

# A Choir of Voices

THE "WHAT WAS SAID" REPORT  
A Dialogue on Poverty

Draft for public comment



Bringing  
the pieces  
together



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A Dialogue on Poverty

June 2009

Developing a poverty reduction  
plan for New Brunswick

A public engagement initiative

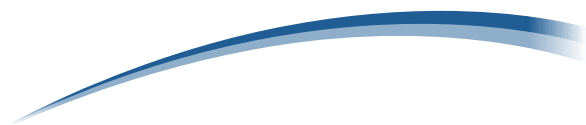


Bringing  
the pieces  
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*“Alone we can do so little;  
together we can do so much.”*

Helen Keller



**A Choir of Voices**  
**The “*What Was Said*” report**

**A Dialogue on Poverty**

**June 2009**

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A public engagement initiative

Published by:

Province of New Brunswick  
P.O. Box 6000  
Fredericton, New Brunswick

Printed in New Brunswick

CNB 6108



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# Foreword

In preparation for moving ahead with Phase II of the public engagement initiative to develop a poverty reduction plan for New Brunswick, this report presents a summary of the input received from New Brunswick residents who participated in Phase I – The public dialogue. The comments are based on personal experiences. Throughout the dialogue a lack of education, income, job opportunities, and information about community supports and resources were heard often as the causes of poverty. In addition, many great solutions were suggested, and are summarized in this report.

At a series of roundtable sessions, participants will use the information in this report to help develop options for poverty reduction. This process will ensure that the voices of New Brunswickers are heard. This public engagement initiative is a new way of working together to share responsibility for solving complex social issues such as poverty. The process provides a new role for the public in developing plans and taking action to achieve important social goals.

The input from the participants of the public dialogue was very encouraging. Not only were there a number of opinions about what causes poverty, there were great ideas about how poverty can be reduced. Almost all of those who participated said that they were pleased to be a part of the initiative to find ways to reduce poverty.

# Message from the leadership team

We are delighted to present this document, *A Choir of Voices – The What Was Said Report*, which presents a summary of the results from the dialogue phase of the public engagement initiative to develop a poverty reduction plan.

The leadership team was asked by Premier Shawn Graham to co-chair the initiative, which included dialogue sessions that brought together New Brunswickers from all walks of life to share their experiences and stories related to poverty. We participated at the sessions by actively listening to what the participants had to say about what poverty meant to them, what they thought causes it, and what they thought can be done to reduce it.

Being able to listen to the experiences of those who participated in Phase I was interesting and sometimes very humbling. Several issues were brought to light, and participants offered a genuine description of the poverty that exists in New Brunswick. By listening to the many different voices of those with first-hand experience of living in poverty, a very compelling picture was painted of the challenges faced by many New Brunswickers. At the same time, those who participated, either by attending a session, participating online or by writing to us, expressed hope that by working together, these challenges can be overcome.

The leadership team thanks all New Brunswickers who provided input. When taken together, we heard music from one end of the province to the other in the passionate hope that more can and must be done to reduce poverty. This is why we've called this report *A Choir of Voices*. These voices will undoubtedly inspire the participants of the round-table sessions in the preparation of options to reduce poverty in New Brunswick.

Minister Kelly Lamrock, Gerry Pond and Léo-Paul Pinet

# Acknowledgements

We would like to acknowledge all New Brunswickers who participated in this first phase of the public engagement initiative to develop a poverty reduction plan for New Brunswick.

In addition, it is important to acknowledge those who volunteered to participate in this process by facilitating a table at the dialogue sessions. Thanks also to the project team for organizing the sessions, and to the many community organizations that provided the space for them. The warm welcome that we received in the various communities where the dialogues were held is an example of the exceptional generosity that exists throughout this province.

We would like to acknowledge the participation of the members of the legislative assembly who attended many of the sessions and demonstrated support for this jointly led initiative involving the business sector, the non-profit community sector, and government.

# The process

*"A cohesive community approach such as sharing resources and information and finding the ability to work together."*

## What is public engagement?

Public engagement is a way of bringing residents, community non-profit organizations, businesses, and government together to solve problems that affect people's lives.

It is a very inclusive problem-solving approach to dealing with complex public problems.

## Why engage?

A decision was made to use a public engagement process to address poverty because it is inclusive. When everyone in a community is affected by a

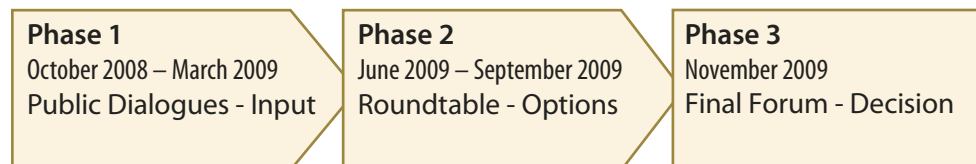


problem, everyone should take part in finding solutions to that problem. Phase I of the engagement initiative provided the public with an opportunity to express their views and share their experiences related to poverty. It had the effect of creating a greater awareness about how serious the issue of poverty is in New Brunswick. It was an important starting point for the engagement initiative because it allowed participants to hear each other's point of view and learn from each other. This process also gave participants an opportunity to be part of the decision-making process by having them identify possible solutions for how poverty can be reduced.

## How did we engage?

On Aug. 7, 2008, the Policy and Priorities Committee directed the Department of Social Development to lead the development of a poverty reduction plan through a public engagement initiative led jointly by government, the non-profit sector and the business community.

The initiative is being carried out in three phases: Phase I – The public dialogues; Phase II – The roundtable sessions, and Phase III – The final forum.



Phase I took place between Oct. 17, 2008, and March 31, 2009. The purpose of the dialogue phase was to engage participants in sharing their views on the issue of poverty and to talk about what poverty means to them, what causes it, and what can be done to reduce it. Input from the public was received in a variety of ways.

Between Jan. 19 and March 31, 2009, 16 public dialogue sessions were held around the province (for a list of the dates and locations of these sessions, see Appendix A). The format required participants to be randomly seated so that there would be a cross-section of the population at each of the tables. This format was felt to be beneficial in allowing a diverse group of New Brunswickers to come together to discuss the issue of poverty. Working in groups at small tables allowed differences of opinion to be voiced, and by listening to the experiences of others, allowed for a broadening of individual perspectives.

In addition to the face-to-face dialogue sessions, New Brunswickers were able to provide input by submitting briefs and letters. For those who had access to a computer and the Internet, there was an opportunity to provide their views by sending e-mail or completing the online survey. A number of complementary dialogue sessions were held by community groups who wanted to gather their members and hold their own sessions.

This report presents a summary of the public input. This input has been edited only to ensure clarity, and in most cases, are the exact words provided by participants.

The information collected from the dialogue phase and reported in this document will be presented to the participants of Phase II – The roundtable sessions. The mandate of the participants of Phase II will be to produce a document that identifies options for a poverty reduction plan.

### **Whom did we engage?**

From the official launch of the initiative on Oct. 17, 2008 (the International Day for the Eradication of Poverty), until March 31, 2009, more than 2,500 New Brunswickers shared their views.

About 774 people attended a dialogue session. Participants included those who live or have lived in poverty; teachers; members of non-profit organizations; representatives from municipal police forces; elected municipal leaders; representatives from universities and community colleges; youth; seniors; business leaders; members of the clergy; advocates for those living with low incomes; and others with an interest in the issue. Another 25 separate complementary dialogue sessions involving about 700 people were also held.



In addition, 691 questionnaires and 274 online surveys were completed; 18 briefs were received; and we responded to nine letters and 50 e-mails. Table 1 shows the type of participation that took place in Phase I.

**Table 1**

<b>Participation - Phase I - The public dialogue</b>	
Type	#
Online your views	274
Online questionnaires	576
Session questionnaires	115
Briefs	18
E-mails	50
Letters	9
Participants at public dialogue sessions	774
Participants at complementary dialogue sessions	
Department of Health (Public Health)	8
Department of Finance	8
Department of Social Development	419
Department of Public Safety	11
Executive Council Office and Intergovernmental Affairs	18
Karing Kitchen	20
Fredericton Homeless Shelter	10
Sackville Food Bank	60
Salvation Army Men's Shelter	20
Salvation Army Family Services Centre	15
First Steps Housing	13
Saint Thomas University Social Work Program	42
Chrysalis House	8
UNB NBRebelles	8
St John's United Church (Moncton)	9
Grace House	6
New Beginnings (single mothers church group, Fredericton)	10
<b>Total number of participants</b>	<b>2501</b>

In addition to the dialogue that was offered with the population at-large, a separate dialogue process was undertaken to engage the First Nations. The results of that process are attached as Appendix B to this report.

## How to interpret this report

This report represents what was said by participants of the public dialogue phase. It includes the many opinions put forward by participants regarding what poverty means to them, what they believe causes of poverty, and how they think poverty can be reduced. New Brunswickers talked about what is not working well among the various government, community and business initiatives that are currently in place. It was interesting, however, that while people pointed out our collective shortcomings, they also agreed that we are doing many things right and they shared many success stories.

It is important to note that all of the statements included in this report are solely those of the participants of the dialogue phase. They are not statements made by the leadership team, nor do they report the views of any one sector in particular, whether government or other. They are what they are: the often passionate words of concerned residents across the province of New Brunswick.

With respect to the public dialogue sessions, it should be further noted that the discussions held at each of the tables did not require participants to reach a consensus on issues. The dialogue was about sharing ideas and experiences related to poverty. This first phase of the public engagement initiative was to get people thinking about poverty. There were no right or wrong answers, and everyone's ideas are respected and reflected in this report; therefore, the viewpoints expressed may present contradictory views. These views do not in any way represent the views of all participants; rather, the information reported is reflective of the many different views and opinions that were shared during the dialogue phase.

It also should be noted that in some instances participants were not fully aware of the details of various programs and their policies. Sometimes statements were made that did not accurately report the facts, so caution must be used when reading the comments in this report. There are many programs currently available to assist New Brunswickers, which have either a direct or indirect impact on reducing poverty. While this public engagement initiative has been underway, the day-to-day work of government, business and community organizations providing services to those who live in poverty continues.

## What Was Said - Causes of poverty by recurring theme

Overall, a strong message that poverty is a significant issue in New Brunswick resonated throughout the input received from the public dialogue phase. Many participants acknowledged that the issue is complex, with more than a single cause, and that it is often about more than just a lack of money. Participants agreed that a collaborative approach is required to reduce poverty.

Participants who attended a dialogue session and who completed the online survey responded to the following questions:

- What does poverty mean to you?
- What causes poverty?, and,
- What can be done to reduce poverty?

A number of recurring themes related to the causes of poverty emerged. The following summarizes, by theme, what participants believe causes poverty (a collection of specific comments made by participants regarding what poverty means to them, what causes it, and what can be done to reduce it, is presented in Appendix C).

