

**Fairness in Education for Single Parents
In Nova Scotia**

By Katherine Reed

ISBN: 0-88627-467-2

December 2005

Fairness in Education for Single Parents in Nova Scotia

By Katherine Reed

December 2005

Acknowledgements

The author would like to gratefully acknowledge the assistance of many individuals involved with gathering information related to this report. Stephanie Hunter, Coordinator of Feminists for Just and Equitable Public Policy; Peggy Mahon, Coordinator of Nova Scotia Women's Centres Connect!; Pamela Harrison, Executive Director of the Transition House Association of Nova Scotia; Jeanne Fay, a community legal worker at Dalhousie Legal Aid Society; and Jennifer Hines, a St. Francis Xavier University (Sociology) student all served as advisors to this effort and helped to gather information for the original Changes Coalition brief (Fairness in Education) which is the cornerstone of this report.

Several single mothers who are university students or recent graduates also served as guides to the process of gathering information and/or checking its accuracy. A number of daycare centre administrators and child care advocates helped the author and the advisors to gather local data and understand the complex child care subsidy system in Nova Scotia.

Three Research Associates of the Canadian Centre for Policy Alternatives, Nova Scotia Office (CCPA-NS), reviewed drafts of the document and made helpful suggestions for improving it. The author extends a heartfelt "thank you" to each of these people for their valued contributions to this report and to their efforts to advance this important issue. Special thanks go to Pauline Raven for her expert help with sourcing data and her invaluable ideas for expanding the analysis and improving the clarity of the document. Thanks go to Rachel Cooper for her editing expertise. The author gratefully acknowledges the extensive and invaluable support of John Jacobs, Provincial Director for the CCPA-NS, in preparing this document for publication.

About the author

Katherine Reed graduated from St. Francis Xavier University with a Bachelor of Arts and is currently enrolled in the Master of Adult Education at St. F. X. She has worked at the Antigonish Women's Resource Centre since 1988 as a women's advocate and project coordinator. Her special areas of concern are social assistance policy, women's poverty, affordable housing, and the issues faced by single mothers. Katherine is the author of several project reports pertaining to these, as well as numerous commentaries in local and provincial newspapers.

Opinions presented in this paper are those of the author, and do not necessarily reflect the views of the Canadian Centre for Policy Alternatives



Published by:

Canadian Centre for Policy Alternatives – Nova Scotia (CCPA-NS)

PO Box 8355 Halifax, NS, B3K 5M1

Tel: (902) 477-1252; Fax: (902) 484-6344

Email: ccpans@policyalternatives.ca

Web: <http://www.policyalternatives.ca>

Contents

Summary	2
Introduction	3
Context	3
The economic realities of single parents attending university	4
Financial Deficits Related to University Attendance by Single Mothers	5
Calculating Incomes and Expenses of Single-parent University Students.....	7
Costs	7
Education Costs.....	7
Child Care Subsidies/Costs	7
Transportation	8
Housing	8
Income	9
Child Maintenance Payments	9
Bursaries and Scholarships	9
Making post-secondary education affordable for single parents	10
Conclusions	11
Appendices	12
Appendix A: Detailed monthly budget for clothing and household linens for single-parent family, with 2 children (aged 4-6 or 7-9 years).....	12
Appendix B: Monthly Budgets (Income and Expense Statements) for Four Sample Single-parent Families	14
Endnotes.....	18

Tables

Table 1, Summary of Monthly Income and Expenses for Single Mother Families When Mother is Enrolled in Full Time University Program	12
Table 2: Detailed monthly budget for clothing and household linens for a single-parent family, with two children (aged 4-6 or 7-9 years).....	12
Table 3: Single mother with child aged 4 years	14
Table 4: Single mother with two children (aged 4 and 6 years).....	15
Table 5: Single mother with two children (aged 6 and 8 years).....	16
Table 6: Single mother with two children (aged 7 and 9 years).....	17

Summary

This brief was prepared in response to assertions in the press that single parents in Nova Scotia who were studying in university do not need the support of the NS Employment Support and Income Assistance (ESIA) program. An advocacy group, the “Changes Coalition,” came together to discuss how best to refute this claim and settled on the idea of developing a paper based on thoroughly researched, detailed budgets for the types of single-parent families who were the focus of our concerns.

This brief demonstrates that without the support of the social assistance program, single-parent families headed by university students face budget deficits of between \$180 and \$415 per month. Even when a single-parent family is accessing all of the available supports and sources of income, it faces a substantial budget deficit. The author of this brief and the individuals and organizations who participated in its development contend that the ESIA program bears the responsibility for addressing this deficit.

