

# **Halifax Inner City Initiative**

## **Gender and Poverty Project**

### **Narrative Report**

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## **BACKGROUND**

### **CANB Area and HICI**

The Halifax inner city community, located in the Halifax Regional Municipality, is a racially, culturally economically and educationally diverse community of approximately 5,000 - 7,000 individuals living principally in the area bounded by Cogswell, Agricola, North and Barrington Streets (CANB), which is just north of the thriving businesses located in downtown Halifax. The CANB area is one of the many clusters of neighborhoods in urban centres stricken by poverty.

The Halifax Inner City Initiative (HICI) is a comprehensive community initiative sponsored by the North End Council of Churches. The initiative was formed in 2000 by a number of concerned citizens with the support of the neighborhood churches as a faith-based social action initiative. The initial focus for HICI was to provide a resource for adult training in the community, which was a key missing service.

HICI was initially funded by a grant from the Federal Department of Justice and HRDC. Subsequently, the Initiative has received ongoing funding and support from various government departments and also Vibrant Communities, a pan-Canadian initiative through which 14 communities have come together to explore promising practices for poverty reduction.

The CANB area, through HICI, is one of the six communities across Canada participating in the Gender Analysis for Community –Based Poverty Reduction Project sponsored by Vibrant Communities.

The purpose of this project is to examine how poverty affects men and women differently and ways that our current education, training and employment services are able to meet their needs and challenges, particularly for individuals with low levels of education and skills.

Primary information collected for this report was gathered directly from community members during three focus groups that were convened in the autumn of 2003. Secondary information for this report was collected through meetings with various government departments and community service providers and from online statistics and reports produced by government and various social action groups.

## **Our Uniqueness**

The CANB area is one of many poverty stricken neighborhoods in the Halifax Regional Municipality. However, differences between these neighbourhoods are visible. The area holds probably the earliest known urban African Canadian community east of Quebec (dating back to at least the early 60's) and suffers greatly from the effects of racism. After the relocation of the Africville residents, the area, which already had a thriving African Nova Scotian community, experienced dramatic changes.

The municipal government developed the Uniacke Square Housing Project at the same time as the Africville relocation. The redevelopment project involved the creation of low-rent housing for low-income individuals. Consequently, most of the residents from Africville, as well as other low-income individuals (black and white), were forced to settle in or around this project and in other low-income housing units.

Racism played a major part in the area's decline after the relocation of the Africville residents. The effects were felt in many aspects of life, from the education system to the labour force, and persist today. The residents in this community feel that racism is a major barrier to having a sustainable livelihood.

The community has also experienced a long-term decline in economic prosperity. Much of the retail infrastructure began to disappear as mega malls, such as Scotia Square and the Halifax Shopping Centre, opened for business.

As a result of these changes the area has come to be known as one of the most deprived communities in Halifax. Despite these issues, individuals in this community maintain a sense of pride for all they have accomplished as well as hope for more and better resources as a result of this project.

## LOCAL RESEARCH

### Linking stats to the community

There are various sources of statistical and other information available for the Halifax Regional Municipality and its various electoral districts. However, this information often does not match the CANB boundaries. Information was sourced through meetings with Community Services and their specialists as well as online resources that offered information on districts that relate to the CANB boundaries. From these sources we were able to provide statistical information pertaining to the CANB area to focus group participants. The information collected showed drastic differences between men and women in terms of income and education as well as other categories.

*Source: The Department of Community Services*

The Department of Community Services generously provided us with a profile of income assistance recipients living in the CANB area. This profile included information regarding the number of males and females eligible to receive income assistance based on 2002 income assistance data. Other information was provided in this report, which proved quite useful in sparking debate about inadequate income assistance entitlements.

In the CANB area, 701 households were eligible to receive Income Assistance (IA). This figure included 175 single adult households with dependents. Female-led single parent households (169) far outweighed those led by males. This was a central issue for our single mother participants. This data did not surprise them when it was presented.