### **A lack of education**

There is a strong feeling that a lack of education is a major contributing factor to people living in poverty. Many people said that they think that because a lot of New Brunswickers have very low levels of education, they are poor. Several comments suggest that participants recognize the link between having a good education and being able to find a good-paying job. Some people think that education levels are low because the school system is not adequately addressing the needs of some students. Some people believe that children with learning disabilities are not being adequately dealt with in the education system. People feel that reading problems are not being diagnosed early enough in some children, and that in the future this will have a negative impact on their ability to learn. When some people talked about a lack of education they said that they believe that often children are not able to learn in school because they are tired and hungry, and that their low grade is not indicative of their intelligence. People said that many children from low-income families who don't have adequate nutrition have trouble concentrating, and subsequently they are having trouble learning.

Some participants said that the high school curriculum needs to be reviewed to ensure that students are receiving what they need to be successful. Many people feel that life-skills training is missing from the high school system. A lot of people made comments that suggest they believe that the education system does not instill the appropriate skills -- such as numeracy, social literacy, workplace skills, nutrition, health and/or financial management -- to avoid a life of poverty. Many New Brunswickers said that a number of young people today get out on their own and have very little concept of how to manage money



or how to budget, and therefore end up living in poverty. Others feel that the current curriculum is too academic, and that some students are dropping out of school because they are finding what they are being taught too difficult, leaving them with low education levels, and potentially destined to a life of poverty.

Several participants indicated that many students are graduating from high school with very low literacy levels. When people discussed the issue of literacy, most agreed that people who have difficulty reading will have a harder time succeeding in the workforce. Some people said that they think some students are getting pushed through the education system without adequate reading skills, while others said that they are aware of the efforts being made in the school system to improve literacy levels.

Many people said that a lack of a post-secondary education is what is preventing them from finding good-paying jobs, thereby keeping them poor. People said that the cost of going to university or college is holding them back from getting more education, which in turn limits their earning power by keeping them in low-paying jobs.

While much of the input suggests that the education system needs to be reviewed, there are many people who think that the education system is working well in providing a good education, especially in the early grades.



### **The high cost of post-secondary education**

Many people said that tuition costs are so high that a lot of young New Brunswickers don't have an opportunity to get a post-secondary education. Others said that they did attend university or college, but that the price of getting an education is causing them to live in poverty. Many people said that they, themselves, or people whom they know, are trying to live with significant student loan debt. Several New Brunswickers said that the high student loan payments faced by graduates is unrealistic and is placing significant stress on them financially and emotionally. Some people said that the high monthly student loan payments they are required to pay is causing them to have trouble paying rent and buying food. One participant indicated that at the age of 40 he is still trying to pay off a student loan, which is causing him to live in poverty. In some instances young people said that they have dropped out of university or college before finishing their degree, and are still saddled with a high student loan debt, which causes them to live in poverty for years.

### **A lack of job opportunities**

Many of the residents who took part in the dialogue phase said they believe that if there were more job opportunities in New Brunswick, fewer people would be living poverty. While some people feel that there is plenty of work in New Brunswick, others believe that the seasonal nature of many jobs means that people can't make enough money to provide them with a decent income. Several New Brunswickers said that they feel there are too many part-time jobs

and not enough full-time jobs, and that trying to survive on the income from part-time work keeps them living in poverty.

Many people said that too many employers in New Brunswick, particularly the government, require people to have a university degree or other types of formal education in order to be hired. These people said that employers are too focused on the “piece of paper” instead of on what skills the person has to bring to the job. Often people said that employers need to offer more on-the-job training, which would provide greater opportunities for people to be employed. Many people said that they know the causes of poverty are interconnected. They recognize that even if there were more job opportunities, without a good education you cannot obtain a decent-paying job, and with the high cost of living, people will continue to struggle financially.

### **A lack of job skills**

Linked to the lack of job opportunities is the issue of lack of job skills. Many people think that New Brunswickers just don't have the appropriate job skills to obtain meaningful employment. Again, the complexity of poverty was expressed by many New Brunswickers who recognize that even if more jobs were available, people don't have the right skills to get those jobs. In addition to the technical skills needed to be successful in the labour force today, some participants said that many people lack job skills such as getting along with co-workers, time-management skills, and flexibility. Without these necessary life skills, people said that many New Brunswickers are either unable to obtain a job, or, in other instances, they lose a job soon after they are hired. There was a great deal of discussion about employers providing more on-the-job training to employees. It was said that if employers would hire people and give them a chance to learn the skills that are required to do a job, more people would be working, and poverty would be reduced.

### **A lack of income**

The lack of income was stated as a major cause of poverty. Some people said that those receiving social assistance as a means of income will continue to be poor because the rates are so low. Other participants said that the minimum wage in New Brunswick is too low, and even when people have jobs it is difficult for them to meet basic needs. Many people said that the working poor are just getting by, and certainly don't have the financial resources to have a quality of life beyond meeting the basics.



Many New Brunswickers feel that working for minimum wage does not encourage people to get off social assistance. There are those who believe that the cost of going to work for minimum wage, which would mean the loss of some of the benefits they receive on social assistance, is a disincentive to leaving the social assistance system. It was said by many people that going to work for minimum wage and having to pay for child care and other employment expenditures, such as transportation and clothing, are considered barriers to going to work, as the end result is that people are working for next to nothing. Many residents said that

to reduce poverty it must be more beneficial for people to go to work than to remain on social assistance. On the other hand, there are several people who believe that getting people off social assistance and into the workforce would do a great deal to reduce poverty. It was said by some that there needs to be a guaranteed annual income so that the working poor and social assistance clients can meet the basic costs of living.

### **The social assistance system**

A lot of people think that the social assistance system causes poverty. While many believe that social assistance rates need to be increased, there was almost as much dialogue around the idea that reducing poverty requires more than just raising the rates.

Much of the dialogue on this theme was related to the policies that are in place. Some people think that the household income and wage exemption policies create barriers for welfare clients who are trying to escape the poverty trap. Also, some believe that the loss of the health card for those social assistance clients who find employment is a disincentive to leaving the social assistance system.

Some people believe that living on social assistance becomes a way of life for many, and that the ease of getting a welfare cheque encourages young people not to look for work, but rather to seek social assistance as a means of income. There are many people who said that the wage exemption policy keeps people poor.

Of great concern to many New Brunswickers who spoke out on the social assistance system was the issue of the rate for persons with disabilities. There are many people who feel that persons with disabilities should not actually be receiving social assistance, but should be receiving a guaranteed income supplement like that received by seniors.

### **The generational nature of poverty**

Many people said that being poor is a vicious cycle that continues from generation to generation. Throughout the dialogue phase, numerous participants said that people are poor because they were born into a poor family. Many participants also expressed their belief that people are trapped in the cycle of poverty, and because there is a lack of early interventions, the poverty cycle keeps going. Numerous times people said that they think that being poor causes all kinds of other issues, such as depression and a lack of self-worth, which leads to an inability to retain a job, and therefore keeps people poor. Other people feel that it is possible to break free from the poverty cycle, and that with hard work and determination people can get an education, find work and make enough money to meet their basic needs. Some people said that they don't agree with the philosophy that you are a product of your environment, but they believe that people can overcome the barriers they say are keeping them poor. A number of people said that it is important to work with the children in welfare families to ensure that they realize that there is more to life than living on social assistance.

*“To break the cycle of poverty there needs (to be) a multi-faceted approach from all areas of society...”*



## Addiction and mental health issues

Frequently, people stated that they believe that addictions and mental health problems are a major cause of poverty. Several people talked about the difficulties encountered by people with alcohol, drug and mental health problems when it comes to trying to keep a job. A number of residents feel that there are not enough supports for persons with addictions and mental health problems. While some participants feel that people are poor because they have these problems and can't work, there are many others who believe that the reason people fall prey to addictions and mental health problems is because they are poor. Regardless of which ideology is correct, many people said that those with addictions and mental health issues are often living in poverty, and will continue to do so unless some supports are put in place to help them.

## The high cost of living

Most people said that the high cost of living causes poverty. Many New Brunswickers said that paying rent, food, clothing, child care, gas, electricity, and, for some, property taxes and car payments on a low income, causes them financial hardship. A number of people said that the high cost of nutritious food is a major issue that causes financial stress. There were many who said that they know that eating healthy is important, but to do so would require that a significant percentage of their income be spent on groceries. It was often stated that people living on low income buy less-healthy foods because they are less expensive. Most people feel that if children are not eating well they will have a difficult time learning in school, which will affect their chances of reaching their full potential, which can sometimes lead to a life of poverty.

Several people also said that the cost of leisure activities are expenses that are beyond what they can afford. Consistently, participants talked about the stigma associated with children not being able to participate in social activities such as being on a sports team, going to a classmate's birthday party, or attending extracurricular activities at school. People said that social isolation causes low self-esteem, which leads to a series of problems that affects their ability to move forward in their lives. Many people said that they believe that people who suffer low self-esteem end up living in poverty.

## **A lack of affordable housing**

Very often people said that there is a lack of decent, affordable housing in New Brunswick. This is considered to be a big cause of poverty. A lot of people think that the high rents being charged for apartments in New Brunswick means that many people are paying a significant portion of their income for housing, and therefore are left with very little money for other necessities. For those who cannot pay the high rents, people said that many New Brunswickers have no choice but to live in places that are often in very bad condition.

While many people are aware that public housing provides subsidies for low-income New Brunswickers to live in a decent place, some said that they think public housing communities are not providing a good environment for people, particularly young children. While some people said that there are a number of successful initiatives taking place in some low-income neighbourhoods, others think that housing low-income families in the same neighbourhood is not healthy, and that there is a need for mixed-income communities to help reduce poverty. In addition, much of the input suggests that in the rural communities, the availability of affordable housing is almost non-existent, which contributes to poverty.

## **The high cost and lack of child-care spaces**

Many people said that there is a lack of access to affordable, quality and flexible daycare. For those living in rural areas, people said that there are not enough child-care options. Many people said that low-income New Brunswickers pay a significant portion of their income to cover child-care expenses, and they believe that this is a major cause of financial hardship. It was often said that people do better financially by staying home and raising their children themselves.

## **A lack of benefits in many jobs**

A number of New Brunswickers said that the lack of employment benefits for prescription drugs and dental and vision care is causing hardship for many low-income working people. It was said many times that without these benefits, some individuals and families are struggling. Participants stated that they know of people who don't have health benefits, and when they have to buy medicine for themselves or a sick child they can't afford to pay for other necessities such as nutritious food. Also, many people said that the lack of pension benefits is a big cause of poverty. Many people feel that seniors are marginalized, especially those who were self-employed with no pension plans and no benefits for health and medications.