Four hypothetical Nova Scotian families headed by single mothers enrolled in three different undergraduate degree programs (for a total of 12 different scenarios) are used to illustrate the resources and expenses of such families. The budget calculations assume that the single parents are receiving child care subsidy from the Department of Community Services (DCS), although it must be recognized that such a subsidy does not result in free child care. The surcharges paid by subsidized parents in the three locations considered in this brief (Antigonish, Halifax, and Wolfville) ranged from \$117 to \$259 per month. Subsidized housing is not factored into these budget calculations because it is not usually available to families such as these, particularly in the overheated “university town” rental markets. Furthermore, even if such a benefit had been factored in, the budget deficits would still have existed, although they would have been roughly \$300 per month lower.

Single parents, most of whom are women, are being barred access to a university education within a context of rapidly escalating costs for higher education, on-going increases to the basic cost of living, inadequate financial supports for post-secondary students in general, and the on-going climate of employment discrimination that all women face. This discrimination is more severe for women of colour, those who have disabilities, poor women, and other minority groups. It is noteworthy that the Canada Study Grant, which is a federal benefit intended to support students who have dependent children, has not been increased since its inception in 1995 although the cost of tuition has more than doubled during the same period.

This brief calls upon the government of Nova Scotia to rescind that part of the ESIA policy that disqualifies single parents from receiving social assistance if they are university students.

Introduction

Substantive changes to the provincial social assistance program that began in 1998 have made it much more difficult for single parents in Nova Scotia to pursue university studies. Unlike other students, single parents face challenges and barriers to education stemming from poverty as well as sole responsibility for the care of their children. Before 1998, single parents could receive support from social assistance programs for living expenses during the years they attended university. In combination with student loans and other benefits from federal and provincial sources (like the Canada Study Grant), students were able to finance their education.

In 2000, the Nova Scotia House of Assembly passed Bill 62 to give full legislative authority to the Department of Community Services Employment Support and Income Assistance (ESIA) program. This regulates the conditions and limitations under which single parents can continue to receive income support while furthering their education or training.¹

These policies bar access to university for all income-assistance recipients, with a few exceptions, as outlined below:

Post Secondary Education

67 (1) A person attending a post-secondary education program of more than 2 years shall not receive assistance unless the person is funded to attend by the Employability Assistance for Persons with Disabilities Program, which is a program for adults with vocational handicaps funded by Human Resources Development Canada in partnership with the Government of Nova Scotia.²

Context

The single-parent family is the focus of this paper. Single parents are adults who have sole custody of a child or children and who do not have a spouse living with them to share the daily responsibilities and privileges of raising a family.

This condition places various social and economic limitations on the family such as a high likelihood of poverty, social stigma, and the parent's double role (and workload) of both provider and caregiver. This is not to say that single-parent families are inherently problematic or dysfunctional, as some might contend. Some studies in recent years have shown that children in single-parent families are no less well adjusted than children in traditional families if the families compared have similar income levels. One such study illustrated that it is poverty, not non-traditional family makeup, that impedes the successful adjustment of children.³

In 2001, the vast majority (90.2%) of single parents in Nova Scotia were women (approximately 37,000 mothers versus 4,000 fathers).⁴ A recent report shows that

approximately one in four (10,100) single-parent families in Nova Scotia received social assistance in March 2004.⁵

Because single parents are much more likely to be women, the Employment Support and Income Assistance policy, which bars access to university for parents receiving social assistance, has a disproportionate impact on women. Therefore, although the term “single parent” appears gender-neutral, in essence the Department of Community Services’ new regulations disproportionately affect disadvantaged women’s access to post-secondary education.

In Canada, not only are most single parents mothers, one in two single mothers (47.6%), compared to one in six single fathers (17.7%), raises her children in poverty.⁶ In Nova Scotia, children living in a single-mother-led family are 5.7 times more likely to experience poverty than children in two-parent families (56.1% versus 9.9%).⁷ Poverty casts a long shadow over a family because the effects of poverty are profound and enduring. The Family Mosaic Project, a longitudinal study of one- and two-parent families in Nova Scotia, shows that poverty, lack of stable housing, and low educational attainment are strongly correlated with poor academic performance in children, early school leaving, and teen pregnancy.⁸

The Canadian Centre for Policy Alternatives, Nova Scotia Office, reported that in 2003 a disproportionate number of minimum wage workers (63%) in Nova Scotia were women.⁹ Further, the lowest paid 25% of women earned less than \$8.33 per hour whereas men in this category of earners earned \$10.05 (i.e., women in the lowest quartile for wages earned 17% less per hour than men). According to a study by the Canadian Labour Congress, when women are not employed, two thirds of them do not qualify for unemployment benefits. In fact, due to a restructuring of the unemployment benefits system, only 32% of unemployed women in Canada qualified for Employment Insurance in 1999 versus 70% in 1989.¹⁰

According to the Nova Scotia Advisory Council on the Status of Women, “Women must achieve much higher educational attainment to earn a living wage than do men. On average, women must have a university certificate or diploma (below the bachelor level) before their earnings surpass those of men who have less than a high school education.”¹¹ A university education therefore seems to offer the best protection from poverty.