The Community Services data was also of interest to participants in the homeless or at risk-of-being homeless focus group. Only one participant in the group had dependents, but the others were representative of the 495 members of the 701 households without

#### **Profile of Income Assistance recipients living in the north end neighbourhood of Halifax (2002 data)**

701 households in this area were eligible to receive IA. They were comprised of:

- 732 adults and 341 dependents lived in eligible households
- 31 two-adult and 670 single adult households
- Of the 670 single adult households, 495 had no dependents and 175 were single parent households
- Of the 175 single parent households, 169 were female-led
- Of the 495 adult households with no dependents, 322 were male (154 were between the ages of 45-64)

#### **Neighbourhood analysis of North End Halifax**

- Most of the CANB area consists of public housing
- Public housing covers more ground than any other type of housing or building type in the area
- Employment income is low compared to other census tracts

dependents. In this category, men between 25 and 64 represented 65 percent of the total.

Source: Nova Scotia Department of Finance (Statistics Division)  
<http://www.gov.ns.ca/finance/publish/ped/NSPED31.pdf>

Online research enabled us to provide participants with a vast array of facts and figures related to the electoral district of Halifax Needham. This data was also used to compare the differences between Needham and other districts in the city.

Participants in the single mother's focus group were given a brochure (see Appendix I) that detailed gender differences in income in Nova Scotia as well as the Needham district, and a variety of other facts related to the cost of living and the Low Income Cut Off (LICO).

Participants in all three focus groups were not surprised to see that other districts in the Halifax Regional Municipality had much higher figures when it came to income and source of income. These facts proved helpful in discussions on Income Assistance and childcare. All participants commented on the fact that IA recipients receive less income than the community's LICO amount of \$15,267 per two-person unit (2002) and income from minimum wage jobs after taxes is also below LICO. Participants agreed that IA is insufficient to cover all expenditures per month and is not close to the LICO threshold. They supported the idea of a living wage rather than a minimum wage. Participants calculated that a living wage adequate to cover expenses would be somewhere around \$9.60 per hour.

**Halifax Needham electoral statistical profile**

- Population: 20,800
- Population by gender: 9,970 male, 10,830 female
- Average income: \$24,980
- Employment income: \$20,560 male, \$14,570 female
- Income from government transfer: \$3,360 male, \$4,430 female

**Nova Scotia Statistical Review 2003**

- Minimum wage as of October 1, 2003: \$6.25 per hour
- Average total income by female lone parent in Nova Scotia: \$28,005
- LICO for Nova Scotia 1997-2001 for 1 person unit: \$11,791
- Average income for those with university degree: \$52,106 male, \$31,600 female

Source: *The Canadian Council on Social Development*, <http://www.ccsd.ca>

CCSD's urban poverty project website [<http://www.ccsd.ca/pubs/2000/up/b2-2.htm>] provides information on the number, sex and age group of those considered to be poor in Halifax Regional Municipality. CCSD also reports welfare incomes in Nova Scotia broken down for single, single parent, and disabled individuals.

#### **Urban Poverty in Canada Statistical Profile for Halifax**

- 2002 poverty lines for a family of one: \$15,267
- Single parents with one child received an average income of \$12,250: approximately \$3,000 less than the poverty line
- 25,800 men considered to be poor (1996)
- 32,500 women are considered to be poor (1996)

Source: *W. Thom Workman and John Jacobs.*

*Undermining Wages in Nova Scotia:  
The Minimum Wage from 1976 – 2002*  
<http://www.policyalternatives.ca/ns/ns-minwage.pdf>

Participants in the working poor focus group found the information culled from this report to be relevant and useful in their discussion. Participants in this group received wages closely matching the minimum wage rate in Nova Scotia and agreed that in 2000 the gross monthly minimum wage was \$988 and the LICO for a single person in the same year was \$1,313. These figures produced a gap of \$325 per month (roughly equal to the cost of groceries for the month).