## Conclusion

This report presents the views of participants of Phase I of the public engagement initiative. It reflects the real voices of real people who otherwise do not get a chance to give their perspective on a complex social issue such as poverty.

For those involved in this initiative to date, the sharing of their ideas and life experiences related to poverty was an opportunity to be part of a collaborative approach to looking at what can be done to reduce poverty.

It required courage to share stories, often of a very personal nature, with others. It also required a great deal of compassion and understanding to listen to others talk about how poverty has affected their lives or the life of someone they know.

This unique engagement process is bringing about a greater awareness in our communities regarding the effects of poverty, not only on those who live with it but also on society as a whole. By coming together to talk about the issue, new relationships are being forged that bring people together to find innovative ways to reduce poverty.

Moving forward with Phase II, the participants of the roundtable sessions will examine the input from Phase I, and identify options for how poverty can be reduced and prevented.

## Appendix A – Public dialogue session schedule

#	Town/City	Date	Time	Location
1	Saint John	Monday, Jan. 19, 2009	1- 4 p.m.	Carleton Community Centre 82 Market Place West
2	St. George	Wednesday, Jan. 21, 2009	6:30 - 9:30 p.m.	Royal Canadian Legion 4 New St.
3	Tracadie-Sheila	Monday, Jan. 26, 2009	1- 4 p.m.	Marché Centre Ville 3416 Principale St.
4	Caraquet	Monday, Jan. 26, 2009	6:30- 9:30 p.m.	Club Du Bel Âge 331 Saint-Pierre Blvd.
5	Bathurst	Tuesday, Jan. 27, 2009	1- 4 p.m.	Knight Of Columbus 355 Douglas Ave.
6	Dalhousie	Tuesday, Jan. 27, 2009	6:30- 9:30 p.m.	Lions Club 410 Adelaide St.
7	Miramichi	Monday, Feb. 2, 2009	1- 4 p.m.	Lions Club Morrison Lane
8	Richibucto	Monday, Feb. 2, 2009	6:30- 9:30 p.m.	Golden Age Club 9350 Main St.
9	St. Leonard	Monday, Feb. 9, 2009	1- 4 p.m.	Knights Of Columbus 15 Union St.
10	Woodstock	Tuesday, Feb. 10, 2009	6:30 - 9:30 p.m.	Royal Canadian Legion 109 Carleton St.
11	Moncton	Tuesday, Feb. 17, 2009	1- 4 p.m.	Lions Community Centre 473 St. George St.
12	Sackville	Tuesday, Feb. 17, 2009	6:30-9:30 p.m.	Lions Club 10 Dufferin St.
13	Sussex	Tuesday, Feb. 24, 2009	6:30 - 9:30 p.m.	Royal Canadian Legion 66 Magnolia Ave.
14	Saint John	Tuesday, March 23, 2009	6:30 - 9:30 p.m.	Somerset Community Centre
15	Fredericton	Monday, March 30, 2009	1- 4 p.m.	Royal Canadian Legion 199 Queen St.
16	Fredericton	Monday, March 30, 2009	6:30-9:30 p.m.	Royal Canadian Legion 199 Queen St.

# Appendix B – First Nations dialogues

Report on First Nations/Aboriginal dialogue sessions  
Poverty reduction initiative

For

The Department of Social Development  
Province of New Brunswick

Prepared by  
Doreen G.Saulis  
Aboriginal Consulting Services

April 30, 2009

## Background

To complement the public dialogue sessions, the Department of Social Development commissioned eight sessions to be held in seven First Nations communities, and one with the off-reserve Aboriginal community. Schedule of these sessions is provided under Appendix 1.

Each session followed proper protocol and culturally appropriate procedures, which included gaining permission from the leaders of each community to conduct the sessions within their community, an elder to provide guidance to the overall discussion, and facilitated by a First Nations consultant. The participants were provided with the Participants Workbook, which was used in the other dialogue sessions.

These sessions were part of the Phase I of the poverty reduction initiative, and the goal was to ensure that the First Nations/Aboriginal people who wished to share their voices and perspectives would be heard.

Even though there are 15 First Nations communities in New Brunswick, a sampling of the communities was selected based on geographical location and on population data, so that large, medium and small communities were selected. One session through the New Brunswick Aboriginal Peoples Council provided for the off-reserve input.

Participants at these sessions represented a good cross-section of our First Nations and Aboriginal community. They included leaders, elders, single parents, grandparents, people with disabilities, university students, youth, administration workers, unemployed individuals and general community members.

This report is dedicated to the individuals who shared their thoughts and their voices to the discussion of poverty, its causes and how to reduce it.

The following summarizes what was said by the participants:



## What is poverty and what are its causes?

- Elders recalled their lives as always being poor; it has been their way of life for all their lives. They could never recall a time when they were not poor. It has become an accepted way of life.
- Traditional way of life in the communities has been eroded and there is a high dependency on social assistance. There is no hope for self-sufficiency, jobs or a bright future for their youth, children and grandchildren.
- Many of the elders reflected on how their families used to make their own clothing, grow their own food in gardens, fish for food, harvest their own wood to heat their homes, make their own homes, create their own jobs through making traditional items, such as baskets and craft items for sale, and work in the fall harvests of potatoes and blueberries. Even though they were poor, community members were much more self-reliant than today.
- Today community members struggle for adequate housing, employment and income. At times, community members struggle to fit within their own community and in the outside community. Poverty is isolating and can make people feel they are alone in their struggles.
- Poverty is not just an income issue; it is a social justice issue. First Nations and Aboriginal people find themselves in the middle of a jurisdictional tug-of-war between federal and provincial governments, with each government not wanting to take responsibility to help address the issues they face. One participant described the unfortunate circumstance that he faced with his very sick baby. Because they lived on a reserve and because the baby was recognized as non-native, he and his wife struggled to find the resources they needed to get their baby to the IWK Hospital in Halifax for the treatments that she needed. First Nations and Inuit Health would not cover the costs because the baby was non-native, and the province would not assist the family because they lived on-reserve. The parents used what money they could scrape together to take their baby to Halifax, and they did not have any money for accommodations or meals, so they lived on the streets in Halifax while their baby was receiving treatments.
- Most First Nations and Aboriginal communities experience an 80 per cent unemployment rate, and with a very young population they comprise a vital untapped human resource base for current and future economic growth in the province.
- Along with the unemployed population within the communities, there is also a growing segment made up of the retired poor or the grandparents poor. With an increase of family break-ups and individuals returning to the communities with their children, the grandparents have to provide accommodations, food and share what income they may have with their children and their grandchildren. This causes a huge burden on everyone, which affects health and wellness. Circumstances such as this cause overcrowding and family stress.
- Participants noted there are no safety nets within the communities. There are very limited programs and services to assist people. Most jobs are seasonal and low-paying. Many of the programs that are provided in the communities are under-resourced to meet the demand. Also, many of the programs have

not had a program increase for years. There are no program indexes that would provide for an increase due to the rising cost of living. Many of the program funds provided through the federal government are still being funded at 1986 funding levels, and this includes areas such as education, housing, social, and capital or infrastructure programs.

- Those who are successful in obtaining employment through seasonal and low-paying jobs are considered to be the working poor. The province's own legislation which supports minimum wage keeps people living in poverty. If a person gets a full-time job, 40 hours a week and is paid minimum wage, there is no way that person can reach above being considered the working poor.
- Poverty is a government issue, which requires equal and fair access to programs and services regardless of what community people reside in. Poverty within First Nations and Aboriginal communities is multi-faceted.
- Poverty is caused by the lack of income; lack of adequate housing; lack of education; lack of employment; lack of training and development; lack of economic base; lack of life skills and money management; lack of adequate health and social programs; lack of opportunities for self-sufficiency; and lack of support programs for elders, youth, children, disabled individuals, single parents, and all who are the most vulnerable within the communities.
- Poverty has a negative impact on the mind, body, spirit and soul of individuals and communities, and often affects generations of people.
- Poverty has become an accepted way of life within First Nations and Aboriginal communities.

The following is a summary of what the participants shared.

### **What do you think can be done to reduce poverty?**

- Provincial and federal governments should work directly with each First Nations and Aboriginal community to assist in addressing their needs at the community level. By working together solutions can and will be found.
- For First Nations and Aboriginal communities to become self-sufficient and self-reliant, they need partners to work with them on developing an economic base within the communities, along with fair and equal access to jobs, training and skills development. There are a number of provincial government departments which have programs and services that could assist the communities and their people significantly, such as Post-Secondary Education, Training and Labour; Population Growth Secretariat; Department of Social Development; Department of Education; Department of Business New Brunswick, etc. They could work with First Nations and Aboriginal communities to ensure that children, youth and the working-age population within these communities are supported through mentorship programs and support services so they flourish, and become strong and self-sufficient individuals.
- There is a strong need for after-school programs for the youth, along with organized sports and recreation. The communities need assistance to help them to plan, structure and organize such activities.

- There is a need to have First Nations and Aboriginal student support workers within the public school systems, which would help eliminate the current high drop-out rates of First Nations and Aboriginal students, and provide culturally appropriate remedial services to the students.
- There needs to be a priority focus on keeping the youth in school. And for the youth-at-risk students there is an urgent need to provide culturally appropriate programs and services.
- There is a need for job readiness training for individuals seeking employment, including resumé writing, interview preparation training, literacy and upgrading as required, along with life skills and money management training.
- There is a need for capacity development for community administrators on how to develop and create partnerships with job developers.
- There is a need in the communities for parenting courses, especially for new and young parents. These courses would need to be culturally appropriate and relevant.
- First Nations and Aboriginal communities help or guidance to become self-sufficient and healthy communities. Governments working directly with each community to determine what is needed would be of great assistance. One-size-fits-all approach does not work.
- There is a need for social reform within the communities to break the cycle of dependency.
- There currently is no case management process in place that encourages and works with the client to get him or her off social assistance. It was suggested that social assistance should be looked at as an interim measure until the client finds work. Or revert social assistance back to what used to be work fare, where the clients who were able-bodied would have to do service in the community before they received their assistance. This used to be the way social assistance was administered in the communities 30 years ago.
- Because poverty drives different types of behaviours, there is a strong need to encourage alternative forms of revenue generation versus the illegal types of activities. As well, given the higher incarceration rates for First Nation and Aboriginal offenders, providing viable employment options is a must for these individuals.
- To assist First Nations/Aboriginal individuals who commit offences, having a court workers program is vital to assist them in preparation for appearance before and during court proceedings.
- Personal and family safety is a large concern in many of the communities. With the increase of addictions to drugs and alcohol, elders have experienced home invasions by desperate individuals looking for items to steal so they can support their habits. There needs to be community education on how to regain control of their communities, and create a safe and healthy environment for their members.
- There is an increased need for health services and treatment options for individuals with mental health challenges. Current range of programs and services do not address mental health issues. By working with each

community, an assessment on what is needed could be compiled and a plan developed.