Census 2001 data tables show that in Nova Scotia, average earnings for women without a university degree were \$19,071 in 2000, whereas for women with a university degree, average earnings were \$27,939 or 46% greater.¹² The low income cutoffs for 2000 for a family of three ranged from \$19,738 to \$24,497 (based on the smallest to largest communities in Nova Scotia). This indicates that for the hypothetical families discussed in this report, a university degree could represent a pathway from poverty to economic well-being. In light of these statistics and the high value Canadian society places on access to education, an analysis regarding the feasibility of university attendance by women who are single parents is not only warranted, it is overdue.

The economic realities of single parents attending university

Without the support of the social assistance system, most low-income single parents who aspire to professions requiring a university degree will not have sufficient financial resources to attend university.¹³ The financial details of our four hypothetical single-parent families demonstrate this. In each case a mother is enrolled as a full-time student in a distinct university degree program. The four family types presented are:

- a single mother with one child aged 4 years
- a single mother with two children aged 4 and 6 years
- a single mother with two children aged 6 and 8 years
- a single mother with two children aged 7 and 9 years.

The respective income and expenses for each of these families is considered with regard to enrolment by such mothers in each of the following university programs traditionally chosen by women:

- Bachelor of Science in Nursing, St. Francis Xavier University, Antigonish
- Bachelor of Social Work, Dalhousie University, Halifax
- Bachelor of Arts, Acadia University, Wolfville.

The income of such single-parent students is based on the student loans (minus educational expenses), bursaries, and/or grants available to the general population, while expenses have been estimated by the author based on modest monthly costs for members of the hypothetical families (estimated expenses are outlined in Appendix A: Detailed Monthly Budget for Hypothetical Single-parent Family).

Financial Deficits Related to University Attendance by Single Mothers

Table 1 (Summary of Monthly Income and Expenses for Single Mother Families When Mother is Enrolled in Full Time University Program) provides an overview of the financial outcome for each family type by program of enrolment. The four family types have been sorted according to the degree of the family's monthly budget deficit. While the deficits are severe for all families and program types, deficits tend to be smaller in families with two children where the children are younger, and in the Bachelor of Arts Program at Acadia University. Surprisingly, financial difficulty is more severe for single mothers with only one young child. Likely this is because supplements to family income through government transfers (the Canada Child Tax Credit and the Nova Scotia Child Tax Credit, and the GST Rebate) are substantially lower with only one child in the household. Families headed by single mothers with older children have increased expenses related to greater food costs and a slightly lower monthly Canada Child Tax Credit benefit for children 7 years of age and over. This places their monthly deficit above all the other families considered.

Table 1. Summary of Monthly Income and Expenses for Single Mother Families When Mother is Enrolled in Full Time University Program				
Bachelor of Science Nursing, St Frances Xavier University	Income	Expenses	Balance	Income Gap (8-month period)
Single mother with children aged 4 and 6-years.	\$1,381	\$1,561	-\$180	-\$1,440
Single mother with children aged 6 and 8-years.	\$1,360	\$1,601	-\$241	-\$1,928
Single mother with one child aged 4-years.	\$1,070	\$1,356	-\$286	-\$2,288
Single mother with children aged 7 and 9-years.	\$1,340	\$1,653	-\$313	-\$2,504
Bachelor Social Work, Dalhousie University				
Single mother with children aged 4 and 6-years.	\$1,307	\$1,714	-\$317	-\$2,536
Single mother with children aged 6 and 8-years.	\$1,376	\$1,777	-\$401	-\$3,208
Single mother with one child aged 4-years.	\$947	\$1,501	-\$415	-\$3,320
Single mother with children aged 7 and 9-years.	\$1,356	\$1,829	-\$313	-\$2,504
Bachelor of Arts, Acadia University				
Single mother with children aged 4 and 6-years.	\$1,258	\$1,512	-\$254	-\$2,032
Single mother with children aged 6 and 8-years.	\$1,237	\$1,552	-\$315	-\$2,520
Single mother with one child aged 4-years.	\$947	\$1,277	-\$330	-\$2,640
Single mother with children aged 7 and 9-years.	\$1,217	\$1,604	-\$387	-\$3,096

The income and expenses for the four types of hypothetical families show income shortfalls ranging from \$180 to \$415 per month (single mother with children aged 4 and 6 years enrolled in Bachelor of Arts Program at Acadia University versus single mother with children aged 7 and 9 years enrolled in Bachelor of Science Nursing Program at St. Frances Xavier University). These shortfalls would result in accumulated deficits for the families of \$1,440 to \$3,320 over the eight-month period required to complete the standard university year (from early September to late April).

Clearly, existing supports for students such as the Canada Student Loan Program and Canada Study Grants do not provide adequate supports to cover the educational and living expenses for this group of students and their families. While Canada Study Grants are not repayable, Canada Student Loans are. In addition to the shortfalls between income and expenses, the single-parent families in each of the scenarios considered would be accumulating annually a student loan debt of \$12,750.