#### **Review of the Minimum Wage Rate in Nova Scotia**

- NS minimum wage rate is lower than the rate in all the US States
- Minimum wage rate buys 25% less than it did in 1976 (1992 dollar)
- Income based on full time minimum wage work sits at about 78% of the LICO
- 57% of workers earning minimum wage are adults
- Minimum wage is also used as a bottom rung for wages \$2 to \$3 higher. When the minimum wage increases, the other wages relatively close will have to follow suit.
- 63% of those working for minimum wage are women

Source: *Gender Equity in the Genuine Progress Index*

The data provided in this document also proved to be quite useful in all the focus groups, but mainly with the working poor. Women represented the majority of this focus group and were not surprised at all by the statistics provided to them concerning women and work. One of the barriers to achieving a sustainable livelihood is the fact that most women do a great deal of unpaid labour and therefore only take on part time jobs. They may take jobs in domestic labour and

childcare, employment often associated with unpaid work done at home and therefore paid very low wages.

#### **Gender Equity in the Genuine Progress Index**

- Childcare, house cleaning and other types of work traditionally regarded as 'free' fetch very low rates of pay
- Childcare workers earn an average of \$7.58 an hour in Nova Scotia
- Paid domestic service workers who put in less than 24 hours per week are exempt from minimum wage laws
- Single mothers put in more than 50 hours a week of productive household work, but this work is not recognized by conventional measures of economic activity
- Unpaid work contributes to \$325 billion worth of services to the Canadian economy annually
- Single mothers who work are left to see their children receive less parental care and attention
- Families with preschool aged children spend more than 5% of their income on childcare while single mothers spend 12%
- When other work expenses are added, the childcare cost may reduce disposable income to the point where paid work is barely viable
- Employed mothers with young children put in more than 11 hours a day of paid and unpaid work on weekdays, and an additional 15 hours of unpaid work on weekends
- Because so many women fit into the part time category of labour they can't contribute as much to their Canada Pension Plan as their male counterpart who more often works full time
- High poverty rates among single mothers and among their children will carry costs in health care, poor educational attainment, delinquency, crime and work place activity that will be borne by all taxpayers

## THE FOCUS GROUPS

For each category we had very revealing group discussions on the issues related to gender and poverty. We went to the street to find our participants and this proved to be ideal for generating discussions surround the issues. Along with the statistical information provided earlier, the participants were an excellent source of information regarding the reality of gender and poverty reduction in the CANB area.

### Focus Group 1 – Single Mothers

The CANB area holds one of the city's largest concentrations of single mother households. For this reason, along with the fact that there are simply so few single fathers, we decided to have only single mothers as the participants for this particular group. We had a total of six women, most of whom would fit into the dependent poor category of poverty, i.e., are receiving a significant level of public assistance.

Participants identified various barriers to a sustainable livelihood, but one that stood above the rest was the availability of childcare at affordable rates. Since women are generally the sole providers for their children, the women in this group saw this as a barrier most men did not experience. This issue was seen as an obstacle to pursuing a sustainable livelihood whether through education or employment services. The women felt that most service providers in the community did not have flexible scheduling for their programs and therefore they could not participate due to lack of childcare. Another reason for this barrier is income assistance does not pay enough to cover childcare.

This last point sparked a conversation on the mistreatment of clients by social workers. The women felt that most social workers do not give out information or provide their clients with opportunities to move from income assistance because their jobs would be in jeopardy if there were no clients. If by chance participants were lucky enough to be eligible to participate and complete one of the various programs offered, follow up was never done and they felt that they ended up back where they started. This group also stated that some social workers give the impression that the money is coming out of their own pockets. They added that the allotment for each category (e.g., shelter, personal needs) was not enough to get them through the month. Nevertheless, they felt "trapped" on the system.

There was a heated discussion in this group about the minimum wage and how it relates to childcare. Most were employed at one point, but all felt the damaging effect of working at minimum wage and dealing with childcare. After paying out for childcare they indicated that they ended up in the same position as income assistance, no further ahead and no further behind. Difficulties securing

training and continued education, and the cost of childcare, were identified as key barriers to getting a better job.

While it was acknowledged that some service providers do offer training, problems were identified with respect to finding out about the training that is available. Focus group participants also indicated that follow up in the programs is scarce.

