

United Way Maritimes

Impact Area



Education & Employment

Why education and employment?

When people have inadequate income to meet their needs, often they require supports to help improve their situation. **Increased access to education** often leads to better job opportunities and higher income.

However, some people face additional barriers to education that United Way Maritimes can help them overcome. This includes things like supports outside of schools for newcomers, children with language barriers, and others. It also includes ongoing learning opportunities for youth and adults, such as professional skills development training, peer and mentorship programs, and tutoring that will increase the likelihood of obtaining adequate employment.

Employment is an obvious driver of income. **Adequate employment** is not only sufficient income to meet cost of living and other needs, it also means that the employment situation of an individual suits their personal goals and interests, location preference, education, and skillsets or professional expertise.

Financial insecurity occurs when people are unable to meet their basic needs, or are at risk of being unable to meet their basic needs. Financial insecurity can look like living paycheck-to-paycheck, being unsure of how you are going to afford rent or groceries, or being in severe debt, among many other unique situations. At its core, having insufficient income is the key driver of financial insecurity, meaning it is deeply tied to poverty.

Who needs education and employment supports?

49% of Canadians scored below the literacy level considered necessary for full participation in society in 2022. 54.1% of youth aged 15-24 were employed in May 2025, suggesting half of all youth have access to experience which could increase their employability in the future.

Unionized workers have higher incomes than non-unionized workers, and the gap between their average wages is much larger in Atlantic Canada than the rest of the country.

Youth, single parents and immigrants are more likely to be financially insecure, as are racialized people.

An increasing number of people are relying on “gig work” to meet their income needs. Gig work is problematic because it results in unreliable and inconsistent pay, lower wages, less access to non-monetary benefits (e.g., health and dental care), and less protection under employment standards legislation.



United Way
Maritimes

Serving Central &
Southwestern NB,
PEI & Mainland NS



Local Statistics

New Brunswick	Nova Scotia	Prince Edward Island
• In 2022, NB had the second-lowest average literacy score in Canada • 18.9% had not completed high school or equivalent • The unemployment rate in 2024 was 6.3% • In May 2025, 54.3% of youth aged 15-24 were employed • In 2022, 35.6% of households were financially insecure • Living wages across the province range from \$24.07-25.88 per hour	• In 2022, NS had the third-highest average literacy score in Canada • 16.8% had not completed high school or equivalent • The unemployment rate in 2024 was 5.6% • In May 2025, 59.1% of youth aged 15-24 were employed • In 2022, 36.2% of households were financially insecure • Living wages across the province range from \$24.00-28.30 per hour	• In 2022, PEI had the third-lowest average literacy score in Canada • 16.1% had not completed high school or equivalent • The unemployment rate in 2024 was 7.4% • In May 2025, 61.3% of youth aged 15-24 were employed • In 2022, 30.3% of households were financially insecure • Living wages across the province range from \$22.20-23.30 per hour

United Way Maritimes Impact

To make meaningful progress on financial insecurity, we must commit to collaborative action to provide complementary education supports and professional skills development to populations facing barriers, increase adequate employment opportunities, and promote income supports. United Way Maritimes will address financial insecurity through community investments, capacity building, delivery of programs, and thought leadership activities to achieve the following outcomes:

- Increased employment readiness and access to appropriate employment opportunities
- Increased supports and connections to succeed in education
- Increased financial resilience of community members

What might this look like?

Immediate Needs	Intervention & Prevention	Addressing Root Causes
• Supports for individuals having financial hardships • Providing technology supports for educational services • Adult literacy programs	• Employment and skills training programs, including reskilling and upskilling • Financial literacy programs • Career development programs	• Advocacy for income supports and labour policies that support people to achieve financial security

Sources for this document can be found at www.unitedwayhalifax.ca/impact-area-sources/