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Terra – Centre for Pregnant and Parenting Teens
Improving High School Completion Rates of Pregnant and Parenting Teens
Paths to Financial Assistance
A WORKING PAPER (FINAL) - FOR DISCUSSION
November 2009

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DRAFT DOCUMENT  This document has been prepared for review and discussion by Terra – Centre for Pregnant and Parenting Teens and other stakeholders. It is a working document. Data and information contained within may be subject to clarification or correction.
1. EXECUTIVE SUMMARY

Purpose of This Document

The purpose of this document is to present a snapshot of the issues facing pregnant and parenting teens accessing financial assistance and services through Terra – Centre for Pregnant and Parenting Teens (Terra) as well as some of the experiences of these teens in attempting to achieve high school completion. It presents information available at the time of writing and within the engagement’s scope. This document is marked as a working paper and is intended to be added to, clarified and updated as new information is developed.

Issues Experienced by Teens in Seeking Financial Assistance

Based on the project scope and data collection activities, it appears that pregnant and parenting teens in the Edmonton area who require financial assistance to complete high school studies are encountering:

- A patchwork of income supports programs with varying eligibility criteria including age, parenting status and place of residence (Appendix – Paths to Financial Assistance);
- Employment-focused application and documentation requirements which are not well-aligned with pregnant and parenting teens’ unique circumstances and often limited employment history;
- Programs' varying levels of income support;
- School year-based funding; and
- Processing periods ranging from very responsive to weeks or months in length.

These issues appear to be contributing to significantly lower rates of completion among pregnant and parenting teens in pursuing completion of high school studies.

About Terra – Centre for Pregnant and Parenting Teens

Terra supports pregnant and parenting teens residing in the Edmonton area in developing the skills and confidence to succeed. Terra’s programs and services include: individual support; services for young dads; group support; education support; child development services; housing support; and leadership opportunities for teens. Terra’s vision is for pregnant and parenting teens to be “successful individuals raising resilient, healthy children”.

Engagement Purpose, Scope and Approach

The purpose of this engagement, as stated in the terms of reference, was to identify: “[t]he current [financial assistance programs’] policies and impacts for teen parents in completing their high school education.” Consulting activities for this engagement included a review of existing documentation, project meetings with the project sponsor and key staff, review of relevant public documents, telephone and in-person interviews with current financial assistance program representatives, two focus groups with teens, selected data analysis, and the presentation and documentation of findings for a total of 120 hours (16 days) of consulting effort. Operational data was collected by Terra for this engagement.
Importance of High School Completion

In Alberta, the importance of high school completion is well recognized: “the ability of every student to successfully complete high school is fundamental to continued success and quality of life.” [Alberta Learning, 2001]. During the five-year period 2002/03 to 2006/07, Alberta's high school completion rate has increased from 75% to 80%. Early pregnancy has been identified as a factor in early school leaving [Alberta Education, 2005].

Teen Pregnancy in Alberta

Alberta’s teen pregnancy rate of 35.7 pregnancies per 1,000 females 15 to 19 years of age is slightly higher than the national average of 32.1 (Alberta Health and Wellness, 2007). After a decrease during the 1996 to 2003 period, the rate since appears to be “leveling out” (Alberta Health and Wellness, 2007).

Pregnancy and parenthood at age 19 or younger presents a set of unique and complex life events. Teen pregnancies have more frequent occurrences of low birth weight, pre-term birth and poor neonatal outcomes as well as emotional distress and complications related to pregnancy (e.g., preeclampsia and anemia (Alberta Health and Wellness, 2006). In its experience with Edmonton’s pregnant and parenting teens, Terra has noted how early pregnancy can present or exacerbate challenging and sometimes complex personal circumstances, including: family disruption; social isolation; education interruption; greater financial hardship; physical, sexual, emotional or other abuse; as well as other issues.

Braemar School

Braemar School is an all-girls dedicated school site for pregnant and parenting teens operated by Edmonton Public Schools. Braemar School offers the same academic programming as found elsewhere in Edmonton Public Schools. Additional programs and services, including education support, childcare, housing, health and others may be accessed, but some are subject to availability. Terra and Edmonton Public Schools co-locate services at Braemar School.

Teens Accessing Terra Services

The vast majority of teens accessing Terra services were pregnant (53%) or parenting (42%) with a small percentage (5%) both pregnant and parenting. Teens have ranged in age from 13 to 20 years old. During the four school years 2004/05 to 2007/08, approximately one-half to two-thirds (ranging from 53% to 65%) were 18 and 19 years old; one-third were 16 and 17 (26% to 40%); with the remaining under 16 years (1% to 9%). During this same period, 43% of teens were residing with one or both parents. A review of files indicated that 91% of teens self-reported financial hardship.

High School Completion

In 2006/07, the average rate of high school completion within three years of a Grade 10 start among the Edmonton Public and Catholic school districts was 68.1% (Alberta Education, 2009). The average annual dropout rate that year was 5.5%.

• At Braemar School that same year, these rates were 21.7% and 25.7%, respectively.
• In the five years, 2004/05 to 2008/09, it is estimated that 638 new students enrolled in Grade 10, 11 and 12 studies at Braemar School. Of the 638 students who enrolled, it is estimated that 41% attended for fewer than 10 weeks and 24% attended for fewer than 5 weeks.

• In 2004/05, it is estimated that 36 teens enrolled for the first time in Grade 10 studies at Braemar School. Five years later, only 6 had completed high school at Braemar School – a completion rate of 17%.

• A random sample of 2008/09 applicants demonstrated a similar pattern: 3 of the 20 (15%) randomly drawn 2008/09 applicants were still enrolled by May 2009. Where information about the teen’s decision to discontinue studies was provided, teens most commonly reported: inadequate financial assistance, inadequate childcare, medical reasons and inadequate housing.

At present, pregnant and parenting teens complete high school at Braemar School at rates significantly lower than the Edmonton Public and Catholic school districts’ averages.

Reasons for Financial Assistance
Generally, it has been Terra’s experience that a teen requires financial assistance for reasons including:

• The teen’s immediate family does not have the resources to support the teen and/or the teen and the child;

• The teen’s immediate family is experiencing a breakdown, which in some cases is related to the early pregnancy;

• The teen’s partner is unable or unwilling to support the teen or the child;

• The teen’s partnerships is unstable; and

• The teen’s employment incomes are inadequate to obtain childcare, accommodations and/or other living expenses.

Financial responsibility for early pregnancy and parenting can take time for some teens and families to resolve. Often Terra’s pregnant and parenting teens have low-income backgrounds. Some families do not extend further financial support to the pregnant or parenting teen. For some teens and families, the change in responsibilities resulting from early pregnancy confuses roles and obligations.

Identified Financial Assistance Programs
Over time, Terra has identified a number of provincial and federal government programs through which pregnant and parenting teens may access financial assistance. Terra assists teens who require financial assistance with identifying the most suitable program(s) based on their individual circumstances, completing paperwork as required, and when needed, advocating on behalf of the teens. The programs include:

• Alberta Employment and Immigration: Alberta Works – Learner’s Benefits; Alberta Works – Expected to Work; and Alberta Works – Not Expected to Work
Eligibility for Financial Assistance Programs

During the registration period of May 2008 to June 2009, a total of 192 teens were assessed by Terra’s community resource worker while pursuing enrollment in high school studies at Braemar School. Approximately one-fifth (19%) had an existing source of financial assistance (e.g., Child Welfare Support Agreement, parent(s); Alberta Works – Not Expected to Work) at the time of assessment; 43% were provided referrals to the identified programs noted in the preceding paragraph and 37% were not eligible for the identified programs. Of these 192 potential new students, 79 (41%) enrolled in studies. A total of 43 (22%) were still enrolled in June 2009.

Conclusions

In consideration of the project scope, data collected, consultations with Terra staff and program representatives, as well as focus groups with pregnant and parenting teens, the following conclusions are drawn for consideration for improving high school completion rates of pregnant and parenting teens:

- In Alberta, the importance of high school completion for every Albertan is well recognized.
- Terra interacts with a significant proportion of Edmonton’s and Alberta’s pregnant and parenting teens.
- Pregnant and parenting teens demonstrate a desire to complete high school.
- Pregnant and parenting teens’ rate of high school completion is significantly lower than Edmonton districts’ average.
- Many pregnant and parenting teens encounter considerable challenges in attempting to obtain financial assistance and to complete high school.
- At present, each of the identified financial assistance program’s design, application process, eligibility requirements, levels of financial support and other program and system factors present challenges for the unique needs of pregnant and parenting teens.

Recommendations

In consideration of the project scope, data collected, consultations with Terra staff and program representatives, as well as focus groups with pregnant and parenting teens, the following recommendations are drawn for consideration for improving high school completion rates of pregnant and parenting teens:

- Alberta Children and Youth Services: Child Welfare; Advancing Futures Bursary; Letter of Recommendation; and Letter of Special Consideration
- Human Resources and Skills Development Canada: Employment Insurance – Regular Benefits; and Employment Insurance – Maternity Benefits

Pregnant and parenting teens may also be eligible for the Alberta Child Care Subsidy (Alberta Children and Youth Services).
• Identify options for enhancing existing supports or introducing new supports for pregnant and parenting teens. This could include: year-round childcare; special attendance terms with financial assistance providers, obtaining alternate transportation services; and securing additional Terra-managed housing in addition to Hope Terrace.

• Work with representatives of the existing financial assistance programs to develop alternative approaches to better align both process and requirements – including eligibility and information requirements, processing times, levels of support, etc.

• Explore other mechanisms and models for accessing financial assistance for pregnant and parenting teens rather than on an individualized, case-by-case basis.

• Further develop and communicate both the rationale and vision for enhancing income supports to pregnant and parenting teens to pursue high school completion.

• To augment the understanding of factors affecting withdrawal from high school studies, continue to enhance and integrate Terra’s and Braemar School’s data collection, analysis and reporting.
2. PROJECT BACKGROUND

2.1 About Terra

Terra supports pregnant and parenting teens residing in the Edmonton area in developing the skills and confidence to succeed. Terra’s programs and services include:

- **Individual support**: Outreach and home visitation services as well as assistance with setting and reaching personal goals.
- **Services for young dads**: Home visits, individual counseling, parenting education and support, referral and advocacy, goal planning, drop-in services.
- **Group support**: Prenatal classes and weekly support sessions.
- **Education support**: In partnership with Edmonton Public Schools, education and support services at Braemar School for young women up to 19 years of age who are pregnant or parenting.
- **Child development services**: Parenting education programs as well as on-site childcare for mothers attending Braemar school.
- **Housing support**: Secure, safe and affordable accommodation and housing support services.
- **Ambassador program**: Leadership opportunities for teen parents to develop public speaking and advocacy skills.

Terra’s vision is for its pregnant and parenting teens to be:

“Successful individuals raising resilient, healthy children.”

2.2 Engagement Purpose

The purpose of this engagement as stated in the terms of reference was to identify:

“[t]he current [financial assistance programs’] policies and impacts for teen parents in completing their high school education.”

2.3 Engagement Scope and Approach

The scope of this engagement was for a total of 120 hours (16 days) of consulting effort directed towards the development of a discussion paper. Consulting activities included selected:

- Review of existing documentation
- Project meetings with the project sponsor and key staff,
- Review of relevant public documents on Alberta high school completion,
- Telephone and in-person interviews with Alberta government programs providing funding to Terra clients,
• Two focus groups with Terra’s prospective, current and former applicants and clients.
• Data analysis,
• Presentation of findings, and documentation

2.4 Data Validation Procedures
Enrollment, individual circumstances information and other operational data was collected by Terra staff and supplied to the consultant for the purposes of this engagement. The information, data and collection procedures were not reviewed or verified as part of this study. Data validation procedures were outside the scope of this engagement.