The women all agreed that a 'break' in relation to childcare for low-income people is one major way to help people achieve a sustainable livelihood. This break could be in the form of increasing allowances for childcare for those on income assistance, cheaper childcare rates and flexible scheduling for training programs. Improving access to childcare would be one important step in the effort to reduce poverty; other steps pertain to addressing the need for higher education and training.

On a final note, the group hoped that the focus group could meet again to talk about the issues in a more relaxed setting and to possibly form a group of their own.

## **Focus Group 2 - Homeless or those at risk of being homeless**

In this focus group the discussion centred on the barriers to poverty reduction as seen by both men and women. Four men and two women participated and shared their views.

When asked about the availability of services such as adult training and other community services, the group agreed that most were available only to women, or women with children, and that very little is available for men. One important barrier both genders identified is that social workers are not relaying information about service providers that is helpful for gaining employment and eventually moving off income assistance (IA). Both the men and women in this group believed that social workers do not relay this information to them because lower numbers on IA would mean a decrease in the demand for social workers.

Another barrier expressed was the difficulty in getting help once clients find out about certain services. Participants felt that there is always a prerequisite for the service that appeals to them. For example, in order to apply for certain programs individuals need to be on assistance and in order to be on assistance they require a permanent address. Both groups felt that there is always some hurdle for them to overcome in order to move toward gaining a sustainable livelihood.

For the most part, the conversation between the women in this group was similar to that heard in the single mothers group. Both stated that the major barrier to poverty reduction is the limited availability of affordable childcare. As with the women in the single mothers group, these women felt that the obstacles they encounter such as access to affordable childcare and unpaid labor affect their ability to achieve a sustainable livelihood.

The barrier to a sustainable livelihood identified by the men in this group is their disability. Most had careers in fields where an education, along with other skills, was required. The sole reason for the men not being employed today is their disability and the devastating circumstances that followed suit. They rely on income assistance and feel stuck in their present situation. Like women, although for different reasons, they feel 'trapped.'

### **Focus Group 3 - Working Poor**

Five people (two men, three women) participated in our final focus group on examining barriers to poverty reduction through gender analysis. This group was very informative, communicating their views clearly on gender differences in this category. Most felt that women suffered more in this category because they were usually working less due to child/eldercare as well as housekeeping duties. They recognized the services available to those who are on income assistance, but believed that parents working in low-income positions should also be eligible to receive 'breaks' such as subsidized childcare.

The group stated that employers are no better than the government in terms of benefits given to those in low-income positions. Since working poor men tend to have more work than women in this group, they are the ones able to receive benefits such as Employment Insurance when it is needed and Canada pensions (men are able to pay more into it because they are working more). This results in gender inequity.

Minimum wage does not cover expenses and the group felt that it should be increased to reflect the cost of living and inflation. It is considered the lowest wage an employer can pay, but people (mostly women) who work in the domestic field for twenty-five hours or less a week are not covered by this rule. Employers know about these loopholes and use them to avoid dealing with the concept of equal pay for equal work. Participants believe that women's groups that challenge these laws do not make a difference.

Both genders shared that they were living paycheque-to-paycheque, and worried about their inability to save in case of an emergency. They have little hope for the future. The work they perform is worth more than what they are paid. This is especially true for women. All agreed that the amount of taxes taken from their paycheque is "unreal." The parents in this group felt that they

were not getting equal pay for equal work. They are trapped, striving to be self-sufficient in these low-paying jobs. There seems to be no light at the end of the tunnel unless changes in government regulations such as tax decreases or benefits for women performing unpaid labor are enacted.

In conclusion this group along with the others seemed very optimistic about continuing the focus group to bring about change in the community. Gender differences are prevalent but not as prevalent as poverty itself in the CANB area.

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## WORKSHOP SUMMARY

### Putting it all together

The HICI presentation of The Wall workshop was facilitated by Toby Goldberg-Leong and included all focus group participants as well as additional interested individuals. The Wall exercise asks participants to build a “wall” with stones that represent the barriers to achieving a sustainable livelihood, and then identify how these stones affect community, workplace, and home, the “root” causes for these barriers, and the seeds of hope (ideas) for positive change in the community.

