



DIALOGUE SESSIONS
Tracadie-Sheila- January 26, 2009
Marché Centre Ville
3416, rue principale Street
1-4 p.m.

Summary of Session Notes

1. What does poverty mean to you and what do you think causes poverty?

Basic needs

- Poverty is when you have nothing and especially when you can't afford the necessities.
- You can't buy love. To live you have to be able to eat healthily, put a roof over your head, put clothes on your back and stay healthy. Poverty is often invisible.
- Lack of resources and tools.
- Inability to meet essential needs: housing, food, education, health, and social activities.
- Inability to meet basic needs.
- Having the essentials.
- Lack of access to resources (education, health, and social activities).
- People who can't meet their basic needs: balanced diet, clothing, shelter, health (services), education (Grade 12 and post-secondary studies), and social activities.

Child care services

- Child care jobs are undervalued.
- Shortage of daycare spaces and high cost of daycare.

Communication

- Difficult to find resources => daycare, etc.
- Media, etc., are a bad influence.
- Negative information given to youth.
- Lack of information.
- Making the poor heard.
- Access to income assistance.



Community

- A community may be poor.
- Loss of regional autonomy (jobs, health services, etc.).
- Population decline.
- Lack of access to services (distance to services).
- Lack of community support.
- People in rural areas live in poverty.
- All too often, the rules make it impossible to help people.
- Community's role.
- Influence of those around you.
- Lack of motivators in rural areas (e.g., 4-H).
- Attitude of resignation in rural areas (born to be poor) is influenced by those who spread the idea that people in those regions are second-class citizens.
- Lack of affordable housing for low-income persons.

Economy

- It's difficult to buy school supplies for children.
- Economic growth and contraction.
- Lack of knowledge causes poverty (employers).
- No progress over the years; costs/subsidies have not kept up.
- Tax system.
- Minimum wage inadequate.
- Difficult for manual workers to accumulate enough weeks to be entitled to Employment Insurance.
- Women's wages are not equal to those of men.
- Minimum wage doesn't encourage people to go out and work.
- Our economy is too dependent on other countries; not enough money in Canada.
- Inflation may go up, but people's incomes stay the same (incomes don't keep up); cost of living versus income.
- Job creation.
- Finished goods: exports as opposed to local goods.
- Rural regions excluded from development.
- Minimum wage of \$7.75 an hour keeps people under the poverty line.
- Weak economy.

Education and knowledge



- Schooling and literacy – education begins at home.
- People have less access to financial assistance for post-secondary education.
- Education is important.
- No increase in financial assistance for students.
- School programs versus job quotas.
- Lack of education is a cause.
- School and education system not tailored to young people's needs.
- Cost of programs makes education less accessible.
- School should make children more responsible.
- Education is everyone's responsibility / people should work together.
- Education.
- People don't understand prices, e.g., pounds versus kilograms.
- Education (children/adults) – not enough education, school dropouts.
- Access to post-secondary training.
- Illiteracy.
- Learning deficits.
- Debtload in relation to access to education.

Family

- Poverty gives rise to stress, family violence and even crime.
- Change in poverty – before, children gave their parents a hand, now it's the other way round.
- There are more single-parent families.
- Families are broken.
- Government does not support families enough.
- Not enough time for preschoolers – parents are absent (busy with work): long-term consequences => children's development affected.
- Families are not managing to instil a sense of responsibility in children.
- Family tradition: ways of doing things.
- Consequences = living conditions: retirement/separation.
- Lack of support for single-parent families.
- Female victims of violence often work minimum-wage jobs or receive income assistance.
- Women stay at home, which is detrimental to their careers and pensions.
- Teenagers having children.
- 16-year-olds on welfare with no guidance.



- Families lacking essentials.
- Children who are inactive - also a form of poverty.
- Grandparents are made poorer by children (grandchildren) who are poor and need help.
- Family violence.
- People who are alone have a lot of problems. They're very poor and don't have a lot of resources.
- There are a lot of barriers for single mothers wanting to take advantage of social programs.
- Poverty – families separated.
- Help for parents so they can guide their children.
- Lack of basic education.