- There needs to be support for people who have to travel away from the communities to gain employment. This program used to exist, but due to government cutbacks, it is no longer provided.
- There is a need for First Nations and Aboriginal communities to work together, to end the infighting that has gone on way too long and only serves to divide the communities and their people. Historically all of the First Nations people within the Atlantic region, including communities into Maine and up into Quebec, were of one nation, the Wabanaki Nation. There is a strong need for the leaders and communities to regain their strength and uniqueness by working together.
- As an elder from the Pabineau First Nation noted, “It is time to turn the canoe around.” It is time to respect the achievements and strength of our forefathers and to break the cycle of dependency. With the help of government departments and other partners, this can be done. The same elder stated that there is a need to acknowledge and protect the traditional knowledge that the communities have been handed down, and the province should create a special place for this traditional knowledge and recruit a First Nations person who has the expertise to oversee this function.
- The Province of New Brunswick and the federal government should provide incentives for small- to medium-size manufacturing or other types of business to be located in the communities, which in turn would provide much-needed employment and training for community members.
- The Province of New Brunswick should increase the number of civil service positions made available to First Nation and Aboriginal people. With the increase of civil service positions designated as bilingual, many First Nations and Aboriginal people have been marginalized, and this has created barriers to potential employment within the provincial civil service. Many First Nations people who speak their mother language (Micmac or Maliseet) along with English recognize themselves as bilingual, but the Province of New Brunswick does not acknowledge this through their recruitment processes. Bilingualism in New Brunswick is designated as English and French only.
- Many of the participants feel disconnected as residents within the Province of New Brunswick. They suggest the health-care system does not recognize their unique needs, their culture or languages. The determinants of health for First Nations and Aboriginal people are three-to-four times worse than people within other mainstream communities in New Brunswick. There is much work to be done in this area.
- Senior or elder-care programs and services are required within the communities. Currently there are very few programs or services to assist them. Their needs include adequate housing, programs to address elder abuse, assisted living programs, and medical transportation, to name a few.

In conclusion, it was suggested that many of the issues identified during the sessions and the issues associated with poverty are the symptoms of larger issues. It was suggested that the surface has just been scratched. It was

suggested several times that governments and service agencies could assist First Nations and Aboriginal communities significantly by working together.

The first step would be to have meetings within each community to identify their needs and develop an approach on how everyone could work together. This would create a win-win situation for everyone.

This report summarizes the major points shared by the participants. All of the participants expressed appreciation to have the opportunity to share their thoughts, voices and perspectives on the issues discussed. They really appreciated the Province of New Brunswick making the special effort to have their voices heard. They hope that this is just the start of the dialogue.

## Appendix 1

Schedule of poverty dialogue sessions in First Nations and Aboriginal communities

First Nation- Aboriginal Community	Population	Date	Times	Location
Tobique First Nation	1,912 (1,373 on and 539 off)	April 15, 2009	9 a.m. - noon.	Saint Cinnamon
St. Mary's First Nation	1,394 (734 on and 660 off)	April 17, 2009	9 a.m. - noon	Cultural centre
Pabineau First Nation	236 (99 on and 137 off)	April 20, 2009	2-5 p.m.	Band administration complex
Eel Ground First Nation	886 (527 on and 359 off)	April 21, 2009	2-5 p.m.	Band administration complex
Fort Folly First Nation	108 (27 on and 81 off)	April 22, 2009	9 a.m. - noon	Band administration complex
New Brunswick Aboriginal Peoples Council	2,600 members	April 23, 2009	9 a.m. - noon	Head office
Elsipogtog First Nation	2,884 (2,215 on and 669 off)	April 27, 2009	9 a.m. - noon	Community centre
Madawaska Maliseet First Nation	232 (120 on and 112 off)	April 28, 2009	9 a.m. - noon	Band administration complex

# Appendix C - Summary of participants' input: Phase I – The public dialogue

## When asked, “What does poverty mean to you?” here is what was said



- A person’s ideological and political views, values and life experiences often influence the way in which that person defines poverty. Using a narrow definition of poverty limits the discussion to the extent to which a person is able to meet his basic needs (food, shelter, and clothing). A broader definition is necessary: one that includes the concept of social inclusion and the extent to which a person is able to participate in society.
- Being homeless is poverty.
- Being poor is not laziness. People get stuck in the past. People have given up trying to get out of poverty because they feel it is not worth it. Being poor causes people to become depressed and it is hard to move out of this state of mind. It is a vicious cycle because the more depressed a person becomes, the more it leads to instability.
- Kids who are poor are often excluded from school activities, for example, Valentine’s Day when everyone must bring cards to give to others. Poverty means not being able to provide extracurricular activities for your children because of the cost. Poverty means that there are many missed opportunities to participate in leisure and other activities for social and educational development.
- Poverty creates isolation and social exclusion. It means having no control or power, and results in people being left out of the community. It marks a person for life (it hits you in the guts); the person feels bad and always has to fight inner poverty. It means not believing in yourself. There is a state of mind about being poor that says “you are what you live” and that you are a product of your environment.
- Poverty has a ripple effect. That is to say, if you don’t have enough money for food, then children are unable to learn, and without a proper education many children will be doomed to a life of poverty. It means living below a standard that takes away your dignity.
- Poverty is a combination of issues facing more people than I think the government or public realize. Many people see poverty as just those we see on the streets, homeless or asking for handouts on the street, but it is much more than that. There are many working poor people who just get by each month and have difficulties paying for basic necessities of life. They are the ones that aren’t obvious to the public, partly because if you have a job it is perceived that you aren’t living poorly and you don’t fit the stereotype of poor people. Reality is that many working people are also living poorly. Poverty means that your needs are greater than your resources.

- Poverty is about being trapped in the system for those not having the social skills to break free.
- Poverty is everything that prevents people from developing their potential, what keeps people in poverty. Poverty means having no hope for future, having no vision, having no hope for improvement, not knowing a better way of life, not having the motivation to live better.
- Poverty is the inability to keep up with inflation due to minimum wage or the fact that employers don't take inflation into consideration.
- Poverty means being emotionally impoverished, not only financially poor. It results in mental health issues and addictions and other health issues. When living in poverty it takes a lot of energy to just do the day-to-day tasks. It's emotionally draining, so you have a lack of energy and motivation to get yourself out of it.
- Poverty means being labelled, not having the same opportunities other people have, and never being able to get out of the cycle. Being poor creates an inability to plan and have long-term goals. It is about having limited choices.
- Poverty means having a lack of knowledge, lack of self esteem and lack of hope. Living in poverty means you do not have a voice, being uncomfortable expressing yourself, and that you don't have the skills to advocate for your children. Poverty means being different from others. When you are poor, you have to advocate for yourself and you have to be positive about your goals.
- Poverty means having no sense of security, no sense of freedom, commitment or belonging. Not knowing how or where to access services. People in poverty can't make choices about their lives other than what is required for immediate survival. Poverty means that many personal sacrifices are made, such as eating nutritional food, job choices, material things, mobility and socializing.
- Poverty means having to rely on government systems and services in order to sustain your family and their well-being.
- Poverty means not being able to afford the cost of heat and heating supplies (oil and wood) during the winter. It means the absence of sufficient income to meet the basic needs like food, shelter, heating, clothing and social needs. Food and housing are just the beginning. Poverty means struggling to pay bills. It means that basic needs are met, but nothing else. No vacations, no movies and no new clothes. It means you are always living on the cusp of losing everything. Poverty is about having no financial cushion in case something goes wrong (e.g. car breaks down, children need medication, etc.)
- Poverty means that an individual or family lives below societal norms and is not able to attend some of the social activities, sports and school events.
- Poverty means not being able to provide proper medical and dental services for yourself and your family in regards to the cost. It is not being able to afford post-secondary education because of the high cost.
- Poverty means there is inequality in society and a lack of social justice.

*"Sometimes a person just has a streak of bad luck and needs encouragement to get going again."*

- Poverty to me is the inability to provide adequate nutritional meals to your children/family. It means moms have to choose between food for themselves versus for their kids.
- There are different types of poverty or at least a scale of poverty where people may find themselves at different points on the scale depending on their current circumstances

This section of the report reflects more specifically the comments that were provided by New Brunswickers, and is reported under common themes to make it easier to read.

## When asked, “What causes poverty?” here is what was said



*“Growing up on social assistance and choosing to stay in that limited lifestyle, not thinking that a higher education is a consideration because of growing up poor or perhaps that others in the family haven’t gone past high school so they don’t think they can either.”*

- A lack of education is a big cause of poverty. Without having an education, a job, good wages and benefits, you will continue to be in poverty. Even in retirement we can be poor.
- Early childhood learning disabilities and/or difficulties are not being diagnosed and addressed soon enough. In grades 2-3 the system needs to ensure that kids are learning to read so that they can then read to learn.
- There is an inequality in early-learning opportunities.
- A lack of academic or psychological assessment due to a lack of resources in schools is a problem.
- There is a lack of awareness in the school system of learning disabilities and how they prevent people from moving forward in life.
- Inadequate nutrition is causing school-age children not to be able to learn. This leads to a lack of proper education, and eventually can lead to a life of poverty.
- There is a lack of supports to help teens stay in high school, which results in a life of poverty. Young people drop out of school because they don’t feel they belong because the school system is too focused on academic subjects and less on technical instruction. The system is not flexible.
- The system does not instil the appropriate skills like numeracy, social literacy, workplace nutrition, health and financial management, and therefore kids are doomed to a life of poverty. The education system does not teach financial management, home economics and household management.
- The cost of extracurricular school activities is causing financial hardships.
- Parents who have no or limited ability to help with homework.
- Poverty is caused by kids dropping out of school because of an education system that is poorly adapted to diversity and a broad range of learning opportunities (academic, manual, artistic). The system is not tailored to young people’s needs.
- There is not enough support or encouragement for kids to go beyond high school – especially if you are not really smart. Too many parents undervalue education.