### The Stones

The stones in the wall represented a variety of barriers to achieving a sustainable livelihood. The barriers identified included:

<b>Changes to Jobs</b>	<b>Changes to Social Programs</b>
<ul style="list-style-type: none"><li>• loss of unionized jobs</li><li>• higher skilled jobs</li><li>• jobs requiring a higher level of education</li><li>• more low paying jobs</li><li>• change to more customer service centered jobs</li><li>• public sector jobs moved to private sector</li><li>• less job security</li><li>• increased workload/ longer hours</li><li>• more part timer and contract work</li><li>• no employment equity</li><li>• weakened health and safety legislation – screening process more rigorous</li><li>• less on the job training</li><li>• no local employment</li><li>• age restrictions</li><li>• more government terms but no stability</li><li>• revolving door for most employment programs - no intention to hire after training</li></ul>	<ul style="list-style-type: none"><li>• increased pressure on publicly funded health care</li><li>• increased focus on education and training programs</li><li>• no flexibility in programs</li><li>• limited funding for day care</li><li>• minimal increase in income assistance benefits</li><li>• cuts to education and higher tuition fees</li><li>• cuts to community organizations and women’s programs</li><li>• less affordable housing</li><li>• fewer employment insurance benefits</li></ul>

## Impacts of Barriers on Women's and Men's Lives

Home	Community	Workplace
<ul style="list-style-type: none"> <li>• Government and IA benefits decrease because of male presence in the household – results in broken home</li> <li>• lower self esteem as a result of not being able to contribute</li> <li>• stress results in mental illness</li> <li>• physical health also deteriorates</li> </ul>	<ul style="list-style-type: none"> <li>• fewer jobs in the community</li> <li>• insufficient funding for after school programs</li> <li>• not enough community programs</li> </ul>	<ul style="list-style-type: none"> <li>• lack of communication between employers and their staff</li> <li>• job cutbacks</li> <li>• less security</li> <li>• more stress</li> <li>• no benefits</li> <li>• higher qualifications (people able to do the work, but are not qualified on paper)</li> </ul>

### The Root Causes

• social and economic injustice	• intimidation
• free trade	• regional division
• appearance/ attitudes	• lack of trust
• malediction	• fear
• class division	• ethnic background
• stereotypes	• globalization
• favoritism/nepotism	• religious belief
• media representation	• stigma of being from Africville

### The Outcomes

Females	Males
<ul style="list-style-type: none"> <li>• labeled by society</li> <li>• wage differences between genders</li> <li>• equity policies first to go when it comes to cutbacks</li> </ul>	<ul style="list-style-type: none"> <li>• family commitments</li> <li>• sex discrimination in applying for income assistance</li> <li>• equity policies first to go when it comes to cutbacks</li> </ul>

## The Seeds of Hope

<ul style="list-style-type: none"> <li>community incubator (a mall-like building with a daycare, office/retail space and apartments at low cost to the tenant business owners and parents)</li> </ul>	<ul style="list-style-type: none"> <li>greater flexibility/ accessibility to education</li> </ul>
<ul style="list-style-type: none"> <li>reduce duplication in community agencies</li> </ul>	<ul style="list-style-type: none"> <li>communicate success stories from the community</li> </ul>
<ul style="list-style-type: none"> <li>engage community leaders and politicians</li> </ul>	<ul style="list-style-type: none"> <li>develop support systems for members to talk and reduce stress</li> </ul>
<ul style="list-style-type: none"> <li>hands-on interview (tryout)</li> </ul>	<ul style="list-style-type: none"> <li>increase communication</li> </ul>
<ul style="list-style-type: none"> <li>more positive energy</li> </ul>	

These conversations, focus groups and the workshop about poverty reduction in the CANB area sparked a strong interest to continue talks within the community. HICI offered to set up meetings with community members and government departments to talk about ways to make these ideas live in the CANB neighbourhood.