It is interesting to note that in general a greater financial burden is experienced by students enrolled in degree programs that lead to professional designations (nurse and social worker) which would hold better and more immediate earning potential and/or job prospects after graduation.

Table 1 is based on the four tables in Appendix B that provide budgets (monthly income and expense statements) for the four hypothetical single-mother-led families who would be enrolled in the university degree programs outlined in the introduction. These tables provide readers with the opportunity to review 12 possible financial outcomes that single-mother-led families would face during each month of university attendance.

Calculating Incomes and Expenses of Single-Parent University Students

Costs

All the calculations of costs outlined in this report were converted to monthly costs. For example, amounts that are received in lump sums or sporadically (e.g., GST rebates) have been pro-rated over the eight-month study period. Income and expenses related to the four months of summer when students are not in university have not been factored into these calculations.

Readers should note that, while the sample budgets presented in this paper are comprehensive, many items are not included (e.g., furniture, small household appliances, expenses relating to children's school field trips and extra-curricular activities for family members, gifts to family members and friends for birthdays and other celebrations). It can be argued that many of these items are essential. For example, gift-giving and participation in organized recreation provide important social interactions without which children and adults become marginalized.

Education Costs

The education costs considered are all mandatory and include tuition, student union fees, access fees, information technology fees, and other miscellaneous fees faced by some students (e.g., special workshops that nursing students must pay for, such as First Aid/CPR). Also included as education costs are medical insurance offered through student unions, and textbooks and supplies (estimated at \$1,000 to \$1,300 per academic year depending upon the program).¹⁴ To arrive at the monthly amount related to student loan and Canada Study Grant income presented in these budgets, the maximum student loan currently available for two terms was added to the total Canada Study Grant for two terms.¹⁵ The total education costs for two terms (listed above) were then subtracted and the result was divided by eight. This amount is shown in the monthly budgets as income under the heading "Student Loan minus education expenses."¹⁶

Costs related to food were calculated for each family type using information from the food costing project carried out in 2003 by the Nova Scotia Nutrition Council and the Atlantic Health Promotion Research Centre.¹⁷ This process allowed the cost of a nutritious diet, built on modestly priced, basic foods, to be estimated for each hypothetical family on a monthly basis.

Child Care Subsidies/Costs

The information presented in this report regarding the cost of child care was gathered through personal contacts with administrators of child care centres and/or child care advocates as well as contacts with single-parent students who have children in daycare. Child care costs vary across the province, but in every case they are a substantial monthly expense for parents, even when "full subsidies" from the Department of Community Services are applied.¹⁸

Child care arrangements and costs vary from one child care centre to another and from

community to community. When a single parent is fully subsidized, the Department of Community Services pays the daycare the subsidy (less \$2.25 for the first child, which the parent is required to pay). However, because the provincial subsidy rates do not cover operating costs of daycare centres, the centres have to charge parents a surcharge. The surcharge policy varies from centre to centre per child, and it can vary depending on the age of the child. Child care centres in Antigonish, Halifax, and Wolfville reported that rates varied from \$5.55 per day to \$8.50 per child per day. Therefore, a single parent who is fully subsidized by the Province of Nova Scotia can still be required to pay a significant amount per month for her children to attend daycare. For example, a mother with a subsidy for one child would still pay between \$120 and \$189 per month based on the average 21-day attendance.

Transportation

Issues surrounding transportation are complex for working and studying parents. Children must be transported to and from child care, which sometimes can include juggling the child care arrangements of more than one child and more than one child care facility, and then getting the parent to school or work. As well, low-income families face many barriers to transportation. These can include the lack of a vehicle, inability to cover costs related to maintaining a vehicle, no public transportation in the community, and/or limited resources to pay for public transportation where it does exist. These issues and barriers make it very difficult to estimate transportation costs for the families considered here. The author has estimated modest transportation costs ranging from \$28 to \$77 per month based on her knowledge of the communities reviewed.

Housing

Subsidized housing is not widely available in Nova Scotia, either through cooperative housing projects or government-sponsored public housing. This is even more the case in communities where universities are located. According to advocates for affordable housing, wait lists are typically long and vacancy rates low, because families fortunate enough to be living in subsidized units tend to hold onto them for long periods.

A study in 2000 by Louise Van Wart examined the need for more affordable housing in non-urban communities around the province. Van Wart estimated that as many as 345 families living in private-rental-market housing in Antigonish were in dire need. In Kentville, another community affected by a large student population renting in the town, Van Wart found that "...the majority of single-parent families live in unaffordable rental housing..."¹⁹ The information for Wolfville is not available.