- There is a deficiency in the education system because it does not encourage, engage or stimulate the top 25% of students.
- Too much emphasis is placed on high school graduates to go to university, and not enough on the value of community college and getting a trade.
- Kids are graduating from high school not able to read or write, which leads to a life of poverty.
- The current school system does not encourage manual labour. The curriculum is not relevant to today's realities.
- It was suggested that the school system focuses on the top performers in the classroom, and those who are not making high marks are being left behind.
- The cost and age restrictions for the General Education Development Program are a problem. The program is too rigid. Individuals having to take the test for a single subject over and over cause people to give up.
- Not being bilingual causes problems for young people when they get out of school and try to find work.
- A lack of higher education causes poverty. There are too few opportunities to gain post-secondary education. The financial stress of university limits many people from attending.
- A lack of access to post-secondary education and training means people don't have what it takes to be self-sufficient, and sometimes end up living in poverty.
- The cause of poverty is related to access to post-secondary education. If you work and want to take a course and your work is in one place and the course is given full-time and is 85 kilometers away, it is not possible. There are not enough options for people to take courses at the post-secondary level.
- The cost of post-secondary education (high tuition) is creating hardships for many. Those who do go to university or community college end up with very high student loan debt. Owing more than \$40,000 in student debt means you start off poor when you leave school. Jobs are not paying enough to allow students to pay rent, food, heat and other costs of living, and make a student loan payment of \$500/month. The interest rates on student loans and the monthly payments too high.
- There is a lack of encouragement by educators and parents to pursue an education. Young people need to be motivated to further their education.
- The cost of trying to upgrade your education at community college places students in poverty when they graduate.
- The eligibility criteria for receiving student aid are causing problems for people who want to go back to school. Parental income is not enough to support children going to school – college or university.
- People who want to upgrade their education can't find or afford childcare and tuition in addition to their other living expenses. Single parents find it hard to get an education or training due to the lack of child care.
- A disrespect for trades training means people are not getting jobs.
- There is a lack of programs for adults with literacy issues.

- A lack of basic skills such as self-esteem; self-worth; money management; time management; cooking; decision-making; parenting/ organization and communications causes poverty.
- There is a lack of access and lack of available seats in trades and pre-employment training programs and re-training programs so that people can either develop skills or advance their skills.
- A lack of programs to help people get back into the workforce. There is a lack of job skills and job retention skills preventing people from finding work.
- There is no transitional period from employment training dollars to a new job.
- Government funding for re-training and academic upgrading is non-existent – there is a lack of assistance for tuition and transportation costs.
- Immigrants are unable to use skills to access jobs.
- People’s income, whether from a low-paying job or from social assistance or employment insurance is too low to allow people to meet the basic needs. Low-paying jobs with no pensions or medical benefits cause poverty.
- Minimum wage is too low. People need a living wage. People are unable to meet basic needs on minimum wage. Inadequate wages means even if you work you are still living in poverty. The lack of decent-paying jobs in New Brunswick means people are living paycheque to paycheque. The low minimum wage keeps people from going to work. People making minimum wage make less than those who receive social assistance. They can’t live decently.
- A lack of a guaranteed annual income.
- Pay inequality causes poverty. There is a lack of provincial legislation forcing employers to introduce pay equity.
- There is a lack of adequately paying jobs for women which keeps them poor. There is no wage equity for women and many single mothers who leave a family violence situation find it challenging to find work that pays a decent wage while they are also taking responsibility to care for their children. Child support is often not enough or isn’t being paid at all.



- Too many part-time jobs with no benefits. The lack of good jobs causes poverty. Not everyone wants to work in retail, the service sector or in a call centre. The lack of options for meaningful employment and the lack of adequate wages cause poverty.
- The lack of employment opportunities, especially in the rural areas because of the reliance on natural resource industries such as fishery or forestry, causes poverty. The seasonal nature of many jobs is causing poverty. The lack of industrial jobs is also an issue. Historical high unemployment rates in rural New Brunswick means people live in poverty.

- The lack of full-time hours from various employers is the cause of poverty. When employers only give 24 hours of work per week so they don't have to pay benefits this is a problem. Employers do not seem to be concerned about the employees' needs for benefits and job security.
- Poverty is caused by employers who exploit workers with the lack of on-going contracts with low pay and no benefits. The provincial government is the leader in this type of employee exploitation. Pensions are too low and not indexed to the cost of living.
- Poverty is caused because too many jobs that are not sustainable or meaningful are being created by employers with no attachment to the community.
- There is a lack of benefits for the working poor. No health card for working poor is a barrier to reducing poverty. Young professionals are often without health insurance and cannot afford medication.
- There is a lack of tax incentives for the working poor.
- Poverty is caused because people can't find employment because the hiring criteria are too high.
- Employers are not taking into consideration what skills a person can bring to the job and are only looking at what degree they have or don't have. Not enough job opportunity for those with skills but no formal education. Skills are undervalued. Lack of flexibility in hiring practices – asking for qualifications that are sometimes too high.
- Many immigrants live in poverty and find it difficult to find work because of the language and lack of accreditation.
- There is a lack of value placed on manual work. Lack of recognition of experience for hiring in certain jobs, and too much emphasis placed on having a formal education.
- Jobs for poorly educated or unskilled people are low-paying, so it is hard to provide for the essentials for one's family.
- The high cost of living causes poverty. The cost of healthy food, heat, rent, gas and other necessities, including social activities, are so high that people are spending too much of their income on meeting the basics. In some instances, people are making difficult choices like paying the rent or eating unhealthy food. Having an old vehicle to get to work and trying to pay car insurance and other upkeep costs, such as tires and repairs, is causing people to be poor.
- The cost of living and inflation goes up but people's incomes stay the same. The costs of sports and extracurricular activities are too high for some families to allow their kids to take part, which causes them to be socially disconnected so that they may later suffer from a lack of social network. Being excluded from society causes people to have low self-esteem, which leads to problems in life, preventing them from getting a good education and subsequently finding meaningful work, and therefore they live a life of poverty.
- Property taxes are too high causing financial hardship.

- High income tax on low income causes poverty. Corporations not paying their share of taxes and only paying minimum wage also causes poverty. Sales taxes are too high for low-income earners.
- People do not have money in reserve in case they lose their job, causing them to fall into poverty.
- The lack of health-care coverage, especially for people with health concerns, is a barrier to employment, resulting in people living in poverty. The lack of a prescription drug plan keeps people on social assistance. People can't afford coverage for vision, dental, hearing and physiotherapy. Medicare is insufficient.
- The social assistance system acts as a trap that keeps people poor. The programs are not responsive to actual needs. Social policies are punitive. The system doesn't encourage people to improve their circumstances. There are too many structural and social systems to overcome. There is a lack of incentive to move off social assistance, due to the policies. The system is too hard to navigate, especially for people with difficulties.
- The social assistance rules hinder and don't help people trying to improve their situation. The rules are too strict, which is preventing people from escaping from social welfare. When a recipient is working you can only earn a maximum of \$200 per month under social assistance policies, and this means there is no incentive to work. The wage exemption policies are counterproductive and are actually a disincentive to working.
- The ease of getting social assistance only encourages youth to live on social assistance.
- There are many barriers, such as funding for babysitting or only being able to keep a health card for one year after leaving social assistance, causing poverty. The loss of a health card can actually hold people back.
- The economic unit policy under social assistance which prevents people from sharing housing is keeping people from getting ahead. The household income policy which prevents two social assistance recipients from cohabiting is causing hardships.
- Government policies prevent a family member from being paid for providing care for another family member, which causes financial hardships.
- Deducting spousal support when one parent is on social assistance is causing poverty.
- The lack of medical benefits for both the working poor and for those who leave social assistance causes hardships. It also prevents people from leaving social assistance. Getting off social assistance means losing benefits which causes financial difficulties.



- There is too much dependence on the social assistance system, which prevents people from moving out of poverty.
- Social assistance rates, especially for the single person, are too low, which makes it difficult to escape poverty. Social assistance rates for persons with a disability are too low.

- Poverty is caused by greed and the inequitable distribution of wealth. This is supported by policies and legislation that support those who are wealthy, like big business. These policies have drastically increased the gap between rich and poor in New Brunswick.
- Poverty is a direct result of economic greed in a capitalist economy. The class structure of the economic system both sustains and generates the existence of poverty.
- The global economy is creating an environment whereby cheap labour and profit rather than sustainable economies, human rights and other quality-of-life indicators are taking a back seat.
- The type of economy where profit comes before people causes poverty. An unstable economy with no local economy where the money goes elsewhere causes poverty in some areas. Economic changes such as mill closures, no jobs to match skills of people in the area and the worsening economy are causing poverty. The loss of a large provider of jobs in an area causes poverty.
- Society creates poverty because it is too superficial, and people are too materialistic. The structure of society is the cause of poverty where the rich are getting richer and there is a loss of the middle class.
- Shopping habits and budgeting your money cause poverty. This is a throw away society, which causes poverty. Many people have unrealistic lifestyles, particularly the youth. Access to credit is too easy and bad financial decisions cause poverty. Predatory lending practices cause poverty. Overconsumption, too much consumerism and being materialistic cause people to be poor. There is an expectation that people have to keep up with each other's spending habits.
- People have too much debt in relation to what they earn. An inability to manage money is causing people to be poor. People are not living within their means. Not having assets as leverage keeps people poor.
- Poverty is caused by having an addiction and spending the money on feeding the addiction. Also, having a chronic disease causes people to be poor.
- Poverty is caused by being born with an intellectual or physical disability and not being able to work and not receiving proper assistance from government.
- The federal disability pension restricts the number of hours you can work.
- The employment insurance system is causing financial hardships because the two-week waiting period to get a cheque is too long. The benefits are too low and also it is difficult for manual workers to accumulate enough weeks to be entitled to employment insurance.
- Becoming a senior causes you to be poor because you are trying to meet the cost of living on very low and fixed incomes. Seniors are not able to survive on pension and pay for health care, the cost to heat and maintain their homes and cover basic needs such as high medication costs. Seniors benefits do not keep up with the cost of living. The federal (old age security) and the Canada Pension Plan rates are often insufficient.

- Forced retirement from some jobs with insufficient savings and retirement income causes people to be poor.
- Many elderly are sharing their pensions with the kids to help them make ends meet.
- There is a lack of decent affordable housing. This is especially true for single moms.
- There is a lack of affordable housing for low-income people who are not seniors. There is not enough housing for disabled persons. There is not enough subsidized housing. Very poor quality public or private housing for people with mental health issues is a problem.



*“Band together and establish partnerships between the community, public and private sectors.”*

- A lack of affordable housing appropriately situated for a rural community so that you don’t need a car to get to work. Social housing is too remote and removed from resources.
- Grouping low-income housing together doesn’t work.
- Children who grow up in low-income neighbourhoods move frequently and are often surrounded by problems if they are locked out with low-income housing which is collected in a single area. They end up in schools with low-income kids and become marginalized. This perpetuates the cycle because they are in contact with crime, drugs, alcohol and early pregnancy.
- The high costs of rent for a decent apartment or rooming house is causing people to live in poverty. When more than 60% of wages go towards the cost of housing, people have to make hard choices such as paying rent or buying nutritious food.
- Working-poor families on minimum wage do not have access to affordable housing. De-institutionalization of persons with mental illness is not the answer because these persons need supportive friendly housing.
- For people living alone the cost of housing greatly reduces their purchasing power and affects their health and affects their ability to work, and therefore keeps them poor.
- Inadequate repairs to housing (even public housing), equals higher energy bills, which causes people to be poor, especially seniors.
- The homeless are trapped in poverty because they have no address and have difficulty obtaining services.
- A lack of awareness of community assistance, programs and supports. People don’t know how to ask the right questions to get assistance.
- A lack of access to the availability of resources like education, literacy, training, retraining, employment, coaching, health diagnosis and follow-up, lack of social supports for family, lack of child care and affordable housing.
- A lack of tools and resources like a good resumé, clothing, transportation and self-confidence to apply to the workforce results in people living in poverty.