## APPENDIX I – SINGLE MOTHERS’ FOCUS GROUP BROCHURE

*Welcome to our first focus group for the Gender and Poverty project. Please take a minute to read these short facts about the community, which we will discuss during the session.*

### SOME FACTS ABOUT ‘US’

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The area that the project covers is called the **CANB** area which covers approx. 5000-7000 people and is located between Cogswell, Agricola , North, and Barrington Streets.

Personal average income in Nova Scotia \$25,516  
Males- \$30,914  
Females-\$19,504

### LOW INCOME CUT-OFF (POVERTY LINE)

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The low income cut-off for Nova Scotian communities of less than 30,000 people for a one- person family is \$11,791. For a two-person family unit it is \$14,388.

### NEEDHAM DISTRICT

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Halifax Needham (electoral provincial district) Statistics as of 2001.  
Population 20, 800  
Average income \$24,980

### INCOME BY SOURCE AND GENDER

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#### **Females**

Employment-\$14,570  
Government transfers (EI and social assistance) \$4,430.  
These figures do not reflect other sources of income and are only an averages.

#### **Males**

Employment- \$20,560.  
Government transfers-\$3,360 this does not reflect other income received along with transfers.

### COST OF LIVING

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Amount of money paid out for food, rent and basics for Halifax Census Metropolitan area on average by a family unit of four  
Food- \$6,476  
Clothing and footwear- \$2,292  
Shelter - \$8,241  
Average utilities- power (without electric heat) \$1,130 with electric heat- \$2,400  
Cable and phone- \$992.00

FOR EXAMPLE

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A single mother living in this area with four children can at the least expect to pay the following a month:

Food- \$539.00

Clothing and footwear- \$191.00

Shelter- \$686.75.

Power- approximately \$200.00

Cable and Phone- \$83.00

**Total-** \$1699.75

## APPENDIX II – WORKING POOR FOCUS GROUP BROCHURE

*Welcome to our final focus group for the gender and poverty reduction project. Please take a minute to read these short facts about the community, which we will discuss during the session.*

### SOME FACTS ABOUT 'US'

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The area the project covers is called the CANB area which covers approx. 5000-7000 people and is located between Cogswell, Agricola, North, and Barrington Streets.

### LOW INCOME CUT-OFF (POVERTY LINE)

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The low income cut-off for Nova Scotian communities of less than 30,000 people for a one-person family in 2002 is \$15,267. For a two-person family it is \$19,083.

### WORKING POOR

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The working poor could be defined as people that are working in full, part time, or seasonal jobs that have few if any benefits and inadequate wages or job stability to maintain themselves in a decent standard of living.

### NEEDHAM DISTRICT

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Halifax Needham profile for 2000 stated that the average income in this area for males is \$20,560. The average income for females is \$14,570. Both represent employment income only.

### COST OF LIVING

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Amount of money paid out for food, rent and basics for Halifax census metropolitan area on average by a family unit of four annually is:

Food- \$6476

Clothing and footwear- \$ 2282

Shelter- \$8241

Average utilities- \$1130 (without heat) \$2400 (with electric heat)

Cable and phone- \$992.

Total expenses annually-\$25,039

A person needs to make at least \$10.76 an hour to cover these expenses

## MINIMUM WAGE

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Minimum wage weighs heavily on determining higher wage rates in other occupations. If the minimum wage rate was to increase so would those rates relatively close to the minimum wage.

## MINIMUM WAGE AND THE WORKING POOR

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In 2000, half of Nova Scotia's population earned less than \$12.00 an hour and 25 % of that number earned less than \$8.10 an hour. Therefore most occupations in Nova Scotia seem to fall within \$6.00 of the minimum wage.

## GENDERED DIVISIONS

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Working mothers seem to mostly fall into this category of poverty stricken citizens. One of the main reasons for this is that most working moms can only work part time because of childcare and household care issues. She ends up in a part time job with maybe the same wages as full time, but no benefits and ends up working for less when you calculate expenses into your income such as medical expenses. Some get discouraged by this and wonder if staying at home and receiving income assistance would be equivalent to working at a low wage and paying for childcare.

One solution to this problem would be a tax decrease for working mothers.

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