2.5 Document Purpose
The purpose of this document is to present a snapshot of the issues facing pregnant and parenting teens accessing financial assistance and services through Terra as well as some of the experiences of these teens in attempting to achieve high school completion. It presents information available at the time of writing and within the engagement’s scope. This document is marked as a working paper and is intended to be added to, clarified and updated as new information is developed.
3. **HIGH SCHOOL COMPLETION IN ALBERTA**

3.1 **Importance of High School Completion**

In Alberta, the importance of high school completion is well recognized:

“Alberta Learning is committed to ensuring Albertans have the knowledge and skills they need to be successful and to learn quickly and flexibly throughout their lives. This process begins at an early age and reaches a key milestone when students complete high school and begin their adult lives by moving on to further education or employment. As such, the ability of every student to successfully complete high school is fundamental to continued success and quality of life.”

“[F]inishing high school is an important step for all Albertans to create a positive future for themselves, their families and their communities.”

3.2 **Completion Rates in Edmonton and Alberta**

In recent years, increased focus has been placed on high school completion rates in Alberta. In turn, during the five-year period 2002/03 to 2006/07 high school completion rates in the province have increased from 75% to 80% (Exhibit 1).

3.3 **Factors Associated with Early School Leaving**

A number of student, school and other factors have been identified as associated with early school leaving (Exhibit 2, Alberta Learning, 2007). Early pregnancy is identified as one of these factors.
### Exhibit 2

**Alberta Learning**

**Factors Associated with Early School Leaving** (Reproduced in Full)

<table>
<thead>
<tr>
<th>Student-Related Factors</th>
<th>School-Related Factors</th>
<th>School-Community-Student Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Student’s perceptions of irrelevance of education to his/her future</td>
<td>• Negative teacher-student dynamics</td>
<td>• Long bus rides</td>
</tr>
<tr>
<td>• Physical and sensory disorders</td>
<td>• Inadequate teacher education-inservice</td>
<td>• Scare tactics (forecasting lifetime of “bad” jobs for early leavers may backfire)</td>
</tr>
<tr>
<td>• Developmental and learning disorders</td>
<td>• Student feels of being at risk at school (unsafe or victim of ridicule)</td>
<td>• Family and welfare issues</td>
</tr>
<tr>
<td>• Temperament and behavioral disorders</td>
<td>• Teaching methods poorly matched to learning styles; frustrated learner</td>
<td>• Weak family supports, family dysfunction and social isolation</td>
</tr>
<tr>
<td>• Alienation with overall impact that a student does not feel cared for or cared about</td>
<td>• Teachers hold low expectations for students</td>
<td>• Family income below recognized poverty level</td>
</tr>
<tr>
<td>- Powerlessness</td>
<td>• Lack of program/school choice</td>
<td>• Low parental education level(s)</td>
</tr>
<tr>
<td>- Self-estrangement</td>
<td>• Lack of student awareness of program/school choice</td>
<td>• Transient (moves frequently)</td>
</tr>
<tr>
<td>- Isolation</td>
<td></td>
<td>• Over work (greater than 15-20 part-time employment hours per week)</td>
</tr>
<tr>
<td>- Meaninglessness</td>
<td></td>
<td>• Favourable labour force opportunities</td>
</tr>
<tr>
<td>- Normlessness</td>
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<td></td>
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<tr>
<td>• Social immaturity</td>
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<td>• Lack of occupational aspirations</td>
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<td>• Low level of extracurricular participation</td>
<td></td>
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<tr>
<td>• Negative peer influences</td>
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<td>• Minority ethnic background including English as a second language needs</td>
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<tr>
<td>• Non-involvement in labour force</td>
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<tr>
<td>• Male gender</td>
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<tr>
<td><strong>Early pregnancy</strong></td>
<td></td>
<td></td>
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<tr>
<td>• Low ability level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• History of low achievement</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4. TEEN PREGNANCY

4.1 Teen Pregnancy in Alberta

Alberta’s teen pregnancy rate of 35.7 pregnancies per 1,000 females 15 to 19 years of age is slightly higher than the national average of 32.1 (Alberta Health and Wellness, 2007). After a decrease during the 1996 to 2003 period, the rate since appears to be “leveling out” (Alberta Health and Wellness, 2007). From 1998 to 2002, a total of 2,627 live births were recorded for girls and young women under the age of 20 in Alberta [Statistics Canada, 2005].

4.2 Pregnancy or Parenthood at Age 19 or Younger

Pregnancy or parenthood – in girls and young women under 19 years of age – presents a unique and complex set of life events.

Pre-natal Health, Childbirth, Post-Partum Health and Neo-natal Health

Teen pregnancies have more frequent occurrence of low birth weight, pre-term birth and poor neonatal outcomes as well as more emotional distress and complications related to pregnancy (e.g., preeclampsia and anemia) [Alberta Health and Wellness, 2006].

Family Disruption, Social Isolation, Education Interruption

Having worked with pregnant and parenting teens in the Edmonton region for 38 years, Terra has noted how early pregnancy can present or exacerbate challenging and sometimes complex personal circumstances, including:

- **Family disruption**: Families of pregnant and parenting teens can experience upheaval. This may include the teen having to move from the family home. Early pregnancy can create conflict that results in the teen leaving home.

- **Social isolation**: With the early pregnancy and parenting, teens can experience exclusion or distancing from their peer group.

- **Education Interruption**: With pregnancy, labour and delivery and caring for an infant (which may include medical concerns for mother and/or child), teens may be required to withdraw from studies for brief or longer terms.

Low Incomes and Independent Financial Responsibility

Terra has also found that the financial responsibility for early pregnancy and parenting can take time for some teens and families to resolve. Often Terra’s pregnant and parenting teens have low-income backgrounds. Some families do not extend further financial support to the pregnant or parenting teen. For some teens and families, the change in responsibilities resulting from early pregnancy confuses roles and obligations.
Abuse and Other Risk Factors

A significant number of pregnant and parenting teens in contact with Terra have or are currently experiencing physical, sexual or emotional abuse, reside with families or partners experiencing alcohol or drug abuse or are encountering mental health issues or other risk factors.
5. **BRAEMAR SCHOOL**

5.1 **About the School**

Braemar School is an all-girls dedicated school site for pregnant and parenting teens operated by Edmonton Public Schools. The school is located in an east central neighbourhood in the City of Edmonton (Exhibit 3).

![Exhibit 3](MapQuest)

5.2 **High School Programming**

Braemar School offers the same academic programming as found elsewhere in Edmonton Public Schools. Students are required to attend high school full-time from September through June. While Terra offers supports to young parents over the age of 20, all students at Braemar School must be female and under the age of 20 [Appendix Reference #2]. The academic program is adapted to meet the needs of individual students.

5.3 **Education Support Services**

A number of education support services are provided to assist students (Braemar School, 2009), including:

- **Career services**: goal and career planning, labour market information, career resource centre, etc.

- **Education services**: timetable planning; post-secondary, apprenticeship and summer school information; study and time management skills development, etc.

- **Personal services**: information, support and/or referral with respect to legal, addictions, housing, bereavement, family violence and adoption issues.
• **Job search**: work search, resumes, cover letters and interview skills.

• **Accessing financial assistance**: completing applications and administrative assistance.

### 5.4 Childcare Services

Terra Child & Family Support Centre is a licensed, accredited, on-site childcare facility at Braemar School. The centre has 54 infant and 10 toddler spaces available to registered students and serves children ages 3 weeks to 3 years. The centre makes an exception for students needing to return to school before their 3-week maternity leave is up; the centre takes infants as young as 2 days old. In addition to providing a quality childcare experience for children, Terra’s early childhood educators also provide parenting information and daily supports to the parenting teen to assist her in achieving goals as a parent and student. Breastfeeding moms are given pagers during the school day so early childhood educators can page them to the childcare centre when the baby is in need of feeding.

#### Eligibility for Childcare

Teen parent application for childcare space is considered based on eligibility for Alberta Daycare Subsidy and ability to pay the parent portion of $340 per month and non-refundable deposit of $340. Returning students are given first priority for childcare space the following year. With a confirmed registration of 140 students at Braemar School, Terra Child & Family Support Centre would be able to provide space for approximately 45% of the registered student population.

The non-refundable deposit is due when the child’s space is confirmed. The deposit is applied to Alberta Daycare Subsidy hour loss, terminating the child’s space without notice and applied to any unpaid parent portion. The deposit will follow the child for the length of time registered at Terra Child & Family Support Centre. However, in the event the deposit needs to be accessed to cover unpaid fees at the end of the school year, the parent will need to pay the deposit again or portion thereof when returning the following school year.

#### Childcare Fees

The parent portion ($340) is the balance of the total cost of childcare that is not subsidized by the Alberta Child Care Subsidy. Terra Child & Family Support Centre fees are $968 (infant under 19 months) and $886 (toddlers 19 to 36 months). The Alberta Child Care Subsidy for these same ages is $628 and $546, respectively (based on the full subsidy amount). Children are required to be in childcare for 50 hours or more per month to be eligible to receive Alberta Child Care Subsidy in full and to retain their space at the childcare centre.

#### Childcare Program Requirements

Parents are required to provide Terra Child & Family Support Centre with two weeks’ notice should they no longer require the childcare space. If notice is not given, the parent is responsible for the full month’s fee. Likewise, if the child is absent from the centre for three consecutive days a staff member will call. If the parent remains unreachable for two weeks, notice will be left for the parent that the childcare space will no longer be available and any outstanding fees are due immediately.
**Childcare Availability**

Terra Child & Family Support Centre operates to maintain full capacity. During the school year, administration puts every effort into filling a vacant spot quickly. Once the parenting teen has completed a registration form for a childcare spot they are encouraged by administration to take the necessary steps to obtain financial supports, attend school regularly and continue to check in with administration on a regular basis. In the event of a vacancy, the parenting teens that have shown continued interest, attendance and preparation for financial supports will be offered the space. It is difficult to maintain a “waiting list” as parents that want to attend school need to find childcare or take another semester off waiting for a spot at the Terra Child & Family Support Centre.

**5.5 Housing**

For young parents who are participating in programs offered by Terra, a range of housing support services can be accessed to help respond to the complexity of these issues.

**Housing Support Services**

One-to-one support can be provided to help locate and secure safe and affordable housing. Activities can include assistance in housing search, screening potential accommodations and completing required paper work, advocating with property management companies and funding sources, advocating for utility connection, and linking to additional community supports. Housing Support Services provides hands on coaching for young parents who need to learn how to access safe and affordable housing and to maneuver through the systems that relate to housing. It has been Terra’s experience that young parents face many challenges in securing safe and affordable housing. Many have not lived independently and consequently lack references as a tenant, are under the age of 18 and in turn, face challenges in establishing utilities service and most significantly, in being accepted for tenancy by a landlord.