- Poverty happens when people do not have a full “tool box”, or they face a barrier in life. Missing tools include role models, money management skills, an aptitude and motivation.
- There is insufficient early intervention for adults with mental illness and drug and/or alcohol additions, which perpetuate the familial problems. These families, especially the children, need to be supported and helped so that the cycle can stop. The children of these families fail.
- A lack of counselling help for those with problems.
- Poor resources and financial supports for people who want to get well-paying jobs or to go back to school.
- There are a lot of barriers for single mothers wanting to take advantage of social programs, which causes poverty.
- A lack of information and education about budgeting and financial management. A lack of social supports. Lack of information about community and government resources and programs.
- There is a lack of resources and opportunities to progress and achieve one’s full potential, especially to encourage children of social assistance clients to stay off assistance.
- A lack of people to advocate for the rights of the poor.
- People are poor because they can’t get to work as the distance to the job requires transportation. Without a vehicle or a public transit system people cannot get to work. More people working at minimum wage jobs can’t afford to own a vehicle so they need to take a taxi in most areas where there is no bus service. The cost of the taxi service sometimes means that they are basically not making any money from the low-paying job. This also causes problems in getting children to daycare, which is another barrier to working and therefore causing people to be poor.
- Poverty for rural residents is caused by the disparities that exist such as the lack of supports in education, child care and transportation. The inability to connect to services because of the distance separating people from services contributes to poverty. Lack of investment in rural areas.
- A lack of affordable quality child care is a problem. Child care is an issue because even when costs are covered they are not sufficient. Child care services are expensive. It is not worth it for a woman to work for minimum wage.
- A lack of access to affordable child care because services are not responsive to parents’ needs. A lack of spaces causes problems for people with flexible shifts. There are not enough options for parents and the only alternative is a private sitter. There are too few workplaces that offer child care or child-care subsidies.
- Insufficient daycare subsidy is a problem. There is a lack of knowledge of what is available to help the needy.
- There is a lack of after-school care and a lack of transportation to get kids there, and the cost causes financial hardships.

- Too many services tend to be geared to single moms rather than single dads, and therefore they remain poor. Lack of paying appropriate child support and poor enforcement of child support is causing poverty. When you are on social assistance there is a claw-back of child support from social assistance which keeps people living in poverty.
- Dysfunctional families lack support. In general, government does not support families. There is a lack of parenting skills being provided.
- A lack of support for the 16-18 year olds, including teens that are pregnant.
- The system from the federal and provincial government is too fragmented to easily access the services.
- Poverty is caused by growing up in poverty. Poverty is generational. A lack of exposure to other versions of quality of life leads to a cycle of poverty. Growing up in a family where social assistance is the only means of income teaches children to use the system. There is a cycle of poverty because it is all that these children know. Children do not always see the opportunities. A family history and culture of living on welfare is keeping the cycle going. Growing up in foster care can cause poverty.
- Growing up in a family with many problems such as domestic violence and abuse, addictions and medical and mental health issues, or where there has been a divorce, means you will likely end up in poverty as an adult. Being a single parent can cause poverty.
- Family dynamics, values and nurturing has shifted. Families are not managing to instill a sense of responsibility in children. Families are not necessarily providing their children with basic skill sets. A lot of this responsibility has fallen on the school system. Too much emphasis has been placed on getting a job instead of caring for a family. Lack of a nurturing environment and a solid family background is a problem. A lack of family discipline and structure causes poverty. The quality of upbringing is a factor.
- Having health problems, substance abuse, addictions and mental health issues cause people to live in poverty.
- Many people have low self-esteem and poor self-confidence, which causes them to live in poverty because they are prevented from improving their position in life.
- Grandparents are made poorer by children and grandchildren who are poor and need help. Young girls who have children and the grandparents help pay to raise those children puts the grandparents in poverty.
- Poverty is not always a question of money. It can be caused by isolation.
- There is an erosion of the social safety net. The system of social benefits isn't adequate. The way the system is organized promotes poverty. For example, the minimum wage is too low, there is wage inequity, there is a lack of affordable housing, income assistance policies do not help people who want to work, the disability allowance policy and other social policies don't work – you have to be pigeon-holed to have access to them. The existing programs do not lead to an improved financial situation. There is no means to continue your education and get a job that would pay higher than the poverty level.



- A life crisis such as being laid off from a job, an injury, the death of a spouse, an accident, a serious health problem, a divorce or some other significant event causes poverty.
- Becoming a teenage mom with no financial support causes poverty.
- An individualistic society causes poverty. Lack of solidarity in our society.
- A lack of community values. Society has become too individualistic. Communities lack empathy related to poverty and the lack of inclusion, involvement and support keeps people poor.
- People are less responsible than in the past. Lifestyles can cause people to live in poverty. Poor planning and overspending. A lack of empowerment at a young age.
- There is a lack of understanding about poverty because if you don't live it, you don't understand it. This lack of knowledge in society causes people to continue to live in poverty.
- Our society's "charity" frame of mind does not empower people to improve their lives. Society's core values have changed. Families and relationships are considered disposable and there is no sense of security, commitment or belonging.
- Poverty is the result of a lack of opportunity, in part because of our absence of action to address the personal weaknesses in a portion of our population. Weaknesses such as addiction, mental illness, lack of intellect and exposure to negative attitudes and abuse at home.
- Laziness, a lack of skills for jobs, a lack of coping skills and a lack of social responsibility create poverty. Mostly poverty is caused by making poor choices.
- Capitalism plays a huge role in the creation and maintenance of poverty.
- Government policy and legislation is the key to people living in poverty. The government system is not flexible when it comes to individual needs. Government is too big in relation to the services received by the public.
- The lack of co-ordination within government, as well as the lack of collective will between government, business and the community to address poverty keeps people poor.
- Short-sightedness by decision-makers perpetuates poverty. There is too much silo thinking and a lack of integrated planning when addressing the needs of those living in poverty. There is too much red tape in the social assistance system.
- A lack of accountability for spending tax payers' money is a problem.





*"Poverty is caused by a person's income not meeting the essentials of life."*

## When asked, "What can be done to reduce poverty?" here is what was said

- Continue to invest/increase investments in early learning and early childhood development so that children are ready for school.
- Identify at-risk children early and introduce needed services early.
- Encourage daily reading to children.
- Establish early childhood centres in all at-risk neighbourhoods/communities.
- Make day-cares available in high schools.
- Enhance the ECI program to better identify learning disabilities at an early age.
- Make education a priority for government spending; fund the education system properly.
- Implement more breakfast and/or programs in schools.
- Work with community to ensure that children have warm clothes.
- Teach children about poverty.
- Teach children how to manage personal and family finances, how to parent, civics, world issues, sexual health, more life skills programming – should happen in both middle school and high school.
- Implement school wellness programs.
- Shift resources to target children in the lower grades to ensure literacy so they can learn throughout their lives.
- Bring trades/shop and home economics back to the schools.
- Reintroduce vocational schools.
- Bridge the gap with the shortage of trades persons by having high school trades courses.
- Bring art, music and sports back to schools.
- Bring extracurricular activities back to schools, make them free so all children can participate and improve busing so all kids can stay to participate.
- Teach an entrepreneur course in school.
- Provide students with access to tutors.
- Reduce the number of students per class.
- Enforce the provisions of the Education Act that require all students to be in school until they graduate or turn 18.
- Implement mentoring programs (business as mentors, retirees as mentors).
- Provide school supplies.
- Implement a standard dress code (uniforms).
- Ensure schools have adequate technical equipment.
- Fund field trips and school fees so families don't have to pay for them.
- Provide methods and resources teachers for English students in immersion.

- Increase student access to psychologists, speech therapists and other support services.
- Increase funding to schools for students with learning disabilities.
- Increase the number of teaching assistants in classrooms.
- Improve literacy results for elementary and secondary students.
- Increase the number of work/study and co-op programs by partnering with local businesses.
- Implement the PALS program in more schools.
- Improve self-esteem by implementing anti-bullying/harassment initiatives.
- Increase the number of community schools, involve more people from neighbourhoods and surrounding communities in school activities.
- Make school facilities and buses available to the community at reasonable rates.
- Use vacant classrooms in schools to provide programs for parents or seniors during the school day.
- Increase students' access to career planning.
- Stop the practice of social promotion/increase rigor in the school system.
- Bring back streaming in schools to allow kids to study at the appropriate level – technical, trades or academic – for example, math curriculum should not expect all kids to learn calculus but there should be curriculum that teaches the math needed to follow a trade, to manage their personal finances, to calculate mortgage and debt interest, etc.
- Involve parents more in schools; bring seniors into schools to read to kids, teach homemaking, financial literacy, etc.; use high school students to mentor or read or tutor elementary school children.
- Provide credit to students who volunteer.
- Evaluate teachers better.
- Increase the number of bilingual programs in schools so high school graduates can speak both official languages.
- Support and maintain community schools.
- Increase access to literacy programs.
- Increase funding for literacy programs.
- Ensure all New Brunswickers are literate.
- Be more proactive in encouraging the use of local libraries.
- Teach basic computer literacy skills so people can use public computers.
- Establish a goal that every child in New Brunswick will be able to read at the end of Grade 2.
- Reduce student debt. Forgive student loans; forgive student loans if student stays in New Brunswick and increase student loan amounts.
- Reduce the cost of post-secondary education for all youth – regulate/reduce/cap tuition and living costs.

- Make seniors, who now get free or discounted tuition, pay the full amount for post-secondary education rather than young people.
- Reduce/regulate the interest rates charged on student loans.
- Fully subsidize the cost of post-secondary education for low-income youth/ all youth or make the first two years of any post-secondary education free.
- Increase the number of work/study and co-op programs.
- Offer financial assistance to students who have graduated from post-secondary to lower their student loan payments and shorten the repayment period.
- Offer more scholarships, particularly in fields where there are employment shortages.
- Offer kids money to go to school in exchange for volunteering in their community.
- Offer more incentives for kids to go on to post-secondary education. This might be done with employers who can sponsor kids. For example, pharmacies could sponsor kids to become pharmacists; plumbing companies could sponsor kids to become plumbers – similar to the Armed Forces program.
- Increase the number of trades seats in the community college system.
- Increase access and availability of on-line courses/distance education.
- Use empty government buildings for evening adult-learning classes.
- Provide free lectures on public television.
- Provide people with access to free financial counselling and budget preparation sessions.
- Provide more access to second-language training.
- Provide access to retraining and continuous training (government, non-profits and business).
- Participate in on-the-job training (business, non-profits and government).
- Offer incentives to employers who are willing to help employees get skills and education they need for their jobs.
- Encourage lifelong learning.
- Work with employers to determine what training is needed to fill job opportunities.
- Make General Educational Development Program more accessible.
- Create a skills investment fund.
- Provide teachers with more training to recognize and address learning disabilities.
- Increase social assistance rates/increase to Maritimes/Atlantic/national average.
- Reduce social assistance rates.
- Index social assistance rates to minimum wage increases.
- Send out social assistance cheques every two weeks.

