat in later years. At the United Nations World Summit for Children in 1990 Canada affirmed “the centrality of children to our common future.” By 1999, the Rights of the Child laid out by the United Nations had been ratified by Parliament and all of Canada’s provincial legislatures. These are merely words and promises that are without power until actions leading to the end of child poverty follow.

In the most recent comparative report of rich countries poverty rates was based on a relative measure of poverty (the number of households with children where income was 50% below the national median income for households).<sup>iv</sup> Canada was ranked in the bottom third. Our nation’s rate (14.9%) was ranked 19th highest out of 26 countries – where the range was 2.4 – 27.7 percent. This report also noted that Canada had made “little or no change” (1991-2000).

As surely as this generation is responsible for the next, the next generation will be responsible for those of us who are now adults. We have promises to keep, both as citizens of Canada and Nova Scotia. Every tax cut granted by government to an economically secure Canadian, robs treasuries of the resources required to keep the promise we made to every child living in poverty.

Canada’s parliamentarians and members of Nova Scotia’s Legislative Assembly must ready themselves for real action and look to years ahead that have targets to ensure that current generations of children will not be cheated of the security they have been promised. With the growing level of discontent regarding income distribution in Canada, indicated by the poll commissioned by CCPA this summer – political representatives may find it more difficult in the years ahead to avoid pressing questions regarding inequalities across Canadian society, particularly the persistence of poverty among children.

# APPENDIX 1. TRENDS IN CHILD POVERTY: COMPARISON OF BEFORE AND AFTER TAX LICO

**Percentage of Children and Youth Under 18 in Low Income, 1980-2004**

Source: Statistics Canada *Income in Canada 2004*

Prepared by Campaign 2000



## APPENDIX 2. BEFORE TAX LOW INCOME CUT-OFFS 2004

BEFORE TAX LOW INCOME CUT-OFFS 2004					
	Rural	Rural/Urban communities, population under 30,000	Rural and Urban areas, population 30,000 to 99,999	Rural and Urban areas, population 100,000 to 499,999	Urban areas, population 500,000 and over
1 person	\$14,000	\$15,928	\$17,407	\$17,515	\$20,337
2 persons	\$17,429	\$19,828	\$21,669	\$21,804	\$25,319
3 persons	\$21,426	\$24,375	\$26,639	\$26,805	\$31,126
4 persons	\$26,015	\$29,596	\$32,345	\$32,546	\$37,791
5 persons	\$29,505	\$33,567	\$36,685	\$36,912	\$42,862
6 persons	\$33,278	\$37,858	\$41,375	\$41,631	\$48,341
7 persons or more	\$37,050	\$42,150	\$46,065	\$46,350	\$53,821
CUTOFFBASE: 1992 Base-Low income cutoffs.					
Statistics Canada (CANSIM) Table 202-0801 - Low Income Cut-offs Before and After Tax for Rural and Urban Areas					

<sup>i</sup> Childcare Resource and Research Unit (2005). Early Childhood Education and Care in Canada 2004 (6th edition). University of Toronto, Toronto.

<sup>ii</sup> Canadian Association of Food Banks (2006). Hunger Count 2005: Time for Action. Toronto, ON. This report can be downloaded at: [www.cafb-acba.ca](http://www.cafb-acba.ca)

<sup>iii</sup> Canadian Centre for Policy Alternatives (2006). Growing Gaps, Growing Concerns: Canadian Attitudes Toward Income Inequality. Ottawa, 2006

<sup>iv</sup> UNICEF (2005). Child Poverty in Rich Countries 2005: Report Card No. 6. Innocenti Research Centre