Government

- Not enough professional services (social workers, psychologists, etc.).
- Financial and support policies for people in difficulty need to be overhauled.
- Policies out of touch with life today: more flexibility needed.
- Mismanagement of public funds (bonuses for civil servants).
- Public funds wasted (new furniture, computers, etc. in provincial government offices).
- Social assistance.
- Pensions too low => government \$.
- Policies and programs for income assistance recipients poorly administered.
- Those in power should spend less.
- Need to sell possessions.
- Social assistance => not a life. People barely have enough to live on.
- Rules and regulations aren't uniform and don't meet people's needs.
- Lack of investment in rural areas, especially in the primary sector (added value).
- Invest in communities as opposed to big companies.
- Government injustice.
- Wait for EI (repayment of income assistance).
- Bureaucracy: EI and social assistance.
- Government too big in relation to the services received by the public and in terms of income assistance as well.
- The regions have to work together to obtain funding from the provincial and federal government.
- Human resource cutbacks in the Department of Social Development affect the poor.



- Income assistance rates are too low.

Health

- Tradition: from poor parents to poor children, sick children.
- Greater risk when it comes to health and mental health.
- Income is crucial for health.
- Cost associated with health.
- Mental health issues lead to poverty.
- Illness makes people vulnerable and can lead to poverty.
- Medical costs can lead to poverty (no insurance).
- Causes illnesses.
- Not enough money to meet basic health needs.
- High cost of medications.
- Cost of having to travel to receive health care.
- Addictions (alcohol, drugs/prescription drugs, gambling).

Housing

- Lack of social housing in relation to availability; cost in relation to need.
- People living alone: cost of housing greatly reduces their purchasing power, affects their health, etc.
- Lack of government-subsidized housing.
- Lack of social housing in the regions.

Money

- The system doesn't make it easy to end dependency (minimum-wage jobs, child care, transportation = makes people worse off than income assistance recipients).
- Wage discrimination (women, immigrants, francophones, visible minorities, etc.).
- Costs.
- Money poorly distributed.
- People are naive when it comes to credit.
- Lack of information/education about budgeting.
- Student debt.



- Lack of money and social services.
- Problems budgeting and planning for the future (people are living from day to day).
- Financing => easy credit puts people in debt.
- Excess consumption creates needs and causes people to go into debt => no culture of saving.
- Lack of information about financial management.
- Too easy to get credit.
- Lack of money is a vicious circle.
- Priorities in our investment choices.
- Aging population versus cost of living.
- Low-income cut-off.
- Not prepared for retirement (no plans or impossible to make plans).
- Wage disparity (men/women).
- People on minimum wage and those on EI.

Other

- Chain of vulnerabilities, labels, judgments, marginalization.
- Poverty today is different from what it was like yesterday: face of society has changed.
- Difference between destitution and poverty.
- Society has become more materialistic.
- Poverty is a feeling.
- People are having problems.
- Held hostage by public policies and the rules of the system (often favours people who are better off).
- The poor have to make do with crumbs (nice life, good jobs, security, etc.).
- Poverty = does not make sense in one of the world's rich countries.
- Violence.
- Circumstances are such that we create our own poverty.
- Overregulation leads to poverty.
- Cycle of poverty.
- Social injustice.
- Discrimination towards women.
- The big "devour" the small.
- Triggers.