**Hope Terrace**

Hope Terrace is a 13-suite apartment building dedicated to teen parents and their children. Tenants must be engaged in Terra services at the time of application. There are both one- and two-bedroom units. Suites are subsided through Capital Region Housing - Rent Supplement Program. Tenants pay $525 for one bedroom, $660 for a two bedroom and their actual cost for power. A live-in onsite caretaker is available for after hours support. A full-time Family Housing Worker works flex-time from the building to support tenants in developing positive and effective parenting and living skills. The building features a tenant common area, playroom, donations room and staff offices. All tenants must be either attending school or working. Young dads are welcome to reside in the building either in a couple relationship or as a single parent. Group activities are offered on a regular basis to support the needs of families and to foster building community. Hope Terrace is a member of the Crime Free Multi Housing Program; there is zero tolerance for drug use and criminal activity in the building - evictions are immediate. Alcohol is banned from the building.

**Hope Terrace Availability**

The average stay at Hope Terrace is approximately one year. Turnover occurs when a tenant determines they would prefer to live more independently or if failure to abide by the rules results in eviction. Tenants
are welcome to stay beyond a year so long as they maintain good tenancy, particularly if they are continuing with post secondary studies. There is always a wait list, usually with more than 20 individuals waiting. Many teens decline submitting an application to Hope Terrace if their housing circumstance is urgent. The wait could be many months to access this resource.

**Emergency Apartment**

Terra maintains a one-bedroom fully furnished emergency apartment outside of Hope Terrace. This agency resource is made available only to teen moms and young dads that Terra serves. It can be accessed on a short-term emergency basis to respond to crisis situations such as domestic violence or homelessness. Individuals accessing this accommodation are not required to pay rent if they do not have funds to do so. Length of stay is dependant upon the circumstances necessitating access and the ability to secure a more stable permanent solution. On average, stays in the emergency apartment are for 4 to 8 weeks.

5.6 **Health Services**

Terra and Braemar School have coordinated health services to be delivered at Braemar School. A registered nurse, pediatrician, primary care physician, dental hygienist, birth control nurse and child wellness clinic are available at appointed times on a weekly basis during the school year.
6. TERRA CLIENTS

6.1 Information about Terra Clients

For the purposes of this discussion paper, information and data documenting pregnant and parenting teens who have approached either Terra or Braemar School during the enrollment process were collected from three sources:

• Terra Community Resource Worker – A record is maintained for each individual who applies to Braemar School to begin studies [Intakes].

• Braemar School – Enrollment records reflect student transfers in and out for all students enrolled at Braemar School [Enrollments].

• Terra Educational Support Services – Enrollment and other information is maintained for individual students who voluntarily obtain support services during the course of their enrollment at Braemar School [Records].

6.2 Profile of Terra Clients

Terra clients have ranged in age from 13 to 20 years old or older. The vast majority is either pregnant or parenting while a small percentage is both pregnant and parenting.

6.3 Age of Students

Data collected by Terra’s Community Resource Worker shows that during the 4 school years (2004/05 to 2007/08), the number of new intakes (excludes returning students) was 85 in 2004/05, increased to 145 two years later in 2006/07 and decreased to 132 in 2007/08 (Exhibit 4). Of total intakes, the number of pregnant and parenting teens ages:

• 18 years or older has ranged from 53% (2007/08) to 65% (2006/07);

• 16 and 17 years from 26% (2006/07) to 40% (2005/05); and

• 15 years or younger from 1% (2004/05) to 9% (2006/07).
6.4 Pregnant and Parenting

Over the 4 school years (2004/05 to 2007/08), 53% of new intakes were pregnant, 42% were parenting and 5% were both pregnant and parenting (Exhibit 5).
6.5 Living Arrangements

During this same period, Terra’s available records indicate a wide range of client living arrangements upon enrollment (Exhibit 6), including:

- Family Home (Both Parents)
- Independent (Alone, with roommate(s) or with a boyfriend)
- Mother’s Home (Single parent or with non-custodial partner)
- Father’s Home (Single parent or with non-custodial partner)
- Sibling’s Home
- Other Relative’s Home
- Friend’s Home
- Group Home or other Supported Living
- Foster Home
- Homeless, Shelter, “Couch-surfing” or Other
6.6 Individual Circumstances

For the 2007/08 and 2008/09 school years Terra staff conducted a file review for this study to document individual circumstances experienced by Terra clients. A total of 224 client records were reviewed. Individual clients self-reported challenges associated with, but not limited to:

- Financial hardship or poverty (91%)
- Violence from partners, mothers, fathers, stepfathers, siblings, other relations and gangs (64%)
- Addictions including food, drugs, alcohol, sex, gambling (29%)
- Mental health issues or other personal issues including anxiety, depression, irritability, fear, self-harming, post-traumatic stress, post-partum depression, suicide attempts (45%)

6.7 Under 16: Referred to Child and Family Services

Terra staff conducted a file review of the 2005/06 to 2007/08 period to document the individual circumstances of Terra clients under 16 years of age who were referred to Alberta Child and Family Services for assistance. A total of 11 individual cases were documented. Individual circumstances cited for these 11 individuals are noted below. Numbers in brackets note the number of individuals within the eleven who cited the following:
Parent(s) / parental home

- Mother or father deceased (2)
- Mother or father’s alcohol or drug abuse (2)
- Mother or father away from home for work (2)
- Mother or father in prison or involved in justice system (2)
- Disagreement with mother or father over teen pregnancy / where to live (3)
- No parental support (2)
- Teen is elder child and parenting other siblings (1)
- Family physical, sexual or emotional abuse (7)

Partner and/or peers

- Partner physical, sexual or emotional abuse (3)
- Peer physical, sexual or emotional abuse (1)
- Partner involved in justice system (2)

Teen

- Low income / poverty / lack of food (9)
- Child Welfare involvement for teen (3)
- Teen involved in justice system (1)
- Teen has mental health concerns (3)
- Teen has medical concerns due to pregnancy or other reasons (2)
- Teen has unstable living arrangements (2)
- Teen’s alcohol or drug abuse (2)
- Suicidal thoughts or behaviours (2)
- Post-partum depression (1)
- Cutting (1)

Child(ren)

- Terra concerned with teen’s ability to care for child (1)
• Child Welfare involvement for child (1)

Of the 11 teens under 16 years, 2 continued studies or graduated from Braemar School.
7. HIGH SCHOOL COMPLETION AND TERRA CLIENTS

7.1 Edmonton Catholic and Edmonton Public High School Completion – Alberta Education

In 2006/07, the average rate of high school completion within three years of Grade 10 start within the Edmonton Public and Catholic school districts was 68.1% (Alberta Education, 2009). The average annual dropout rate that year was 5.5% (Exhibit 8).

Exhibit 8
Edmonton Catholic School System and Edmonton Public Schools (Average of Both Districts)
Measures of High School Completion (2003/04 to 2006/07)

<table>
<thead>
<tr>
<th></th>
<th>2003/04</th>
<th>2004/05</th>
<th>2005/06</th>
<th>2006/07</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual dropout rate</td>
<td>5.7%</td>
<td>5.4%</td>
<td>5.2%</td>
<td>5.5%</td>
</tr>
<tr>
<td>3-year completion rate (Grade 10 start)</td>
<td>64.9%</td>
<td>66.1%</td>
<td>67.0%</td>
<td>68.1%</td>
</tr>
<tr>
<td>6-year high school to post-secondary</td>
<td>55.8%</td>
<td>61.5%</td>
<td>62.7%</td>
<td>65.0%</td>
</tr>
</tbody>
</table>

7.2 Braemar School High School Completion – Alberta Education

In 2006/07, the average rate of high school completion within three years of Grade 10 start at Braemar school was 21.7% (Exhibit 9). The average annual dropout rate that same year was 25.7%.

Exhibit 9
Braemar School
Measures of High School Completion (2003/04 to 2006/07)

<table>
<thead>
<tr>
<th></th>
<th>2003/04</th>
<th>2004/05</th>
<th>2005/06</th>
<th>2006/07</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual dropout rate</td>
<td>19.0%</td>
<td>20.7%</td>
<td>19.1%</td>
<td>25.7%</td>
</tr>
<tr>
<td>3-year Completion Rate (Grade 10 Start)</td>
<td>20.8%</td>
<td>19.6%</td>
<td>4.0%</td>
<td>21.7%</td>
</tr>
<tr>
<td>6-year High School to Post-secondary</td>
<td>10.8%</td>
<td>40.8%</td>
<td>44.3%</td>
<td>51.2%</td>
</tr>
</tbody>
</table>

7.3 Duration of Enrollment

In the five years 2004/05 to 2008/09, 691 students enrolled in Grade 10, 11 and 12 studies at Braemar School. Of the 691 students enrolled during these five years, 53 were returning students who had registered prior to 2004/05. Excluding those registered prior to 2004/05, a total of 638 new students enrolled in Grade 10, 11 or 12 studies at Braemar School (Exhibit 10). Of these 638 new students, it is estimated that 41% attended for fewer than 10 weeks; 24% attended for fewer than 5 weeks.
7.4  
**Braemar School High School Completion – File Review**

To provide more detailed information for this discussion paper, a review of enrollments was conducted by Terra for the five school years between 2004/05 and 2008/09. In 2004/05, 36 new students (excludes returning students) ranging in age from 15 to 19 years enrolled in Grade 10 studies at Braemar School. By 2008/09, five years later, a total of 6 had completed high school at Braemar – a completion rate of 17%.¹⁸

When individual students’ enrollments over a four-year period (2005/06 to 2008/09) are presented together, multi-year enrollment patterns can be seen: A minority of students continue into subsequent years; some individual students enroll in several years of studies (Exhibit 11).
A total of 105 students completed high school studies (Exhibit 12) during this four-year period (includes returning students registered prior to 2005/06).
Exhibit 12
Braemar Students: High School Completions (2005/06 to 2008/09)
n = 105 (includes returning Students)
7.5 **Braemar School Dropout Rate – Random Sample**

To compare the 2004/05 to 2007/08 data with the most recent school year 2008/09, a random selection of 20 applicant records was made on May 8th, 2009 for this discussion paper (Exhibit 13). Of the 20 randomly drawn applicants, on May 8th, 2009 only three (15%) were still attending school – including one who had very poor attendance and was at risk of not being permitted to continue with her studies due to attendance requirements with her financial assistance provider.

**Exhibit 13**

**Random Sample of 20 2008/09 Registered Students, At May 8th, 2009**

<table>
<thead>
<tr>
<th>Eligible Student</th>
<th>Subtotal</th>
<th>Pregnant</th>
<th>Parenting</th>
<th>Pregnant</th>
<th>Parenting</th>
<th>Pregnant</th>
<th>Parenting</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 Years Old</td>
<td>2</td>
<td>2</td>
<td>No longer in school</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16 Years Old</td>
<td>3</td>
<td>2</td>
<td>No longer in school</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17 Years Old</td>
<td>4</td>
<td>1</td>
<td>In school</td>
<td>1</td>
<td>In school</td>
<td>1</td>
<td>No longer in school</td>
</tr>
<tr>
<td>18 Years Old</td>
<td>5</td>
<td>1</td>
<td>No longer in school</td>
<td>2</td>
<td>No longer in school</td>
<td>1</td>
<td>No longer in school</td>
</tr>
<tr>
<td>19 Years Old</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5</td>
<td>No longer in school</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td><strong>3</strong></td>
<td><strong>1</strong></td>
<td><strong>1</strong></td>
<td><strong>2</strong></td>
<td><strong>1</strong></td>
<td><strong>6</strong></td>
<td><strong>1</strong></td>
</tr>
<tr>
<td><strong>In school</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>No longer in school</strong></td>
<td><strong>16</strong></td>
<td><strong>4</strong></td>
<td><strong>2</strong></td>
<td><strong>2</strong></td>
<td><strong>6</strong></td>
<td><strong>1</strong></td>
<td><strong>2</strong></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>19</strong></td>
<td><strong>5</strong></td>
<td><strong>3</strong></td>
<td><strong>2</strong></td>
<td><strong>6</strong></td>
<td><strong>1</strong></td>
<td><strong>2</strong></td>
</tr>
</tbody>
</table>
8. REASONS FOR LEAVING

8.1 2008/09 School Year

To gather information on students’ discontinuation of high school studies, Terra performed a file review of all registrations from May 1, 2008 for the 2008/09 school year. A total of 203 assessments were completed during the school year.