- Eliminate/revise the household income policy – allow people to share; allow dependents to earn without affecting mother’s social assistance cheque.
- Keep household income policy but allow people to share costs and housing without penalty for three months so they can get ahead.
- Eliminate the 25% shelter reduction for persons with disabilities who live with their parents.
- Review disability certification process so applicant can meet with medical advisory board.
- Review appeal process for disability certification.
- Teach money management and life skills.
- Provide a food benefit and a clothing allowance.
- Provide opportunities for academic upgrading, skills acquisition and employment.
- Remove the tax on child care.
- More incentives to improve daycares, particularly salaries and training of staff.
- Develop volunteer programs for social assistance recipients.
- Increase supports for social assistance clients going to work, similar to the extended health card, and follow up case management to help them keep their jobs.
- Increase the school supplement.
- Provide health card to social assistance clients for six months or one year when they go to work.
- Use subsidized housing units as an incentive to work or to actively work on a case plan.
- Increase investigations of fraud in the social assistance system.



- Improve dental coverage for social assistance clients.
- Continue to case manage social assistance recipients so those who can leave will have a plan for doing so, and so unique needs of individuals can be addressed.
- Help clients who are on social assistance to build both financial and personal (education, for example) assets.
- Try to find jobs for people applying for social assistance before they get a cheque to encourage them not to get dependent on the system.
- Make participation in training, education, volunteer activities compulsory for employment insurance and social assistance clients, or for some clients such as young singles.
- Provide a learning allowance for those going to education or training.
- Reinstate NB Works type of programs – combination of education, training and work experience.
- Match social assistance recipients and/or their children with peer mentors to encourage, support and help them become self-sufficient.
- Modify the wage exemption policy to make it a sliding scale and increase exemptions; base exemptions on net, not gross, income.
- Eliminate the interim social assistance rate.
- Revise the disability certification definitions to make them less restrictive.
- Assist with the cost of attendant care when client leaves social assistance.
- Allow family support payments to go fully to social assistance families.
- Change the asset policy to increase asset amounts.
- Overhaul financial and other support for youth in crisis and youth-at-risk.
- Provide an allowance to help social assistance recipients who are transitioning to work pay for initial work costs like transportation, child care, clothing, equipment etc.
- Go back to the food voucher system rather than an all-in-one cheque.
- Conduct annual case reviews for social assistance clients.
- Penalize abuse of social assistance.
- End excessive monitoring and control of recipients.
- Improve consistency in policy and procedures application around the province.
- Increase medical transportation rates to equal km rates (40 cents) provided to public employees.
- Help social assistance recipients start small neighbourhood businesses that could hire neighbourhood youth (snow shovelling, lawn mowing).
- Reduce red tape to attaining a health card.
- Provide every child with an extracurricular activities fund each year.
- Change the policies dealing with Canada Pension Plan in relation to early retirement.

- Provide disabled persons on social assistance with system similar to guaranteed income supplement.
- Make it more financially feasible for a parent to remain home with children.
- Create programs to address the 16-to-19 year olds in need.
- Implement a provincial family policy to support families. Provincial vision for the family. Focus on the base: early childhood, attachment. Take a look at what is done by other countries such as Sweden, Denmark and Norway for actions.
- Provide more family resources.
- Provide/shift to more incentive-based programs over punitive ones.
- Increase minimum wage to \$10 in 2010/Atlantic average/\$12 per hour.
- Create a different minimum wage for teenaged workers.
- Index minimum wage.
- Implement a guaranteed annual income/wage top-up to a low income cut-off.
- Implement living-wage legislation.
- Increase wages.
- Increase employment insurance, old age security and Canada Pension Plan benefits.
- Increase the number of high-paying jobs.
- Implement pay equity in both the private and public sectors.
- Create incentives to build assets such as a matched savings program.
- Increase wages of home support and daycare workers.
- Pay family members to care for their disabled or ill family member or to provide child care.
- Provide support and/or income for parents who choose to stay home with their children in the early years (0-5).
- Improve family policies for all employees/have employee assistance programs.
- Implement flexible work arrangements.
- Provide health benefits to all employees/fund businesses to provide health benefits.
- Partner with business and non-profits to provide employment experience to social assistance recipients.





- Hire more women, Aboriginal people, youth and immigrants.
  - Accommodate in the work place those with mental health illnesses or disabilities.
  - Create new jobs/sustainable employment, especially in rural areas.
  - Implement an odd job initiative whereby individuals could pick up a day or a few hours of work and get paid in cash/job registry could be created for this type of work.
  - Small businesses could band together to provide employee benefits, or partner with larger businesses to provide these benefits.
- 
- Encourage chambers of commerce to invite all businesses to participate in their health insurance plan so workers in small businesses can have benefits. Government could be a partner in premiums where necessary.
  - Partner with non-profits to provide job practicums.
  - Implement a work-for-voucher program for homeless persons and transients as was done in downtown Fredericton.
  - Hire people to work on projects that improve their neighbourhoods.
  - Reduce interprovincial barriers to trade and professional certifications.
  - Recognize international credentials/qualifications.
  - Help people acquire clothing for work and prepare resumés.
  - Modify employment insurance so it better supports workers/reduce the two-week waiting period.
  - Accept people with little work experience, recognize competencies not just credentials, give low-income people and young people a chance to work and prove themselves.
  - Challenge employers to look at competencies and skills, not just formal education.
  - Subsidize employment for persons with disabilities, including people with mental health illnesses.
  - Foster the development of small businesses by providing a base wage subsidy to employers for the first three years in order to create jobs and stop the exodus to the West.
  - Bring back subsidized short-term jobs like Workability Program for targeted populations.
  - Create new green jobs.
  - Help businesses grow so they can create more jobs.
  - Ensure bilingualism is not a challenge to attaining high-paying employment.
  - Have employers offer education and more training to employees, or on-the-job training and/or mentorship. Offer incentives to finish college, help pay for school and develop skills such as language training.
  - Encourage businesses to help employees pay for daycare.
  - Encourage businesses to create more full-time positions.



- Move to a four-day work week to provide parents more time with their families.
- Have all small businesses band together with a larger business in order to provide adequate benefits to their employees.
- Apply same standards for wages, bonuses, increases and indexing to low-income earners as those applied to MLAs.
- Increase personal taxes for middle- and upper-income families to support poverty reduction and social initiatives.
- Lower personal taxes for middle- and low-income families.
- Put a moratorium on tax reduction.
- Increase corporate taxes.
- Allow a certain amount of mortgage payments to be tax deductible on a sliding scale depending on income.
- Provide additional tax credits for low- and middle-income families.
- Provide transportation tax credits for low-income earners to get to work.
- Lower property taxes.
- Equalize property taxes; allow payment each month during the year rather than a lump sum once a year.
- Increase the GST rebates.
- Restore family allowances and tax deductions for children who are enrolled in post-secondary education; should still be considered dependents for income tax purposes.
- Create more tax deductions for raising children, such as allowing families to claim for the expenses of kids' extracurricular activities (fees, gas, equipment).
- Reform the tax system so that single income families don't pay more in taxes than dual-income families that earn the same.
- Exempt people living in poverty from paying taxes.
- Provide a tax rebate for people who volunteer (see model in Japan).
- Make the federal disability tax credit a refundable credit.
- Remove taxes on necessities such as food, shelter, clothing, home heating fuel, electricity.
- Remove taxes on building supplies.
- Reimburse low-income earners for the taxes they pay for medications.
- Provide tax breaks for participating in poverty reduction initiatives.
- Put tolls on the highways to increase government revenue.
- Create a transportation tax rebate for people who live in regions with no public transit.
- Increase the tax deductions for charitable donations.
- Create a luxury tax.
- Provide tax breaks for shared transportation to work.

- Give tax incentives to employers who employ, train and keep full-time staff with benefits, rather than part-time casuals.
- Eliminate the provincial property tax on rental properties and ensure that landlords pass their savings on to tenants.
- Enforce minimum building code standards and municipal bylaws with respect to zoning.
- Require builders/developers to provide affordable housing in all new developments.
- Increase the number of affordable housing for all target groups.
- Assist landlords in adapting accommodations for disabled persons.
- Reduce/subsidize/assist with/regulate cost of home heating – should be income tested and should not exclude renters.
- Assign delivery of home heating programs to Social Development, not other departments or non-profit agencies.
- Change the electricity billing method which favours large users; reduce rates during times of low demand.
- Increase the number of grants to improve home heating efficiency.
- Strengthen building code to improve energy efficiency.
- Tie grant programs with job creation: example: provide a grant to purchase pellet stoves which will support the pellet production industry.
- Renew the housing agreements with the federal government.
- Improve maintenance of government-subsidized housing.
- Revisit formula for rent subsidy to base it on net instead of gross income.
- Strengthen role of the rentalsman's office.
- Improve protection for roomers and boarders.
- Encourage more housing co-ops.
- Create more transition and second-stage housing.
- Build more communal-type housing where residents share kitchens, living rooms, etc.
- Increase the number of homeless shelters in the province.
- Eliminate the provincial tax on rental properties but make sure that landlords pass their savings on to tenants.
- Eliminate reconnection fee for low-income earners dealing with NB Power.
- Create a land bank for affordable housing.
- Implement a rural home-repair program.
- Help seniors stay at home by providing them access to home maintenance and repair programs.
- Use housing programs to train people.
- Establish a provincial housing network for disabled persons.
- Create alternative/supportive housing for persons with mental health illnesses.