- Overconsumption seen as a good thing.
- Overconsumption: encouragement/invitation to consume.
- Social injustice: middle class getting smaller, disproportionate incomes, discrimination/inequality (men/women), wage disparity.
- Mental disability.
- “Cultural” poverty.
- Socially excluded.
- Bad luck (vicious circle).
- Intellectual poverty => decision making.
- Types of poverty: its victims, people who make bad choices and create their own poverty.
- Lack of free services (health, daycare, water inspection, etc.).
- Stigma prevents the poor from escaping poverty.
- Lack of “spokespersons” to help people escape poverty.
- Society has become individualistic: it’s everyone for himself or herself.
- Consumer society creates needs.
- Lack of social responsibility.
- Lack of education with regard to basic skills for living responsibly.
- Lack of information about available resources.
- Healing instead of prevention.
- Poor = environment... individual’s environment => hope.
- Prevention.
- Social = cultural heritage that affects the individual.
- Inappropriate diet.
- Systemic causes.
- Complex causes.
- Learning self-discipline = through resources.
- Lack of support => when people make use of resources.
- Living from hand to mouth.
- Difficulties/barriers.
- Women = poverty (work not valued).
- Penalize...restrict...
 - => activity...daycare
 - => sports
 - => health.
- Poverty means being different from others.
- Born to be poor.



- Number of elderly increasing.
- Poverty is not a disease => but it can lead to disease.
- It's more than just the person; it's also the environment.
- Poverty is a vicious circle, not just a lack of money.
- Help young single mothers.
- Complex issue: affects everything (health, finances, spirituality).
- Sphere of life.
- Poverty goes way back – family/generations, lack of education: can they take charge of their own lives?
- Income assistance recipients are labelled.
- Lack of opportunities to escape poverty.
- Difficult to escape poverty and take charge of own life.
- Importance of family, dialogue, and people helping people.
- Poverty can affect everyone.
- Lots of prejudice towards the poor.
- Social assistance recipients lack money management skills/knowledge. They need help.
- Poverty is more than social assistance recipients. There is also the working poor.
- Poverty line higher than minimum wage.
- Income assistance recipients are misjudged.
- Poverty is not a choice.
- Factors of poverty (which can make it impossible to have a decent income):
 - => aging population
 - => people with mental health issues
 - => people with special needs
 - => lack of education.
- Money poorly distributed and no management in the respective regions.
- A lot of money is spent on studies, but nothing ever comes to pass.



Transportation

- Lack of public transit.
- Problems with transportation.
- Distance services.
- Transportation problems/no money for medical transportation.

Volunteering

- Subsidies for food banks.
- Limits in terms of food bank deliveries.
- Lack of access to food banks.

Wellness

- Disparities.
- Attitude and mentality.
- Low self-esteem.
- Social pressure to acquire goods and social status.
- Lack of work ethic.
- Lack of motivation, lack of intellectual ability, lack of work ethic.
- Defeatist attitude => advantages of staying in the same situation.
- No hope for improvement.
- Welfare:
 - =>laws for too long
 - => minimum.
- Isolation; poverty affects everything, including health.
- Poverty is wide-ranging – mental health and spiritual poverty.
- Poor nutrition.
- People's dignity suffers.
- Low self-esteem and lack of confidence.
- Poverty leads to exclusion.
- Values, stimulation.
- Social norms in school, e.g., clothing, labels, young people are ashamed.
- Hopelessness versus fear of the unknown.
- Poverty is connected with self-esteem and isolation. It's a social issue.



Work

- Lack of jobs in rural areas and shortage of acceptable social housing.
- Lack of work.
- Trades not seen as important.
- Need a job to get out of poverty.
- Lack of jobs and inadequate wages.
- Seasonal employment results in lack of permanent employment.
- Lack of adequately paying jobs for women.
- There are people who work all year long and are still under the poverty line.
- There are not enough jobs because we export our resources.
- Lack of well-paid jobs in rural areas.
- Lack of stable jobs.
- Too many seasonal jobs.
- Too many employees who do not invest in their pension plans.



2. What do you think can be done to reduce poverty?

Basic needs

- We need a long-term plan in which everyone gets involved.
- Access/support/resource people/etc.
- Take regional characteristics and specific needs into account.
- Go back to basics to meet today's needs.

Child care services

- Adequate access to child care services, including an educational component.
- Decentralize child care services (south versus north).
- Make child care services universal (government).
- Employers and businesses should have incentives to create daycares in the workplace.
- Have a better child care system.