The shortage of affordable housing in Halifax is notorious and well documented.²⁰ The Halifax Regional Municipality (HRM) recently found that 12% of HRM households spend more than 50% of their gross income on shelter. Of these, half are headed by single parents.²¹

The cost of rent in all three communities included in this report is quite high, ranging from \$600 to \$800 per month. This can be attributed in part to the presence of major educational institutions. Due to the way data is gathered in rental surveys, some figures

include heat and electricity and others do not. For the purposes of this study, about \$75 per month has been added to the average rents given by Canada Mortgage and Housing Corporation to present the most balanced view possible of overall housing costs.²²

A single parent who decides around the same time to go to university and apply for public or co-op housing (or who becomes a single parent around the same time as deciding to enrol in university) is not likely to move up the wait list in her first or second year of studies in any of the three communities under consideration (due to the high average rents typical of university towns and the resulting high demand for subsidized housing). For this reason, the benefit of subsidized housing has not been included in calculations. However, as readers will see in Appendix B, even if these families had subsidized housing, they would still be in a deficit position.

Income

All predictable forms of income available to single parents returning to school have been included in the budgets that follow (i.e., Canada Student Loans, Canada Study Grants, Child Tax Benefits, and the Goods and Services Tax Rebate). The maximum student loan amount has been used for all the single parents included here (\$12,750, based on attendance during two terms), as well as the maximum Canada Study Grant for a family with one or two children (\$40 per week of university attendance). Child Tax Benefits and GST Rebate amounts were calculated based on the maximum amount for each child.

Child Maintenance Payments

Incomes recorded in the monthly budgets in this report do not include income related to child maintenance payments. It is impossible to estimate this income since these payments range from nothing at all to several hundred dollars per month. Furthermore, some payments are made through the Maintenance Enforcement system and constitute a reliable and consistent source of income for which a verifiable record exists, whereas other arrangements are less formal and are all too often inconsistent and unreliable. It is also notable that because child support payments are considered deductible dollar-for-dollar by the Employment Support and Income Assistance program, a single parent who has reliable and adequate child support would not likely qualify for social assistance in the first place. The single parents who need to be eligible for income support from government(s) in order to attend university are those who receive little or no child maintenance, and it is those parents that this report focuses on.

Bursaries and Scholarships

Incomes in this report also do not take into account the possibility of a single parent receiving student scholarships and/or bursaries, as these do not apply to the average student. And, as in the case of some other resources mentioned above, it is impossible to make generalizations about the availability and amounts of these benefits and the eligibility criteria for them or to assess such criteria for the hypothetical families under discussion.

For example, at St. Francis Xavier University, a \$500 per year bursary is available to some students who have children. The fund from which this is drawn varies from year to

year, so it is impossible to predict how many students will receive bursaries in a given year. It is also difficult to assess the variations in the availability of these types of support from one educational institution to another. Considering that \$500 in an academic year would increase the family's monthly income by only \$62.50 per month, readers wishing to take bursaries into consideration should keep this in mind when reviewing the resulting incomes, expenses and deficits.

Making post-secondary education affordable for single parents

This analysis of the financial situations of single mothers attending university clearly demonstrates a need to provide additional support. Such support could be offered through either the provincial Employment Support and Income Assistance program or an increased Canada Study Grant or some combination of the two.

The Canada Study Grant has not increased since 1995. During the same period, as we have seen, the Nova Scotia government has legislated changes that have led to the elimination of social-assistance support for families once a mother enrolls in a university program. Coincident with these factors, the cost of university tuition and the cost of living have increased substantially.

If the Canada Study Grant were used to eliminate the gap between income and expenses for single-parent families, there would have to be a very large increase to this benefit, ranging from \$90 to \$160 per week. Alternatively, Nova Scotia's Employment Support and Income Support system could be enhanced to ensure an adequate income for single parents enrolled in university. This option is especially advantageous because it would also address the family's need for support between university terms (i.e., the four summer months when students do not attend classes and are not supported through student loans or study grants), and it would provide the families with coverage for prescription drugs and dental care.

In exceptional cases, where the single-parent student is able to access every available support and secure extra income through bursaries and the like, it could be argued that some of the families discussed might have adequate income during university terms. However, when classes are out for the summer, even highly successful and fortunate single-parent students would likely find themselves in dire straits, because they would be ineligible for any form of income support. If the only sources of family income were Child Tax Benefits and the Goods and Services Tax rebate, they would be grossly inadequate to meet the needs of these families.

Single parents do have the option of working full time, but it is unlikely that earned income, if work is found, would cover the family's costs as summer employment typically pays a low wage. This is doubly true for women. As well, job options are more limited for single-parent students as it would be unrealistic to relocate a family temporarily in search of better employment. Furthermore, parenting responsibilities prevent single parents from working the long and irregular hours often endured by non-parenting students. Other related difficulties can present barriers to summer employment for single parents. For example, in Antigonish (where St. Frances Xavier University is

located) the main child care centre that accepts children who are subsidized by the Department of Community Services closes for the summer.