At March 24, 2009 a total of 107 (53%) had formally withdrawn from studies, had never attended or had stopped attending any classes. Of the 107 who did not continue studies, reasons for leaving were available for 99 students (Exhibit 14). The most frequent reasons cited for discontinuing studies were ‘inadequate financial assistance’ (25%) and ‘inadequate childcare’ (19%). Other reasons included medical reasons including mental health issues (3%) and ‘inadequate housing’ (2%). Reasons for leaving were unknown for a total of 8 students (4%).

Exhibit 14
2008/09 Registrations and Completion of Studies n=99
9. **FINANCIAL ASSISTANCE**

9.1 **Sources of Financial Support**

Some Terra clients attending Braemar School receive financial support from immediate family, other relations, partners or friends to pursue and to complete high school studies. This support pays for:

- Educational materials and fees (e.g. school fees, supplies);
- Childcare expenses (e.g. family member, babysitter, day home, daycare or other childcare); and
- Mother’s and child’s accommodations, transportation (e.g., bus pass) and other living expenses.

Most of Terra’s clients, however, require financial support from other sources.

9.2 **Reasons for Financial Assistance**

To gather information on financial need, Terra performed a file review of all registrations from May 1, 2008 to June 30, 2009 for the 2008/09 school year. A total of 192 students were assessed for financial assistance eligibility at some point during the school year. Only 2 of the 192 individuals were assessed as not requiring financial assistance. Generally, the pregnant and parenting teen required financial assistance because the teen’s:

- Immediate family did not have the resources to support the teen or the child.
- Immediate family was experiencing a breakdown, which in some cases is related to early pregnancy.
- Partner was unable or unwilling to support the teen or the child.
- Partnership was unstable.
- Existing employment income was inadequate to obtain childcare, accommodations and/or other living expenses.

9.3 **Terra’s Role in Assisting Teens with Obtaining Financial Assistance**

Terra has identified a number of provincial and federal government programs through which teens may access financial assistance (Section 10). Terra assists pregnant and parenting teens with identifying the program best suited to their individual situation, completing paperwork as required, and when needed, advocating on behalf of applicants.

9.4 **Levels of Assistance Available to Terra Clients**

Depending on the pregnant and parenting teen’s circumstances, Terra has found that teens may be eligible for no financial assistance or amounts ranging from $242 to $1,407 (plus childcare parent portion and one-time childcare deposit). For a significant number of teens, the amounts received are reported as inadequate to maintain enrollment in high school studies.
Terra Teens – Individual Experiences* (All names changed)

Allysa – Parenting & 18 Years Old
Allysa is 18 years old and parenting a 3-month old. She lives in a bachelor suite in the basement of a house. She pays for rent, which includes utilities and cable service ($600 per month). She has a cell phone ($50) and buys groceries, personal products ($350) and a bus pass ($42). She has other incidental costs such as meals away from home and the occasional movie ($50). She pays the parent portion of childcare at Braemar School ($340). Total monthly expenses = $1,432

Appendix - Reference #27

Naomi – Parenting & 20 Years Old
Naomi is 20 years old and completing studies at Braemar School full-time. She has an 18-month old child. She lives in a two-bedroom apartment ($910 per month) and is required to pay for power for the apartment ($40). She does not have a television, cable service or a telephone because she cannot afford them. Naomi buys groceries ($200), personal products and cleaning supplies ($25), diapers ($40), and clothes for her child ($30). She does not buy clothing for herself. Naomi buys cigarettes ($75), birth control pills ($22) and pays fees for a money order for her rent ($5) as well as banking fees ($20). She receives bus tickets from Terra and pays for some transportation ($20). She has other incidental costs such as meals away from home ($60). She pays the parent portion of childcare at Braemar School ($340). Total monthly expenses = $1,787

Appendix - Reference #30
10. **FINANCIAL ASSISTANCE PROGRAMS**

After an individual is assessed, and in consideration of the individual’s circumstances, Terra may provide a referral to and/or counsels pregnant and parenting teens on the following programs for accessing financial assistance:

**Alberta Employment and Immigration**

- Alberta Works – Income Supports for Learners
- Alberta Works – Expected to Work / Not Expected to Work

**Alberta Children and Youth Services**

- Letter of Special Consideration
- Letter of Recommendation
- Advancing Futures Bursary
- Support or Enhancement Agreement (At Risk / Child Welfare)

**Human Resources and Skills Development Canada**

- Employment Insurance – Regular Benefits
- Employment Insurance – Maternity and Parental Benefits

**Alberta Child Care Subsidy Program**

Pregnant and parenting teens may also qualify for the Alberta Child Care Subsidy provided by Alberta Children and Youth Services. The subsidy is provided to eligible low- and middle-income families using licensed day care centres and other approved early childhood development centres or programs. Teens are required to pay the parent portion of $340, which is the balance of the total cost of childcare that is not subsidized by the Alberta Child Care Subsidy. Terra Child & Family Support Centre fees are $968 (infant under 19 months) and $886 (toddlers 19 to 36 months). The Alberta Child Care Subsidy for these same ages is $628 and $546, respectively (based on the full subsidy amount). Children are required to be in childcare for 50 hours or more per month to be eligible to receive Alberta Child Care Subsidy in full and to retain their space at the childcare centre.

10.1 **Referrals for Financial Assistance**

During the registration period of May 2008 to June 2009, a total of 192 individuals (new to Terra) made inquiries with Terra’s community resource worker to access services. Some individuals made more than one inquiry for registration in different school terms. A total of 36 individuals (19%) had existing supports (e.g., parent(s), Child Welfare, Alberta Works - Not Expected to Work) in place upon approaching Terra [Appendix - Reference #1].
Assessed as Not Eligible for Identified Financial Assistance Programs

More than one third, 82 of the 192 individuals (37%), were not eligible for any of the financial assistance programs identified by Terra at the time of assessment, for the following reasons (Appendix):

- Under 16 years old, pregnant or parenting and not assessed as “at risk” – 13 (7%)
- 16 or 17 years old, pregnant and not assessed as “at risk” – 45 (23%)
- 18 or 19 years old, pregnant and not meeting eligibility requirements – 14 (7%)

Referrals to Identified Financial Assistance Programs

Of those who were determined to be eligible for the available financial assistance programs, 66 (34%) were referred to Alberta Employment and Immigration Alberta Works - Learner’s Benefits; 12 (6%) were referred to Alberta Children and Youth Services Advancing Futures Bursary; 5 (3%) were referred to Alberta Employment and Immigration Alberta Works – Not Expected to Work; 1 (1%) were referred to Alberta Children and Youth Services (Exhibit 15). Of the 192 individuals who were assessed, a total of 79 (41%) registered for school. At June 2009, 43 individuals (22%) were still enrolled. [Exhibit 15]

Terra Referrals to Financial Assistance Programs, May 2008 to June 2009 (n=192)
10.2 Employment Insurance – Regular Benefits and Maternity and Parental Benefits

The federal government’s Employment Insurance (regular benefits) program is intended to provide temporary financial assistance for Canadians who become unemployed and are looking for work or upgrading their skills. The program also provides benefits for maternity and parental leave, sickness, and compassionate care.20

“The Employment Insurance (EI) program provides temporary income support to those who are between jobs; cannot work for reasons of sickness, childbirth, or parenting; or who are providing care or support to a family member who is gravely ill with a significant risk of death.” [Human Resources Development Canada, 2009]21

Eligibility for Regular Benefits

“To be eligible for regular benefits you must show that: you have been without work and without pay for at least 7 consecutive days; and in the last 52 weeks or since your last claim, this period is called the qualifying period, you have worked for the required number of insurable hours. The hours are based on where you live and the unemployment rate in your economic region at the time of filing your claim for benefits.”22

Individuals eligible for the Employment Insurance program must [Human Resources and Skills Development Canada, 2009]:23

• Have paid into the Employment Insurance account; and

• Are unemployed without fault

Eligibility for Maternity Benefits

To access Employment Insurance maternity benefits, individuals must be:

“[P]regnant, have recently given birth, are adopting a child, or are caring for a newborn.”24

“To be entitled to maternity, parental or sickness benefits you must show that: your regular weekly earnings have been decreased by more than 40%; and you have accumulated 600 insured hours in the last 52 weeks or since your last claim. This period is called the qualifying period.”25

Regular and Maternity and Parental Benefits - Financial Assistance

Employment Insurance (basic benefits) are calculated as 55% of an individual’s average insured earnings to a yearly maximum of $42,300. Calculated as a weekly amount this is a maximum of $447 per week paid for between 19 and a maximum of 50 weeks. Federal and provincial taxes are deducted from this
amount as Employment Insurance benefits are taxable income. Additional supplements can be issued for low incomes and families.

Employment Insurance and Terra Clients
Accessing Employment Insurance is generally unsuitable for most Terra clients since the benefit amount is calculated as a percentage of earned income. Terra clients are 19 years and younger and many have neither worked full- or part-time. Where clients have worked, their earnings are too low to render the proportional calculation of benefits a viable option for ongoing financial assistance. Some Terra clients have received as little as $272 to $472 every two weeks in Employment Insurance benefits.

For clients who are receiving Employment Insurance – Maternity and Parental Benefits when they reach Terra, in the past Terra often pursued a ‘counsel to quit’ employment in order for the teen to access other income supports programs. Further, the process to assist a student with changing from Employment Insurance – Maternity Benefits to Employment Insurance – Regular Benefits Terra has found to take from 4 to 16 weeks. Recent policy advises that an individual seeking to change from Employment Insurance to Learner’s Benefits must complete the period of Maternity Benefits followed by Regular Benefits prior to being eligible for other programs. Once the Maternity Benefits expire and if the teen is unable to find a job, the individual can apply for Learner’s Benefits. Appendix - Reference #24

Terra Teens – Individual Experiences (All names changed)

Francis – Parenting & 18 Years Old
Francis is 18 years old and receiving Employment Insurance – Maternity Benefits. Based on her previous earnings, she receives $572 per month. Terra assists Francis with writing a letter to Alberta Employment and Immigration requesting a ‘counsel to quit’ her employment (which she is on leave from) in order to apply for Learner’s Benefits. It takes six weeks once the letter is mailed for Francis to receive a positive ‘counsel to quit’ and six weeks more to receive her first cheque for Learner’s Benefits. Appendix - Reference #25

10.3 Alberta Works – Income Support for Learners
Alberta Works - Income Support for Learners (Learner’s Benefits) is a financial assistance program targeted to adults (18 years or older) returning to school.