- Get rid of low-rental housing projects.
- Provide rent supplements.
- Mix subsidized and non-subsidized housing in neighbourhoods.
- Establish a provincial housing network for low-income persons similar to the model in Quebec.
- Continue to support non-profit organizations to develop and manage affordable housing.
- Encourage developers to convert old buildings to affordable housing.
- Reduce the waiting list for social housing.
- Delay increase in subsidized rent when social assistance rates increase...
- Establish a program to reduce discrimination and harassment among tenants of subsidized housing.
- Hire more tenants and their children to do maintenance in social housing neighbourhoods/buildings.
- Provide more opportunities for home ownership; more rent-to-own options for low-income households.
- Place a cap on rent increases/implement rent control.
- Provide incentives to landlords to rehabilitate their units, but restrict rent increases.
- Provide incentives to build/improve boarding houses and rooming houses.
- Improve municipal and neighbourhood planning to ensure affordable housing.
- Creation of a new Crown corporation to deliver housing programs and appoint a minister responsible for housing.
- Allow working poor living in public housing to buy the house through a rent-to-own payment program.
- Redesign government websites so they can be understood by people with lower literacy levels.
- Stop talking about the issue of silos in government and do something to force departments to work together/create a poverty czar or CEO who could work with all departments.
- Review privacy laws to allow more sharing of information between professionals dealing with the same clients – shared case-management information systems.
- Launch a hard-hitting campaign to educate people about the realities of poverty and to reduce stigma.
- Develop an information campaign concerning credit card debt.
- Make it easier for people to understand how government services work, and what government services are available.
- Create access centres where people can go to find out what services are available to them in their community.

*"The more I become aware of poverty and the various aspects – the more I realize that it is a very complex issue."*

- Encourage New Brunswickers to support their local businesses; we need a buy-local program.
- Establish a 1-800 help line for people to call so they can find out where they can get help; would have to be kept current/211 number to get access to information about community services.
- Provide social assistance clients more written information on policies.
- Provide high-speed Internet province wide in order to provide awareness.
- Create a New Brunswick-made film that talks about New Brunswick, to promote the image of New Brunswick, and its film industry.
- Invest in videoconferencing systems in order to make it possible to offer training in the regions and reduce travel costs.
- Change the slogan “J’y reviens, j’y reste” (I’m coming back to stay) to “J’y suis, j’y reste” (I’m here to stay) to keep people in New Brunswick.
- Continue to engage those in poverty for their opinions.
- Engage the youth. They are still optimistic about social problems.
- Promote NB Power’s equalized billing plan that offers 12 monthly payments in a specified amount. An adjustment for the difference between the amount paid and the consumption measured during the year is applied to the last bill.



- Implement initiatives that increase the sense of community, that bring neighbours together, that encourage a return to a more caring community and help people understand their personal responsibilities as members of a neighbourhood rather than relying on government for everything – music, sports events, socializing, places where parents can network.
- Encourage municipalities to put park benches in front yards of residential neighbourhoods.
- Help communities bring people together to work at addressing their community poverty issues.
- Implement community mentoring programs such as ‘My Community, My Kids.’

*“Growing up poor to begin with; mental illnesses; alcohol and drug abuse by parents and physical and sexual abuse during childhood. All this leads to extremely low self-esteem by the time people reach adulthood.”*

- Engage teenagers more in community activities/volunteering.
- Work with high schools to meet community needs – each high school could build a house.
- Implement poverty reduction strategies at the community level, provide funding to communities but government should not fund alone, should be contributions from all sectors of the community.
- Support more resource centres to help people, such as the family resource centres.
- Provide more assistance to parents of special-needs children.
- Provide support to new parents – prenatal nutrition, breastfeeding, etc.
- Create more Headstart programs.

- Have child-care providers provide more flexible hours for shift-working parents.
- Universal daycare/national child-care program.
- Increase the number of parenting programs, encourage all parents to attend.
- Make daycare services (e.g., province of Quebec) available to all government/private employees.
- Implement Paul Martin's universal child-care project.
- Increase the number of daycare spaces, particularly in rural areas.
- Increase the number of parent-run child-care co-ops.
- Increase the number of child-care subsidies.
- Work with business to create on-site daycares.
- Create legislation that requires business of specific size to have daycare.
- Increase the number of child-care spaces for non-traditional hours – weekends, evenings and nights.
- Create mobile units to deliver services and information in rural communities.
- Host community hall/church basement discussion afternoons with coffee and communication to support people in need.
- Make communities and neighbourhoods accountable for reducing poverty.
- Increase the number of community centres where people can be/work/learn together.
- Create ways that people can meet their needs through bartering; have community dollars that can be used for bartering services.
- Support social enterprises.
- Create a community resource centre that houses information, a community advocate, and co-ordinates non-profits and volunteers.
- Expand the community load fund/provide micro-financing and more business start-up incentives.
- Create community gardens, community kitchens, buying and growing co-ops, teach composting, canning, sewing, etc.
- Create community-run jobs in rural areas.
- Have a community liaison for available services.
- Encourage the consumption and development of local products in order to depend less on exports.
- Provide access to drug coverage to all low-income persons.
- Provide a universal health plan to working poor and social assistance recipients.
- Implement a co-pay for the health plan to ensure dignity for recipients.
- Make sure that every child under the age of 12 has access to dental and vision care.
- Recycle eye glasses in New Brunswick.
- Increase access to mental health and addiction services.

- Ensure that mental health services in New Brunswick meet national standards.
- Improve access to post-addiction counselling/methadone clinics.
- Reassign responsibility for inoculation of children to public health.
- Establish more clinics of all types/more community health centres.
- Hold 3.5-year-old assessment clinics in neighbourhoods, could be located in the schools.
- Develop a new emphasis on helping people manage chronic illnesses.
- Provide more access to nutrition counselling – including what to eat and how to shop for and prepare it.
- Provide working poor with access to diabetic supplies.
- Increase the number of family doctors.
- Ensure that all jobs provide health benefits.
- Create a two-year teaching hospital program.
- Implement health and wellness programs for seniors.
- Ensure that persons with disabilities can acquire the equipment they need, whether or not they are on social assistance; expand the list of eligible items.
- Provide safe injection sites.
- Support for sexual-assault counselling.
- Provide sustainable and adequate funding to community non-profits – can be done by government, business and individuals.
- Use lottery proceeds to fund non-profits.
- Donate time, services and goods to local non-profits – business, government and individuals.
- Raise awareness about poverty issues to increase understanding.
- Pay for criminal record checks for volunteers.
- Provide better support to community non-profit organizations with respect to staff training, insurance, in-kind support.
- Give non-profits reduced rates for taxes, electricity.
- Let non-profits participate in some government services such as tendering of contracts for telephones, supplies, etc.
- Increase funding to food banks.
- Have community non-profits work together towards the same goals.
- Create one-stop centres that provide all support services in communities.
- Have non-profit organizations government-run and funded.
- Have businesses share their knowledge and expertise with non-profits.
- Offer affordable transportation in municipalities.
- Contribute to transportation costs in rural areas.
- Provide transportation to medical appointments (non-profit).
- Regulate gas prices.

- Subsidize bus transportation for low-income persons who are travelling to work.
- Charge 50% during off hours to use a bus pass, to help seniors and shift workers.
- Use school buses for transportation, particularly in rural areas.
- Help people in rural areas get transportation to work, perhaps by organizing car pools – could be done by business or community.
- Buses need to run later hours and more frequently.
- Have transportation hours match work hours.
- Volunteer with local non-profits.
- Allow employees/provide incentives for employees to spend some time volunteering in their communities.
- Sponsor community events (business).
- Encourage professionals (ex. dentists) to donate a day of their time for those in need.
- Implement a day of giving.
- Find volunteers to help people complete their income tax returns.
- Implement Good Samaritan legislation, particularly for drivers.
- Encourage teenagers to volunteer by letting them earn a laptop with volunteer hours.
- Encourage and reward volunteering in your community to motivate people to do it (a reward program similar to Air Miles) for food and transportation. The business community could get involved in this reward program.
- Have local role models inspire volunteering by example.
- Make volunteering easy to do.
- Involve all sectors of society to reduce and prevent poverty. This is definitely a shared responsibility and we need a common vision and common goals.
- Make poverty reduction a goal for all levels of government.
- Establish a goal that no child under the age of 10 will be living in poverty in 2026.
- Establish a national anti-poverty strategy with proposed action plan and accountability measures.
- Pass legislation committing the government to combat poverty.
- Provide financial assistance to families so kids can participate in lessons, sports and recreational programs and school extracurricular activities.
- Fund street outreach workers.
- Develop a strong economy; diversify our economy.
- Revise system of transfer payments to provinces.
- Focus on single parent families and reducing teen pregnancies.
- Enforce child support orders.
- Reduce red tape.

*"There are many working poor people who just get by each month and have difficulties paying for basic necessities of life."*

- Regulate food prices.
- Deliver a program to help seniors and persons with disabilities to recognize fraud.
- Create street outreach/intervention workers.
- Make all civil service positions two-year contracts.
- Reduce social worker/case manager caseloads.
- Increase the number of social workers.
- Increase sensitization of case managers to poverty.
- Make government programs more user-friendly.
- Improve policing.
- Instead of incarcerating youth, give them alternatives, to work or job shadow in their community.
- Put paid advocates in place.
- Create an ombudsman to advocate for people who live in poverty in every community.
- Keep government accountable by creating a scorecard.
- Create a structure or mechanism to engage government, business and the non-profit sector in a regular and co-ordinated manner.
- Stop studying poverty, act and empower the public to be part of the solution.
- Tap the underused resource of the faith community.
- Study best practices in other jurisdictions, find a way to share best practices of those in New Brunswick who are already doing some great things to reduce and prevent poverty.
- Stop giving big bonuses to CEOs who are paid by the taxpayer.
- Create a financial vehicle that allows people to invest in their local communities like the Nova Scotia model.
- Eliminate bank fees for low-income people.
- Place conditions on loans to business, requiring them to hire women, minorities, persons with disabilities, social assistance clients, etc.
- Allow people to get unused wood on Crown lands.
- Provide legal aid funding in all areas of the province.

- Implement programs to prevent family violence.
- Recognize the contributions of informal caregivers.
- Evaluate programs and services to ensure they are accomplishing what is intended, and either keep or reinstate successful approaches/programs and eliminate those that are not achieving their objectives.
- Create a ministers' working group on poverty.
- Resolve jurisdictional issues to improve conditions for First Nations people.





- Provide a financial incentive to help new entrepreneurs buy an older person's business when he/she retires.
- Create a birth promotion program like the one in Quebec.
- Decentralize some essential services – health care, education – this would reduce impact of travel on the environment, rejuvenate small towns and provide more accessible services to low-income households and seniors.
- Develop more day programs for seniors.
- Have stricter supervision of NB Power's disconnection policy.
- Create an independent minimum wage board.
- Encourage and invest in the entrepreneurial spirit.
- Have grocery stores add on 25 cents to grocery receipts and give the money to food banks.
- Look at mandatory military service or mandatory public service.
- Eliminate reconnection fee for low-income earners dealing with NB Power.
- Merge Social Development, Health and Post-Secondary Education, Training and Labour into one department. One assistant deputy minister of each portfolio. This will increase communication, integration and service provision. Fewer silos.