Conclusions

Low-income university students in Nova Scotia bear a heavy financial burden. This report shows how this burden becomes even heavier for students who are single parents. While more must be done to ensure general access to university education for all low-income Nova Scotians, the particular and greater needs of students who are single parents must be addressed promptly.

Income shortfalls of several hundred dollars per month are untenable when single parents are struggling to achieve the healthiest possible development for their child(ren) and a more prosperous future for the entire family. The many barriers faced by students who are single parents with regard to earning adequate income during summer months underscores the necessity of these families qualifying for income assistance, not only during the university terms but during the months between university terms as well. The current and severe lack of realistic support from governments calls into question the real value placed on low-income women and children in Nova Scotia.

This report has not tried to argue that governments will save money in the long run by supporting university education for single parents who might otherwise depend on government transfers as their key source of family income. However, it is very likely that university-educated single parents will earn significantly more after graduating than will parents with less education. Long term cost-benefit analyses with relation to government spending and employment outcomes of single parents would be worthwhile. Included in this should be an assessment of the number of single-parent mothers among those currently in receipt of income assistance who want to attend university and would meet the criteria for university entrance. University graduates tend to earn higher wages and are less likely to fall into poverty. From this perspective alone, supporting university education should be explored as an investment in the futures of women and children in Nova Scotia.

If the choice were made to provide government support to single mothers attending university, this report could prove helpful to estimating overall costs and the level of investment required. Clearly, single parents could be in university for a number of years as they work through an undergraduate degree, and even longer if they move into graduate studies. While some single parents already have part of a university degree, others have none and must study for at least three years, and more often four years, to complete their undergraduate work.

To date, governments have not produced the research required to make sound, evidence-based decisions regarding enhanced support for single-parent mothers' university attendance. It is hoped the data presented in this report will lead to this, to alternative policies, and to needed changes to the Canada Study Grant and Nova Scotia's Employment Support and Income Assistance system.

Appendices

Appendix A: Detailed monthly budget for clothing and household linens for a single-parent family, with 2 children, aged 4 – 6 or 7 – 9 years (March, 2005).

Developed by Katherine Reed, Antigonish Women's Resource Centre

Note: these costs were calculated based on the lowest priced items in the Sears Fall and Winter 2004/05 Catalogue and the Spring and Summer 2005 Catalogue.

Table 2

Item of clothing	Mother	Child aged 4 – 6 years	Child aged 7 – 9 years
winter boots	1 X \$50 = \$50	1 X \$20 = \$20	1 X \$40 = \$40
Dress shoes	1 X \$40 = \$40	n/a	1 X \$30 = \$30
sports/gym shoes	1 X \$40 = \$40	1 X \$10 = \$10	1 X \$40 = \$40
slacks/jeans	4 X \$40 = \$160	6 X \$5 = \$30	6 X 20 = \$120
2 skirts, 1 dress	(2 X \$30) + \$50 = \$110	n/a	(2 X \$20) + \$25 = \$65
underwear	10 X \$5 = \$50	10 X \$2 = \$20	10 X \$3 = \$30
brassieres	3 X \$30 = \$90	n/a	n/a
Shirts/tops	10 X \$20 = \$200	10 X \$5 = \$50	10 X \$5 = \$50
sweaters	1 X \$40 = \$40	2 X \$20 = \$40	2 X \$20 = \$40
Jackets	1 X \$60 = \$60	1 X \$20 = \$20	1 X \$40 = \$40
Mitts, hats, scarves	\$30	\$20	\$30
sweatshirts	2 X \$40 = \$80	2 X \$15 = \$30	2 X \$20 = \$40
Shorts	2 X \$20 = \$40	3 X \$4 = \$12	2 X \$10 = \$20
sports outfit	1 X \$40 = \$40	n/a	1 X \$30 = \$30
Swim suit	1 X \$60 = \$60	1 X \$25 = \$25	1 X \$25 = \$25
Subtotals	\$1,090	\$277	\$600
Linens/bath supplies*	\$20 + \$235 = \$255		
Total	\$1,090 + \$277 + \$600 + \$255 = \$2,222		

* shower curtain and bath mat: \$20; 3 bath towels @ \$7.50; 3 hand towels @ \$10; 1 sheet @ \$22; 2 sheets @ \$20; 1 comforter (or 2 blankets) @ \$60; 2 comforters (or 4 blankets) @ \$30 = \$235

Total is discounted by 20% for a revised total of \$1,778 (rounded to nearest \$1) to account for second hand clothing and linens which would be either donated, or purchased at very low prices. The pro-rated amount (divided by 12 months) for this sample family is \$148.