“While attending an Alberta Employment and Immigration (AE&I) approved training program, individuals may be eligible for income support and training benefits. Eligibility for income support is based on the household unit meeting the program and financial eligibility criteria. The amount of income support is determined through a financial needs assessment.” [Alberta Employment and Immigration, 2009]

In order to prevent youth for opting out of the regular school system for this program, a 12-month consecutive absence from studies is required.
“Alberta Employment and Immigration (AE&I) training programs are designed for adults returning to school. Adults are defined as those who are 18 years of age and older who have been out of the regular Kindergarten-Grade 12 (K-12) school system for a minimum of 12 consecutive months. The “out of school criterion” is intended to ensure youth do not drop out of the regular school system. AE&I training programs are not a usual source of funding for youth in the regular school system.”}

Eligibility

Individuals eligible for the Learner’s Benefits program must [Alberta Employment and Immigration, 2009]:

- Be an Alberta resident;
- Not be receiving income support from other sources, such as Employment Insurance;

The 12-month consecutive absence requirement – as well as the age 18 or older requirement – are waived for extenuating circumstances.

“The age and out of school criteria may be waived for youth age 16-19 attending the regular K-12 school system in extenuating circumstances. This allows for individual circumstances to be taken into account.” [Alberta Employment and Immigration, 2009]

Individuals under the age of 16 are not eligible for this program. Teens who are 16 or 17 years old and pregnant are not eligible for this program. Teens who are 16 and 17 years old and parenting can be eligible. Teens who are 18 years old and pregnant must have a 12-month consecutive absence and work less than 20 hours per week to be eligible. [Appendix - Reference #18] Teens who are 18 years old and parenting must work less than 20 hours per week. [Appendix - Reference #17]

Application Requirements

The Learner’s Benefits application consists of a form that must be mailed by an authorized service manager to Alberta Employment and Immigration. The service manager must authorize the application for approval. The application requires:

- **Personal Information** [Social Insurance Number, Name, Address, Phone Number, Citizenship Status, Alberta Student Number, Gender, Birth Date, Marital Status, Absence from K-12]
- **Contact Person Information** “Voluntary [Name, Phone Number]
- **Information about Your Spouse/Partner** [Name, Address, Birth Date, Gender, Citizenship Status, Employment Status, Student Status, Student Finance Loan Status, Language Instruction for Newcomers to Canada Program Participant]
- **Dependent Children Information** “Voluntary [Children 18 or 19 in School Declaration, Dependent Children / Partner Status for Child Support Services, National Child Benefit Supplement Inquiry]
• **Coordination of AEI Programs** [Income Support Expected to Work or Not Expected to Work, Assured Income for the Severely Handicapped]

• **Proof of Income** [Income from Previous Year Income Tax, Income from Spouse / Partner Previous Year Income Tax]

• **On / Off Reserve Status** [Living on Reserve, Attending School on Reserve, Indian Registration Number, Spouse / Partner Indian Registration Number]

• **Financial Requirements while in School/Training** [Living Arrangement, Monthly Expenses including Child Care Expenses Form, Monthly Net Income including Band Code, Household Assets]

• **Declaration and Acknowledgement**

• **Training Provider Information** [Name of School, Institution Code, Address, Student Identification Number, Training Dates, Outreach / E-Learning Program, Program Information, Student Full- or Part-time Status, Academic Progress, Recommendation]

**Financial Assistance**

Financial assistance is provided to eligible individuals for a maximum of 20 months, which may be extended to 30 months depending on the age of the youth upon entry to Braemar School. Benefits can range from $621 to $1,407 (2009) per month for a single or single with one child and living accommodations with relatives, social housing, or private housing. A one-time deposit for daycare ($340) and the monthly parent portion for childcare ($340) are provided above this benefit range.

**Learner’s Benefits and Terra Clients**

Terra has successfully obtained financial assistance for some of its parenting teens aged 16 to 19 from this program. Average monthly amounts in May 2009 were $1,383.31

**Many Terra Clients Are Not Eligible**

While the Learner’s Benefits program has provided some individuals with financial assistance, the program requirements have excluded some Terra clients for the following reasons:

• **Ineligible Pregnant or Parenting Clients**: Applicants have been found ineligible for the program for not meeting eligibility criteria, including:

  - Living on Reserve [Appendix - Reference #11]
  - Attending School on Reserve
  - Leaving On Reserve School for Off Reserve School
  - Not Canadian Citizen or Permanent Resident who is still under sponsorship32
  - Receiving Employment Insurance
• Savings exceeded threshold [Appendix - Reference #28]

• Partner’s income exceeds threshold [Appendix - Reference #10]

• **Ineligible Under 16 Clients:** Whether pregnant or parenting, Terra clients under 16 are not eligible for Learner’s Benefits.

• **Ineligible Pregnant 16 and 17 Year Olds:** Pregnant 16 and 17 year olds who are not ‘at risk’ are not eligible for Learner’s Benefits. [Appendix - Reference #4]

• **Ineligible Parenting 16 and 17 Year Olds:** An individual’s place of residence and other individual circumstances affects their eligibility for the program. If the client is living with one or both parents (and neither parent is receiving Income Supports) she may be eligible. If the client is living with a partner who is 18 years or older and the partner’s income is below a threshold, she may be eligible. Clients have not been eligible under the following circumstances:
  
  – Living Independently – Must be assessed by Alberta Children and Youth Services and a Letter of Recommendation issued [Appendix - Reference #7].
  
  – Living with Parents on Income Supports – An Income Support supplement of $500 is issued to the client’s parent. The client is not independently eligible for income supports [Appendix - Reference #7].
  
  – Living with Partner who is Under 18 – Clients under the age of 18 living with a partner or spouse under the age of 18 have not been approved for Learner’s Benefits [Appendix - Reference #9].

• **Ineligible Pregnant 18 to 20 Year Olds:** Pregnant 18 and 19 year olds qualify if they have been out of school for 12 consecutive months and are working fewer than 20 hours per week [Appendix - Reference #6]. If the individual has not been out of school for 12 consecutive months, she may qualify for a Letter of Special Consideration if she is experiencing extenuating circumstances and can supply 3 letters of support from a physician or psychologist, social worker or counselor as well as the youth. If she is living with her parents, she is not eligible for a Letter of Special Consideration [Appendix - Reference #8]. Some teens do not meet these eligibility or application requirements.

**Application Requirements Produce Delays, Failure to Complete or Denied Application**

• **Documentation Requirements:** Teens may not have the Social Insurance Number or Birth Certificate required to complete their income taxes and/or the application. They may not have enough money to apply for copies of these items. It has been Terra’s experience that a response from Revenue Canada can take 2 weeks or longer. For the evidence of income requirement, the teen may have moved and does not have copies of income support payments.
• **Coordination with Other Programs:** Teens receiving Employment Insurance (either regular or maternity benefits) may experience delays as they transition from EI to Learner’s Benefits. It has been Terra’s experience that delays can be 12 to 14 weeks.

• **Exceptions for 16 and 17 Year Olds:** In order for a 16 or 17 year old to receive consideration for Learner’s Benefits, a Letter of Recommendation must be received by Alberta Employment and Immigration from Alberta Child and Family Services. This can take a number of weeks. In addition, these teens who are living with under 18 partners have typically not been approved for Learner’s Benefits.

• **Retroactive Payments:** Where teens may be transitioning from other programs, retroactive payment may not be issued for the full period between when the previous program ends and Learner’s Benefits are issued.
### Becky – Pregnant & 18 Years Old
Becky is 18 years old and pregnant. She was out of school for 12 consecutive months when she was 16. Becky has never filed personal income taxes. Becky has moved four times in the past year. She does not have any copies of her T4’s in order to complete her taxes. She also does not know her social insurance number or have a birth certificate. Terra assists Becky with the request for the birth certificate, then once the birth certificate is received, the social insurance number, then once the SIN is received, the T4’s. With the T4’s, the taxes can be completed and Line 150 entered into the Learner’s Benefits application. It takes a total of 8 weeks from start to finish for Becky to receive her first cheque from Learner’s Benefits. Appendix - Reference #29

### Frieda – Pregnant & 18 Years Old
Frieda is 18 years old and pregnant in her second trimester. She is receiving Learner’s Benefits. She develops health concerns. Her doctor advises that she is unable to work but able to attend school. Terra assists Frieda with notifying a service manager for Learner’s Benefits. Frieda is assigned Income Supports – Medical and her financial assistance is reduced by several hundred dollars per month. Appendix - Reference #26

### Rebecca – Parenting & 16 Years Old
Rebecca is 16 years old and parenting. She lives with her mother and her mother receives income supports through Alberta Employment and Immigration. Rebecca does not qualify for Learner’s Benefits. Rebecca’s mother can receive $500 per month plus Rebecca’s daycare deposit and monthly parent fee by adding her grandchild as a dependent. Appendix - Reference #5

### Wanda – Pregnant & 16 Years Old
Wanda’s mother has ‘kicked her out’ of her home because of the pregnancy. Wanda is 16 years old and pregnant and she lives with her partner in his mother’s home. Wanda and her partner have chosen to raise the child together. Wanda has been assessed by Child and Family Services to be not ‘at risk’ given her age. Children’s Services writes a Letter of Recommendation to Learner’s Benefits. Wanda indicates on her Learner’s Benefits application that she has a partner. Her application for Learner’s Benefits is denied. It has been Terra’s experience that obtaining income support through Learner’s Benefits has been time-consuming and not often successful where both parents are under 18. Appendix - Reference #4

### Carrie – Pregnant & 18 Years Old
Carrie is 18 years old and pregnant. She is in her third trimester, due in two months. She has been out of school for 12 consecutive months. She applies for Learner’s Benefits in January for second semester. On her application form, she states that she has $2,000 in savings. Five weeks after her application is submitted she receives notice that her application has been denied because her savings exceed the threshold. During the five-week application processing period, she purchased items for the care of her baby upon arrival as she had been saving to do. Upon receiving the denied application, she appealed the decision, provided receipts for purchases and was approved for benefits, receiving benefits six months later, in June. Appendix - Reference #28

### Anna – Pregnant & 16 Years Old
Anna is 16 years old and parenting a one-month old infant. She is not a Canadian citizen or a permanent resident. She does not qualify for Learner’s Benefits. Anna’s family is sponsored by the federal government. In order to stay in school, Anna requires funds to pay for daycare space. Terra contacts the Alberta government for assistance, however the provincial government will not act on this federal matter. Terra contacts the federal government and learns there is no funding available for Anna until the sponsorship ends the following summer. Terra can assist with Anna’s Learner’s Benefits application at that time. Without financial means, Anna must drop out of school and work to financially assist her family. Anna lives in a two-bedroom apartment with three siblings and her infant. Terra contacts Alberta Children and Youth Services, however ACYS will not act while Anna is under federal sponsorship. Appendix - Reference #3
10.4 Alberta Works – Income Support – Expected to Work / Not Expected to Work

Alberta Works is an income support program focused on assisting unemployed and low-income Albertans. Terra has typically accessed this income support program to bridge clients for shorter periods.

“The goal of Alberta Works is to help unemployed people find and keep jobs, help Albertans with low income cover their basic costs of living, and help employers meet their need for skilled workers.” [Alberta Employment & Immigration, 2009]33

“The [Income Supports] program provides financial assistance to persons who are unable to meet their needs for food, shelter, personal, health and other items essential to their health and well-being.” [Alberta Employment and Immigration, 2009]34

Eligibility – Expected to Work

Individuals eligible for the Alberta Works – Income Supports Expected to Work program must be [Alberta Employment and Immigration, 2009]:35

“Employed or employable and able to sustain full-time employment in the competitive labour market, or able to participate in an educational or training program leading to employment in the competitive labour market, or able to be employed but temporarily unavailable for employment because of a health problem of six months duration or less, or responsible for the care of a child under 12 months of age.”36

Eligibility – Not Expected to Work

For those unable to work, assistance is available through the Alberta Works – Income Supports Not Expected to Work program. Eligibility is described as:

“The key distinction between Expected To Work (ETW) and NETW clients is, although some NETW clients may be employed, they are not expected to be capable of sustaining full-time employment in the competitive labour market.”37

Application Requirements

Alberta Works – Income Supports Expected to Work / Not Expected to Work application consists of a form that may be faxed or mailed to the program for approval similar to that of Learner’s Benefits. The applicant must also complete a service plan whose purpose is “to describe and record the mutual agreement between Alberta Employment and Immigration (AE&I) and the individual about the specific activities to be undertaken to attain the desired goals.”38 Applicants are required to meet with an Intake Worker. It has been Terra’s experience that this appointment has been made as quickly as for the next day or as far as three weeks later.
Expected to Work / Not Expected to Work and Terra Clients

Terra has successfully obtained financial assistance for some of its pregnant teens aged 18 and 19 from this program. Generally speaking, application to Learner’s Benefits is more appropriate for Terra clients as it is targeted to individuals pursuing education or training. However, Learner’s Benefits are not available to pregnant clients who are 18 or 19 and have not been out of school for 12 consecutive months or live with a parent or guardian.

- **Bridging to Learner’s Benefits** - For these clients, Terra recommends application to Alberta Works – Income Supports – Expected to Work (ETW) or Not Expected to Work (NETW) based on the teen’s pregnancy term or age of child. Teens in their last trimester are referred to NETW [Appendix - Reference #20]. Teens in their first two trimesters are advised to apply to ETW [Appendix - Reference #21]. Learner’s Benefits can then be applied for upon the birth of the child.

- **Bridging Summer Funding Gaps**: Teens receiving the Advancing Futures Bursary or Learner’s Benefits receive their last cheque for the year at the end of May or June. For those 18 or 19 years old who are in their last trimester or have a child younger than one have been bridged with NETW over the summer months [Appendix - References #19, #20]. Those with a child over one year may apply to ETW [Appendix - Reference #22].

Financial Assistance

Financial assistance is provided in amounts of $494 (living with family), $606 (living in social housing), and $876 (living in private housing) per month.

<table>
<thead>
<tr>
<th>Terra Teens – Individual Experiences* (All names changed)</th>
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<tbody>
<tr>
<td><strong>Erica – Pregnant &amp; 18 Years Old</strong></td>
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<tr>
<td>*Erica is 18 years old, pregnant and in her last trimester. Unlike Becky, she has not been out of school for 12 consecutive months and as a result is ineligible for Learner’s Benefits. Terra advises application to Alberta Works – Income Supports Not Expected to Work until the baby is born. Once the baby is born, Erica can apply for Learner’s Benefits. [Appendix - Reference #20]</td>
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10.5 Advancing Futures

**Advancing Futures** is a targeted educational bursary program for individuals who are currently in care or custody, or were in care or custody of Alberta Children and Youth Services for a specific period of time.

“The Advancing Futures bursary program assists youth, who have been, or continue to be, in the care or custody of Alberta Children and Youth Services to achieve their educational goals.” [Alberta Children and Youth Services, 2009]⁷⁹

The impetus for the program began with youth in care or custody of Alberta Children and Youth Services. Youth in care asserted that Alberta Children and Youth Services, if acting in the role of parent, had a duty to support the pursuit of educational goals. ⁴₀
Eligibility

Individuals eligible for the Advancing Futures bursary program must [Alberta Children and Youth Services, 2009].

- Be an Alberta resident;
- Have had a Permanent Guardianship Order (PGO) during the period they were 13 to 18 years old;
- Have been in the care or custody of Alberta Children and Youth Services for a minimum of 546 days during the age of 13 to 22 years. In care or custody includes:
  - Apprehension Order
  - Custody Agreement with a Guardian
  - Custody Agreement with a Youth
  - Custody Order
  - Emergency Apprehension
  - Enhancement Agreement with Youth
  - Interim Custody Order
  - Order to Extend Custody / Temporary Guardianship Order to three years
  - Support and Financial Assistance Agreement
  - Temporary Guardianship Order
- Are pursuing studies in a Government of Alberta recognized educational program

The 546-day requirement and age requirements are not subject to Program Manager discretion.

Application Requirements

The Advancing Futures application consists of a form that may be faxed or mailed to the program for approval. The application requires:

- **Personal Information** [Name, Address, Phone Number, E-mail, Birth Date, Social Insurance Number]
- **Dependant Children Information** [Name(s), Birth Date(s)]
  - If financial assistance is required for childcare, a Child Care Confirmation form must be completed by the individual’s childcare provider.
- **Educational Information** [School Name, Program of Study, Program Type (High School Diploma, Certificate, Diploma, Degree), Term Start and End, Year of Program, Length of Program, Estimated
Graduation Date, Individual Status (Applied, Accepted, Conditionally Accepted, Have not submitted an application), Enrollment Status (Full-time, Part-time), Tuition Fees, Fees for Mandatory Books, Fees for Campus Residence]]. This must include proof of registration and enrollment and confirmation of tuition and mandatory books and supplies.

- **Additional Monthly Living Allowance Information** [Individual circumstances can be described]

- **Additional Income** [Individual must declare other sources of financial assistance and amounts received. For example, Alberta Works, Assured Income for the Severely Handicapped (AISH), Persons with Developmental Disabilities (PDD), Employment Insurance (EI), Supports for Independence (SFI), Student Finance, or Child and Family Services Authorities.]

- **Letter of Reference** [From a significant person in the applicant’s life, stating the applicant’s current situation and plan for the future and how the applicant would benefit from the bursary.]

- **Plan for Education** [Letter of Intent for Studies]

Once the application is conditionally approved, the applicant must also complete a:

- **Resiliency Survey** [An online survey of life skills]

The application process is estimated to take 6 to 8 weeks, on average.\(^43\)

**Financial Assistance**

Financial assistance is provided to eligible individuals for education expenses (including tuition or school fees, books and supplies) as well as a living allowance (including childcare). In special circumstances, the bursary may also provide financial assistance on an exception basis for medication, an out-of-province course where an equivalent is not available in Alberta, or a one-time distance-learning course to complete a program of studies.\(^44\) The bursary can be available for a period of up to five years for both high school and post-secondary studies. On average, bursary recipients receive approximately $13,000 per annum.\(^45\)

Financial assistance is provided in the two-week period prior to commencement of studies. For example, if an application is applied for in March and approved in April for studies commencing in September, the first cheque will be provided to the bursary recipient in the period of August 16\(^{th}\) to 31st.\(^46\)

**Advancing Futures and Terra Clients**

While the Advancing Futures bursary has provided individuals with financial assistance, the program requirements apply to a small number of Terra clients because:

- **Eligibility**: Many Terra clients are under the age of 18. Few 18 years or older clients have the specified number of days in care or custody.

- **Eligibility**: It has been Terra’s experience that days in care or custody was more flexible in past years resulting in more teens receiving support under this program.
Alberta Children and Youth Services

Options for financial assistance for pregnant and parenting teens varies with the age of the teen. Income supports, in agreement or independent of Children and Youth Services, are available for eligible pregnant and parenting teens 18 years or older. For a pregnant or parenting 16 or 17 year old, Children and Youth Services will assess her individual situation and determine whether she and/or the baby or unborn child, is/are at risk. If either is determined to be at risk, Children and Youth Services will provide appropriate supports either through a kinship program with the teen’s extended family, or an independent living program. For pregnant and parenting 16 or 17 year olds who are not “at risk” – and who are in school and not living at home - Children and Youth Services will assess whether the teen can live independently. If so, special consideration will be provided to allow the teen to access income supports [Appendix - References #7]. Teens who are pregnant and parenting and under 16 years, are considered dependents of their parents and financial assistance is not available – unless the teen is “at risk” [Appendix - References #14, #15].

Letter of Recommendation

For 16 and 17 year olds who are parenting, Alberta Children and Youth Services are contacted to evaluate the teen’s circumstances. If ACYS determines the teen is capable of living independently of her family and the department, ACYS will provide a letter of recommendation to Alberta Employment and Immigration so that Learner’s Benefits can be accessed [Appendix - References #16]. A letter of recommendation is not available for pregnant 16 and 17 year olds unless they are in school and not living at home. Special consideration is defined as:

“[R]efers to youth who are unable to live at home due to an irreconcilable family breakdown. This may include situations where the youth’s safety is endangered or the youth’s well-being is endangered due to abuse

“Alberta Children’s Services (ACS) has assessed the family situation, has deemed that the youth is not “in need of intervention”, but due to an irreconcilable family breakdown, is required to live independently.” [Alberta Employment and Immigration, 2009]47
Youth at Risk

In some circumstances, a pregnant or parenting teen may be deemed “at risk” and require protection by Alberta Children and Youth Services. In such cases, ACYS will become involved through an enhancement or support agreement. Support services accessed by teens in care have included:

- **Chimo Youth Retreat Centre**: “Provides 24-hour residential care and support to youth who are pregnant or parenting. Youth must be in the guardianship of Child and Family Services Authority to access all group care programs.”

- **Boys and Girls Club Brownstone Program**: “Enhanced supported independent living program.”

- **Bent Arrow: Iskwew House - Transitional Group Care Program for Pregnant & Parenting Aboriginal Teen Girls**: “The Program is funded through Region 6 Child and Family Services and offers transitional residential program for pregnant or parenting Aboriginal teen girls and their babies, who are in the care of Children Services (these girls must have "in care status"). The objective of this program is to provide a supportive learning environment for these young women as they prepare for parenthood and independence. Our goal is to support these young mothers with whatever they need to promote the healthy development of their child.”

- **McMan Supported Independent Living**: “Provides care and services to youth who require assistance in developing the skills needed to live successfully and independently. Education, employment and life/living skills are developed through specialized individual programs, and living accommodation is provided when necessary. The SIL program helps prepare young people to live as functioning, successful and independent adults. This program serves youth aged 16 to 20 years who are unable to live in their natural homes and require assistance to live alone.”

**Children and Youth Services and Terra Clients**

Terra has successfully obtained letters of special consideration for some of its parenting teens as well as in care status and supports for some of its pregnant parenting teens.

**Terra Teens – Individual Experiences** (All names changed)

**Tanya – Parenting & 15 Years Old**
Tanya is 15 years old with a 6-month old infant. She does not qualify for a letter of recommendation because she is under 16. She is living at home with her parents. Terra expressed concern for Tanya’s well-being to Alberta Children and Youth Services. Terra was concerned Tanya was experiencing financial and emotional abuse in the family home. ACYS evaluated Tanya’s situation and determined she was not at risk. Terra pursued Tanya’s case with the Children’s Advocate and was successful in obtaining protection for Tanya, which included a move from her parents’ home into a safe environment. This file took 10 months to resolve. **Appendix - Reference #3**
11. **FINANCIAL ASSISTANCE PROGRAMS SUMMARY**

11.1 **Issues Experienced in Seeking Financial Assistance**

Based on the project scope and data collection activities, it appears that pregnant and parenting teens in the Edmonton area who require financial assistance to complete high school studies are encountering:

- A patchwork of income supports programs with varying eligibility criteria including age, parenting status and place of residence (Appendix – Paths to Financial Assistance);
- Employment-focused application and documentation requirements which are not well-aligned with pregnant and parenting teens’ unique circumstances and often limited employment history;
- Programs’ varying levels of income support;
- School year-based funding; and
- Processing periods ranging from very responsive to weeks or months in length.
12. FOCUS GROUP FINDINGS

12.1 Participation

Two focus groups were held on May 27, 2009 with former and current students of Braemar School. A total of 18 participants attended. Participants were invited by Braemar staff to discuss their experiences with accessing financial support to attend high school at Braemar. Two had dropped out of studies earlier in the year. All others were currently enrolled at Braemar School. Girls attending were aged 16 [4], 17 [4], 18 [3], 19 [5] and 20 [2] years. Two were pregnant; the others have children ranging in age from one month to two and half years.