Amounts for other family configurations

Single mother, one 4 year old:

$$\$1,090 + \$277 + \$167 = \$1,534 - 20\% (\$307) = \$1,227 \text{ (monthly: } \$102)$$

Single mother, two children aged 4 and 6-years:

$$\$1,090 + \$277 + \$277 + \$255 = \$1,899 - 20\% (\$380) = \$1,519 \text{ (monthly: } \$127)$$

Single mother, two children aged 7 and 9 years:

$$\$1,090 + \$600 + \$600 + \$255 = \$2,545 - 20\% (\$509) = \$2,036 \text{ (monthly: } \$170)$$

Gifts

Another consideration is the need to purchase gifts for children's birthdays, Christmas, and at the end of each school year ("grading gifts" which virtually all children seem to receive). An average of \$25 is estimated for each of these gifts for a total of \$75 per year, per child. This amount would be added to the totals above.

This budget assumes that all members of these families will be able to access free, second hand coats and/or snow suits through family, friends, neighbours, and charities. This budget does not take into account the purchasing of toys, books, furniture, recreation and entertainment, or sports equipment (e.g. skates, bicycle). It also does not account for purchasing gifts for friends and family if, for example, a child is invited to a classmate's birthday party. Gift-giving is often an important and required part of being included in social interactions. A total inability to do this can significantly isolate a child or adult.

Appendix B: Monthly Budgets (Income and Expenses) for Four Sample Single-parent Families

Developed by Katherine Reed, Antigonish Women's Resource Centre

For Tables 1 – 4 in this appendix the education costs included are based on tuition for full time study (enrolment in five courses during each of two semesters), student union and other fees, textbooks and supplies (average cost of \$1,000 per academic year), and student union health insurance (family rate - \$305 per year at St. F. X. and Dalhousie, and \$407 at Acadia). All amounts are rounded to the nearest \$1.

Table 3. Single mother with one child (aged 4 years).			
	BScN SFXU	BSW, Dal	BA Acadia
Income:			
Canada Child Tax Benefit	303.00	303.00	303.00
GST Rebate	48.00	48.00	48.00
Student Loan minus education expenses	549.00	565.00	426.00
Canada Study Grant	170.00	170.00	170.00
Total monthly income	1,070.00	1,086.00	947.00
Expenses:			
Rent (including heat and lights)	650.00	800.00	625.00
Child care	173.00	142.00	117.00
Food	245.00	245.00	245.00
Basic telephone service	40.00	40.00	40.00
Clothing and household linens (see Appendix A)	134.00	134.00	134.00
Haircuts and grooming supplies	50.00	50.00	50.00
Non-prescription meds and co-pay on prescriptions	10.00	10.00	10.00
Transportation	28.00	54.00	30.00
Household cleaning supplies	20.00	20.00	20.00
Christmas, birthday and grading gifts for child	6.00	6.00	6.00
Total expenses	1,356.00	1,501.00	1,277.00
Monthly deficit	(286.00)	(415.00)	(330.00)

Table 4. Single mother with two children (aged 4 and 6-years).

	SFXU, BScN	BSW, Dal	BA Acadia
Income:			
Canada Child Tax Benefit	605.00	605.00	605.00
GST Rebate	57.00	57.00	57.00
Student Loan minus education expenses	549.00	565.00	426.00
Canada Study Grant	170.00	170.00	170.00
Total monthly income	1,381.00	1,230.00	1,124.00
Expenses:			
Rent (including heat and lights)	650.00	800.00	625.00
Child care	259.00	236.00	233.00
Food	333.00	333.00	333.00
Basic telephone service	40.00	40.00	40.00
Clothing and household linens (see Appendix A)	148.00	148.00	148.00
Haircuts and grooming supplies	55.00	55.00	55.00
Non-prescription meds and co-pay on prescriptions	15.00	15.00	15.00
Transportation	28.00	54.00	30.00
Household cleaning supplies	20.00	20.00	20.00
Christmas, birthday and grading gifts for children	13.00	13.00	13.00
Total expenses	1,561.00	1,714.00	1,512.00
Monthly deficit	(180.00)	(317.00)	(254.00)

Table 5. Single mother with two children (aged 6 and 8-years)			
	SFXU, BScN	BSW, Dal	BA Acadia
Income:			
Canada Child Tax Benefit	584.00	584.00	584.00
GST Rebate	57.00	57.00	57.00
Student Loan minus education expenses	549.00	565.00	426.00
Canada Study Grant	170.00	170.00	170.00
Total monthly income	1,360.00	1,376.00	1,237.00
Expenses:			
Rent (including heat and lights)	650.00	800.00	625.00
Child care	259.00	236.00	233.00
Food	352.00	352.00	352.00
Basic telephone service	40.00	40.00	40.00
Clothing and household linens (see Appendix A)	169.00	169.00	169.00
Haircuts and grooming supplies	55.00	55.00	55.00
Non-prescription meds and co-pay on prescriptions	15.00	15.00	15.00
Transportation	28.00	77.00	30.00
Household cleaning supplies	20.00	20.00	20.00
Christmas, birthday and grading gifts for children	13.00	13.00	13.00
Total expenses	1,601.00	1,777.00	1,552.00
Monthly deficit	(241.00)	(401.00)	(315.00)

Table 6. Single mother with two children (aged 7 and 9-years).