Focus group participants were asked a set of questions about their personal circumstances and experiences (Appendices).

12.2 Notation

Participant comments are noted in italics. Items in square brackets have been inserted by the writer to complete participant comments as they were understood by the facilitator, or as they were referred to in other parts of the focus group discussion.

12.3 Experiences in Accessing Financial Assistance

Age of Mother

“I don’t agree that if you’re not living at home you can’t get funding.”

“I got denied funding. I am 16. I had $30 too much in my bank account. Too much money at the time of application. I was planning ahead for baby stuff and saved. I applied March 2009. I bought my baby stuff. And then, I got the first letter one month later and I wasn’t eligible. They didn’t tell me why. I called in to ask why I was refused. They said I had too much money in the bank. I appealed it. They had received my appeal. I am still waiting for financing. I am living off my parents and I will pay them back once I make some money.”

“I don’t agree that if you are under 18 you don’t get the same benefits. We need to learn to be independent – especially as single parents.”

“You have to be under 18 to apply for a social worker. If you’re over [18], you will just get welfare. You can work on welfare and go to school. I can go to school and work but I get my funding cut. That makes no sense. I know people that don’t get theirs cut.”

“If you have a baby, you should get funding. What makes the difference with the age?”

Lack of Assistance While Pregnant

“I applied for funding in May 2008. I was out of school for a year. I was in RAP [Registered Apprenticeship Program]. I had applied [for financial assistance] and...
so then I had to wait until the baby was born and then I got funding in March. Me, my boyfriend, my parents paid for everything until then.”

“They wouldn’t give me financing when I was pregnant. I am 16. They wouldn’t give me funding until I had the child. I had to drop out because of all my absences from working. Had to go through Social Services and got six months of funding and it’s still not enough. It doesn’t count if you’re not 16. It took six months until I got some funding. Living was hard.”

“I came to Braemar in September and wasn’t allowed to get funding until I had the baby. Not allowed until 18. Then I applied and got it in April.”

**Time Between Application and Receipt of Financial Assistance**

“I applied end of June and got it end of November.”

“It takes a long time sometimes, and things change. I applied in September or October and then I had to keep reapplying because I had a boyfriend then – then later I didn’t. Then, I didn’t have my child yet. I was going to school, I had no funding, I had to borrow a lot of money and then in February my child was born and I got funding later.”

“They told me I can’t get funding until it’s applied for by Children’s Services.”

“My meeting with the worker was cancelled. My paperwork was lost. My worker was gone on holidays. I needed money for the summer and I am spending my savings.”

“We don’t get back-pay. I applied in September. Got paid in November. I didn’t get on it for like 8 months. And then another six months goes by. You borrow a lot of money.”

**12.4 Attendance Requirements Are Challenging**

“We are only allowed to miss a certain amount of days at school. What happens if your child is sick or has surgery? You are the kid’s guardian. They tell you to get a friend or family to look after him, but you can only have 5 days [absent] per semester, non-excused. But honestly, if you know you have the flu or your child has the flu, do you really want to go out, pay for a doctor’s note. We are already poor mothers.”

“Some have lost funding – though others missed more than five times in each class. Some people write excuses for themselves and are never here [at school]. Absences can be excused by a doctor’s note, social worker’s note. Those cards can be stamped and you give them back to the school.”
“I was pulled out by my mother one week before my due date. Fake cramps. Now have only one day unexcused left on my record.”

“The absences – 20 or 24 absences – is only five days in a semester. With a young child, it is difficult.”

“There are people that don’t come to school and their cheques get held and they can be here and they don’t come. They cheat and write their own absence notes – cry their way out.”

“They are quite strict. You are a new parent. They bring health clinics and a doctor to the school, but tell you to go to a real dentist after. And even if you have a serious infection, they encourage you to go to school. I got tested here and two months later I still have no results. What if you don’t have the $35 to go and get it checked out? And get it [doctor’s note] signed?”

“I just think it would be a lot easier if it was more lenient. We are teen moms and try to go to school and when we miss for doctor appointments we get a note. But, when she [my daughter] gets sick, then I get sick. She gets me sick once. Then, once she gets cleared up, we can come back.”

12.5 General Childcare Comments and Concerns

“You can pop in during your breaks and see your child in daycare. I don’t think lots of schools have breaks like that, or would let you do that.”

“Lots of daycares don’t take newborns – or, it’s $200 more. And then you don’t have the finances for it.”

“Lots of girls have to drop out. Some teachers get angry that babies are brought to class. All daycare spots are assigned. A lot of girls don’t have daycare spots – so drop out. Daycare only goes to 3 years. It is hard to drop your kids off elsewhere and then get back on the bus and come to school.”

“There are so many girls that had to leave because there is no one to watch their child for school.”

“I got my girl in a dayhome. A couple of blocks away from where I live. I got her registered on the same day. It was easy. $775. But, subsidy pays for $520. I’m pulling her out at the end of the month. The holding fee is $100 per month and I’m going to pay the fee until September. And then I can get to school in September.”

12.6 Childcare in the Summer

“In the summer, there’s no childcare. High school is done. There’s no funding. If you’re over 18 and your child is over one year, you can get funding. If you are
“under 18 and your child is under one, you’re put into Child Services and can get funding.”

“I would like summer daycare. The daycare here is great. Best in the city. That would be great if summer daycare was paid for – or, a part of it was paid for. At least to start. If I got my daycare paid for, I would get a job. But, right now, I can’t. Friends and family are the other options, sure – but sometimes they can’t do it. The daycares are pretty much open all the time. You can count on them because sometimes friends and family can’t be there.”

“I have to switch to another daycare for summer. It’s really inconvenient. We don’t get funding in the summer. You have to find a sitter somehow.”

“How are you supposed to get a babysitter [for the summer months]? How do you pay the daycare before you have a job?”

12.7 Public Transportation

“If you want to, you can’t stay late at school because there are no buses. You can go downtown then wait there for later buses – that’s what I did.”

“Some buses only let 2 strollers on the bus and you get left behind.”

“When I was at the bus stop with my baby, they just let the others on and then drove away.”

“We were coming at the beginning of the school year. We live in the West end. It was too hard. Bus transportation was too difficult. It is so long. We are going to come back again in September.”

“The bus ride is too long – one and a half hours from the West end, and Clareview.”

“It’s hard with strollers and you have to wait for another bus sometimes and the 99 stops running at 8:44 a.m., then starts at 2:30 p.m. It’s lousy. Who ever heard of a bus that stops running during the day?”

“The Sherwood Park buses stop at 6:20 p.m. – early.

12.8 Terra Accommodations

“You have to get a Terra worker to get into the housing apartments. There are only 14 apartments and a waiting list.”

“If I decided to move out from where I am at, I would have nowhere to go. They increased the rent and my subsidy didn’t change. But, I have nowhere to go.”
“Even if you are not going to school, you can stay at Terra [apartments]. Why would [anybody] move out? It is so cheap.”

“Maybe they should have one [apartment building] closer to the school.”

“If another apartment building was closer to the school, [the moms] would feel compelled to move on after completion of high school. It would be easier to go to school. When they graduated, they wouldn’t want to live in this area. They would be forced to move and there would be rotation.”

“I heard that they tried it [build another apartment building for parenting teens] in another place and the neighbours didn’t want to support teen pregnancy so they didn’t build the apartment. We are such bad people – just trying to make ourselves better.”

“Maybe they should have emergency housing. Some girls are forced to stay in the house in an abusive relationship.”

12.9 Living at Home and Family Support

“I’m living with my parents and trying to get out. I have to go through Children’s Services. I can understand people without children having to get approved, But, my mom has six kids: one is 19, all others are underage, all younger than me. Me and my baby are crammed into my little room.”

“My mom would not let me stay [at home]. I had to sleep in a house with thirteen or fourteen other people in an unfinished basement. I slept on a foam mattress for six months with my son right there beside me until I got funding. My family couldn’t afford it [an apartment for me]. Neither could my boyfriend. So, I had to move in with all of them [the other people in the rented house]. It was hard, but I didn’t want to be on welfare.”

“I chose to be in own house and didn’t want to live with someone else.”

“I was living with grandma, then my boyfriend, then my mom, then got on Learner’s, then lived with my parents. I can’t afford a damage deposit and rent.”

12.10 Making Ends Meet

“I’m 15. I can’t get Learner’s funding until I’m 16. I wasn’t going through subsidy. I have to go through my dad’s social worker. My dad is on social services. The money that we do get in – is not a lot. It’s like, hard. I’m not getting that much money for myself. Everything is going towards food for my dad, me and my brother. The money I am getting is $85 per week. That’s what goes towards the baby.”
“I had saved $340 from maternity leave for a separate daycare. I needed a letter from my mom. They needed proof I will pay for it. My mom guaranteed that I would pay $680 for the first month. We'll see next month.”

“I have been out on my own for two months. I get $1,505 per month. I maybe have $50 at the end of the month for my children. My child’s food and diapers comes first. My food is at the bottom of the list.”

“With the subsidy, I have to pay $415 per month for daycare. My boyfriend pays $1,400 in rent, then Internet, cable and his Visa. We borrow money from a lot of people. It works, but it is hard.”

“I'm pregnant and I would not be able to support my child and me on what I'm getting.”

“I get $960 a month. You get more if you’re breastfeeding.”

“I still have to give money for food at my parents’ place.”

“My mom is like – I’m three months pregnant – and she said, ‘You are not living in my house.’ I contacted Social Services. I thought I would be pressured to be in a group home. But, I got on this program. Up to six months – the program pays for your house, first cheque on the first of the month and one on the 15th, they help you balance your budget, free optical, dental . . . everything gets reimbursed because of Social Services. It’s great.”

“I still have to pay some of the food and the rent.”

“I never had to pay anything until I moved out. The diapers are expensive.”

“My rent is $1,250. I get $1,508 not including child tax.”

“I’ve been paying from my money and my aunt’s been helping. My aunt’s been paying it for me.”

“My mom would be giving me a lot of help, but I haven’t seen her for six years. She’s in Africa. I haven't been able to see her.”

“See, I get paid until I’m 22 and they pay the family portion for any family member that wants to babysit. It’s the Chimo program. You have a social worker. They give you $600 to buy furniture and stuff . . . [After I’m done school,] I will get a job that will pay a minimum of $15 an hour.”

“I lived on child tax for six months. I couldn’t pay for daycare. I just put him in for it this month.”
“I get $300 every two weeks for groceries and laundry and we have to have a budget. I am in the Brownstone Boys and Girls Club Program. I didn’t want to have to live with someone, some other girl.”

“I don’t want to be sponging off the government. I had no choice to put a roof over my son’s head. I don’t want to be here when I’m 22.”
13. **CONCLUSIONS**

**Note to Reader: Purpose of This Document is Exploratory**

The purpose of this document is to consolidate information as well as to document financial assistance program policies and their respective impacts on pregnant and parenting teens pursuing high school completion. It should be considered a working document from which to clarify information and to build discussion within the organization as well as among Terra’s stakeholder community.

In consideration of the project scope, data collected and consultations with Terra staff and clients and other stakeholders, the following conclusions are drawn for consideration in improving high school completion rates of pregnant and parenting teens:

**Alberta Recognizes the Important of High School Completion**

The importance of high school completion for each Albertan’s future is well-recognized.

**Terra Interacts with a Significant Proportion of Alberta’s Pregnant and Parenting Teens**

Contact and enrollment records from Braemar School and Terra were collected for this engagement. In a five-month period (May to September 2008), Terra’s community resource worker was in contact with a total of 191 pregnant and parenting teens. During the five school years 2004/05 to 2008/09, 691 individuals enrolled in studies at Braemar School. Comparing these figures to Alberta rates of live births of teens under 20 years of age, would indicate that Terra is in contact with 20% to 30% or more of pregnant and parenting teens in Alberta on an annual basis.

**Pregnant and Parenting Teens Express Desire to Complete High School**

Braemar School enrollment data demonstrates a significant number of teens enroll and withdraw and continue to enroll over subsequent semesters evidencing a desire to remain in school. Each of the 18 focus group participants expressed the desire to complete high school and, in many cases, to pursue continued studies afterwards.

**Terra Clients’ Rate of High School Completion is Significantly Lower than Districts’ Averages**

Whether selecting a 3-Year High School Completion Rate (Grade 10 Start), 5-Year Completion Rate (Grade 10 Start), Annual Dropout Rate, or 6-Year High School to Post-Secondary Rate, pregnant and parenting teens attending Braemar School are not achieving comparable levels of completion as elsewhere in the Edmonton Catholic or Edmonton Public school jurisdictions. Braemar School’s rates of high school completion (3-Year, Grade 10 start) averaged 25% to the other districts’ 67% from 2002/03 to 2006/07.

**Challenges Faced by Pregnant and Parenting Teens are Considerable**

File reviews conducted by Terra staff indicate that many pregnant and parenting teens – young girls and women ages 13 to 19 – have encountered significant personal circumstances which include family violence, poverty, parental neglect and many others. Focus group participants also discussed challenges associated with uncertain living arrangements, inadequate incomes and health concerns with their...
children. Many of Terra’s pregnant and parenting teens face considerable challenges in addition to becoming successful parents and completing high school studies. With respect to completing studies at Braemar School, a few key themes arose during the focus groups as well as in the file review of individuals withdrawing from studies in the 2008/09 school year. Teens reported:

- **Age Requirements** – Each teen is pregnant or parenting, however age requirements of the various financial assistance programs result in varying levels of financial support.

- **Attendance Requirements** – Income support programs’ attendance requirements lack flexibility for teens with newborns or with infants with medical problems.

- **Lack of Childcare Options** – Availability and affordability of childcare, including the loss of childcare at Braemar School during the summer months.

- **Public Transportation** – Proximity of buses as well as frequency of trips and directness of routes to travel from home to Braemar School.

- **Long-Term and Short-Term Accommodations** – Accessing affordable, safe and housing nearby Braemar School as well as emergency housing.

- **Lack of Family Support / Transitions to Independence** – Uncertainty over remaining at home or attempting to live independently.

- **Inadequate Income Supports** – Challenges in providing for the child, to make ends meet or to live independently.

**Financial Assistance Programs Not Well-Aligned to Needs of Pregnant and Parenting Teens**

At present, with Terra’s assistance, pregnant and parenting teens may attempt to obtain financial support from a variety of financial assistance programs, including Alberta Works, Advancing Futures Bursary, and Employment Insurance. Each of these programs’ design, application process, eligibility requirements, levels of support, and other factors present challenges for the unique needs of pregnant and parenting teens.
14. RECOMMENDATIONS

Note to Reader: Purpose of This Document is Exploratory

The purpose of this document is to consolidate information as well as to document financial assistance program policies and their respective impacts on pregnant and parenting teens pursuing high school completion. It should be considered a working document from which to clarify information and to build discussion within the organization as well as among Terra’s stakeholder community.

In view of the project scope, data collected and consultation with Terra staff and clients and other stakeholders, the following high-level recommendations are provided for consideration by Terra for improving high school completion rates of pregnant and parenting teens:

Identify Areas to Enhance Supports to Pregnant and Parenting Teens

A number of challenges in completing high school studies have been cited by pregnant and parenting teens served by Terra and are reported in the conclusions. New or enhanced supports to address these challenges could include (but are not limited to): offering year-round childcare, enhancing special attendance terms with financial assistance providers, consulting with Braemar School and District partners to examine alternative programs or scheduling, obtaining private or alternate transportation services and/or securing Terra-managed accommodations in addition to Hope Terrace.

Engage Programs Currently Providing Financial Assistance for Alternative Approaches

None of the financial assistance programs accessed by Terra clients is designed for the specific needs of pregnant and parenting teens. Work with your existing partners to adapt or to adjust requirements – where possible - to improve processing times and successful applications for pregnant and parenting teens. Key inputs into this discussion should be the development of 1) agreed guiding principles for supporting pregnant and parenting teens pursuing high school completion, as well as 2) an accepted set of available sources of financial assistance for pregnant and parenting teens seeking to complete high school. Adequacy of current levels of income support should be analysed further. Work with stakeholders to clarify commitments as well as roles and responsibilities in providing financial assistance to pregnant and parenting teens pursuing high school completion.

Generate Alternatives for Financial Assistance for Pregnant and Parenting Teens

Explore other mechanisms for obtaining financial assistance for pregnant and parenting teens. At present, financial assistance is approached on an individual, case-by-case basis from established provincial income support programs. Investigate other program delivery models and alternative sources of funding. Terra may wish to review its past operations and estimate the number of clients who would likely qualify for financial assistance each year and seek to obtain and to administer funding for pregnant and parenting teens as a whole. Approaching income support through a combination of private and public sources could also be investigated. For example, targeted fundraising, sponsorships, or scholarships could be explored. Consideration should be given to developing interim or transitional funding allocated to Terra in advance to cover individuals during the processing of applications. Structured research into similar or comparable programs in other jurisdictions may assist in generating options for consideration.
Continue to Advocate for Pregnant and Parenting Teens Completing High School

Each year, a number of Terra clients enrolled at Braemar School continue to demonstrate how – with appropriate supports including adequate financial assistance (and sometimes inadequate supports) – individual pregnant and parenting teens can achieve high school completion despite significant challenges and personal circumstances. Continue to advocate on behalf of pregnant and parenting teens for enhanced services and appropriate supports. Work with Terra stakeholders and partners to articulate a plan to realize a vision whereby:

1. Early pregnancy will not prevent an individual who wants to complete high school from doing so.
2. Completion rates of pregnant and parenting teens do not significantly differ from the two Edmonton districts’ average.
3. Pregnant and parenting teens can continue high school studies without delay.

Enhance Terra’s Tracking of Attempts at High School Completion

Further enhance and integrate Terra’s and Braemar School’s data collection and analysis to augment the understanding of factors affecting withdrawal from high school studies. Data should be recorded for each individual from “end-to-end” – from initial contact with Terra to withdrawal or completion of high school studies (and where possible, into post-secondary). Detailed information on individual circumstances can assist with further monitoring and exploring specific trends over time and among the various client cohorts. Continue documenting program policies and practices at Terra and Braemar School. Developing and documenting on a regular basis how Terra assists clients with accessing financial assistance (i.e., business rules) can support early identification and effective management of issues over time. Documentation can also aid collaboration with external partners.
In 2008/09, 192 individuals sought financial assistance [Note 1].

- **Pregnant or Parenting Teens**
  - **In 2008/09,**
    - 192 individuals sought financial assistance [Note 1].

**Paths to Financial Assistance (Programs and Requirements)**

**Improving High School Completion of Pregnant and Parenting Teens**

### Monthly Benefits

**Program**

- None
- A total of 82 (13 + 45 + 14) of the 192

**Organization/Eligibility**

- Alberta Children & Youth Services (ACYS)

**Support / Enhancement Agreement (SEA)**

- Alberta Children & Youth Services (ACYS)

**Regular Benefits**

- [LB]

**Maternity Benefits**

- [MB]

**Employment Insurance**

- Human Resources and Skills Development Canada (HRSDC)

**Learner’s Benefits**

- [LB]

**Not Expected to Work**

- [NETW]

**Expected to Work**

- [ETW]

**Advancing Futures Bursary**

- [AFB]

**Alberta Works**

- Alberta Employment & Immigration (AEI)

**Alberta Children & Youth Services (ACYS)**

### Amounts [Note 2]

- **Monetary**
  - $544, $572, $944 [Note 3]
  - $632 to $844 depending on circumstances
  - $563 to $844 depending on housing

**Living costs + childcare costs + education costs**

- $1,608 to $1,638 + one-time new baby allowance [Note 4]

**Education costs**

- 53% of average insured earnings
- $544, $572 and $944 [Note 3]

**Living with Parents?**

- Yes
- No

**Partner Income Threshold?**

- Yes
- No

**Partner Income?**

- Yes
- No

**Living with Parents?**

- Yes
- No

**Working < 20 hours per week**

- Yes
- No

**Wait for School Session?**

- Yes
- No

**School in Session?**

- Yes
- No

**Parenting**

- Yes
- No

**Pregnant or Parenting?**

- Yes
- No

**At Risk?**

- Yes
- No

**Note 1:** All figures reported by Terra.

- **Single parent with one child.**
- **Basic benefit + $340 childcare parent portion + one-time childcare deposit $540.**
- **Includes basic benefit + $340 childcare parent portion + one-time new baby allowance.**
- **Actual amounts received.**

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Endnotes

1 Alberta Learning, System Improvement and Reporting, Removing Barriers to High School Completion – Final Report, September 2001.
16 All Braemar School rates provided by Braemar School, June 2009.
17 Twenty weeks is used as a proxy for one school term.
18 Individuals enrolling in Grade 10 at Braemar school may have begun Grade 10 studies elsewhere. As such, the period of time to complete Grade 10 may have been greater than five years.
31 May 2009 amounts provided by Terra – Centre for Pregnant and Parenting Teens.
32 “The Record of Landing must be approved by Learner’s. If under sponsorship, Learner’s Benefits will cover tuition and books. The sponsorship must have broken down to receive the living expense benefit.” Provided by P. Miller, Student Advisor, Edmonton Public Schools Metro Continuing Education.
40 Interview with Senior Manager, Youth in Transition, Youth Strategies, Alberta Children and Youth Services, June 18, 2009.
42 Telephone Interview with Manager, Youth in Transition, Youth Strategies, Alberta Children and Youth Services, May 21, 2009.
43 Telephone Interview with Manager, Youth in Transition, Youth Strategies, Alberta Children and Youth Services, May 21, 2009.
44 Telephone Interview with Manager, Youth in Transition, Youth Strategies, Alberta Children and Youth Services, May 21, 2009.
45 Telephone Interview with Manager, Youth in Transition, Youth Strategies, Alberta Children and Youth Services, May 21, 2009.
46 Telephone Interview with Manager, Youth in Transition, Youth Strategies, Alberta Children and Youth Services May 21, 2009.