	SFXU, BScN	BSW, Dal	BA Acadia
Income:			
Canada Child Tax Benefit	564.00	564.00	564.00
GST Rebate	57.00	57.00	57.00
Student Loan minus education expenses	549.00	565.00	426.00
Canada Study Grant	170.00	170.00	170.00
Total monthly income	1,340.00	1,356.00	1,217.00
Expenses:			
Rent (including heat and lights)	650.00	800.00	625.00
Child care	259.00	236.00	233.00
Food	370.00	370.00	370.00
Basic telephone service	40.00	40.00	40.00
Clothing and household linens (see Appendix A)	193.00	193.00	193.00
Haircuts and grooming supplies	65.00	65.00	65.00
Non-prescription meds and co-pay on prescriptions	15.00	15.00	15.00
Transportation	28.00	77.00	30.00
Household cleaning supplies	20.00	20.00	20.00
Christmas, birthday and grading gifts for children	13.00	13.00	13.00
Total expenses	1,653.00	1,829.00	1,604.00
Monthly deficit	(313.00)	(473.00)	(387.00)

Endnotes

¹ Statutes of Nova Scotia. (2000). *Employment Support and Income Assistance Act*. Chapter 27.

² Nova Scotia Employment Support and Income Assistance Regulations

(found at www.gov.ns.ca/just/regulations/regs/esiaregs.htm)

³ Pollak, Robert, A. (2004) *Family Structure and Children's Educational Outcomes: Blended Families, Stylized Facts, and Descriptive Regressions*. Demography Washington, Vol. 41.

⁴ Census 2001. Statistics Canada at www.statscan.ca

⁵ National Council of Welfare. (2005). *Welfare Incomes 2004*. Minister of Public Works and Government Services Canada, Ottawa.

⁶ Statistics Canada. (2004). *Income Trends in Canada 1980–2002*, 13F0022XCB. Data specific to Nova Scotia is too unreliable to publish.

⁷ Ibid.

⁸ Dechman, M. (2002). *The Family Mosaic Project: A longitudinal study of lone parent and two-parent families*. Nova Scotia Department of Community Services. Halifax, NS.

⁹ Jacobs, J. (2005). *Time for a Real Raise: The Nova Scotia Minimum Wage*. Canadian Centre for Policy Alternatives, Nova Scotia Office.

¹⁰ Canadian Labour Congress. (1999). *Left Out in the Cold: The End of UI for Canadian Workers*. Ottawa, ON.

¹¹ Lord, S. & Martell, A. (2004). *Building Transitions to Good Jobs for Low-Income Women*. The Nova Scotia Advisory Council on the Status of Women. Halifax, NS.

¹² Census 2001. Earnings of Canadians, Statistics Canada, Catalogue 97F0019XCB2001043.

¹³ Much of the work included in this report originated with the Changes Coalition. This group continues to make the case for Employment Support and Income Assistance (ESIA) regulations to change so that single parents who are students will no longer be disqualified from receiving social assistance. Changes is not advocating for the ESIA program to pay for single parents' university education expenses (tuition, books, student fees, etc.); rather it is advocating for social assistance eligibility to continue during the years that a single parent attends university to allow basic needs of the parent and children to be met.

¹⁴ The health insurance for the student and her children is for a 12-month period; however, because this must be paid for in full during the university terms the total cost for health insurance has been assigned to the eight-month period.

¹⁵ Personal communication of author with her federal Member of Parliament's Office (2005). The Canada Study Grant (CSG) was introduced in 1995. Ten years later, levels of support remain unchanged. Up to \$40 per week of study is available to students with 1 or 2 children and up to \$60 is available to students with 3 or more children.

¹⁶ This format was chosen because tuition and other student fees are paid in lump sums at the beginning of each school term, not monthly.

¹⁷ Nova Scotia Nutrition Council and the Atlantic Health Promotion Research Centre. (2003). *The Struggle to Feed Our Families in Nova Scotia*. [Brochure]

¹⁸ The use of the term "full subsidy" leads to the perception that childcare will be available at no cost to the family; however, this is not the case as parents in every instance reviewed do pay fees.

¹⁹ Van Wart, L. (2000) *Testing the Limits: An Examination of Family Housing Affordability in Nova Scotia*. Unpublished Masters Thesis, Dalhousie University, Halifax, NS.

²⁰ Terashima, M. (2003). *Literature Review Housing and Homelessness Research in the Halifax Regional Municipality (HRM)*. HRM Department of Planning and Development Services, Halifax.

²¹ As reported by Kasia Tota, Special Projects Researcher for HRM, at the release of a report on homelessness. For more details see: www.halifax.ca/mediaroom/pressrelease/pr2004/040210homelessnr.html

²² Presumably, the apartments that include utilities will cost more than the average rents, and the ones that do not will be cheaper, but the cost of utilities will have to be paid in addition to the rents.