Communication

- Have a system that helps, not penalizes, people (income assistance).
- Good lifestyle habits => good health (government can do promotion).
- Censor "harmful" ads/news.
- Change people's attitudes.
- Campaign to educate people about the realities of poverty (hard-hitting ads) in order to reduce prejudice.
- Promote the establishment of collective kitchens.
- Include communities in major decisions.
- Inform and educate people about the dangers of credit and debt.
- Motivate people to take charge of their lives.
- Encourage people to buy locally (Canadian products).
- Work to eradicate myths about, and prejudice towards, the poor.

Community

- Increase grants to non-profit organizations so they can become financially secure.
- Regional self-sufficiency / better management of primary resources.
- Do more community development and advertising about services provided by non-profit organizations.
- Encourage community initiatives (e.g., community gardens).
- Encourage community-based mutual aid.
- Accessible and free services provided by community organizations.
- Work in co-operation with communities.



Economy

- Raise the minimum wage (\$10 to reach low-income cut-off).
- Consume local products and support local economies.
- Encourage the consumption and development of local products in order to depend less on exports.
- Bring in legislation on wage parity in the public and private sectors.

Education and training

- Improve school programs so that youth are better equipped.
- Place more emphasis on the importance of post-secondary education.
- Provide new college graduates with employment opportunities.
- School curriculum (e.g., budgeting, cooking, sports, health).
- Wage scale for minimum wage (e.g.: first year = \$X, second year = ++\$X, etc.).
- Experience should count in the case of people who don't have a high school diploma.
- Encourage people to seek out education/knowledge.
- Education (budgeting, cooking, etc.) in schools.
- Continuing education and training at reduced cost.
- Education must be accessible to everyone.
- Basic course in home economics, money management, etc.
- Educate people not to live above their means.
- Educate people to take responsibility for themselves.
- Reduce illiteracy (grants).
- Provide assistance in budgeting (home economist).
- In school educate young people about health (not only nutrition, but also physical activity).
- Bring trades back in high school.
- Post-secondary education – have adapted institutions and customized programs.
- Post-secondary training geared to current and future occupations.
- Trades programs and academic training.
- That there be literacy programs geared to actual needs and available jobs.
- That community education be designed to raise people's self-esteem, promote social inclusion and create a sense of belonging. Get rid of taboos surrounding poverty. That could help people to take charge of their lives.
- Bring back "shop" courses in high school.
- Rethink education => more practical => in sync with what young people understand.
- Bring back commercial and industrial training programs in comprehensive high schools.
- Provide support services for parents of elementary and high school children (parents/children).
- School system isn't always adapted. There should be customized programs for children and adults.



- Processing of our products. Maximum development of our resources. Added value: community, private and public sectors.

Family

- Increase assistance for mothers: maternity leave => 2 years.
- Provide support and assistance for mothers who stay at home.
- Separations lead to female poverty.
- Family legislation.
- Promote breastfeeding.

Health

- Increase access to health care.
- Provincial health insurance program.
- Financial assistance for child care and transportation services for low-income earners in need of care.
- Many people are afraid of being associated with mental health. They take drugs.

Housing

- Increase funding for alternative residences for persons with mental health issues.
- Have more affordable housing.
- Invest in local small and medium-sized businesses.
- Have more affordable housing units without labelling and ghettoizing people. Show respect for people's dignity.
- Allow people to go out and get unused wood on Crown land.
- Allow people to live together without their income being cut.

Money

- Increase income assistance.
- Increase social programs for most people (wage earners, too, and not just people on income assistance); assist low-wage earners.
- Increase income assistance rates.
- Have a guaranteed minimum income per household.
- Banish labels and the word "poor".
- Help reduce student debt.
- Reduce illiteracy (grants).
- Reduce income tax for median-wage earners.
- Economic diversification and product development.
- Give money to people who can and know how to manage it.
- Provide help with regard to alimony and how it's managed.



- Reduce debt through budgeting.
- Men/women: equal pay for work of equal value.
- Consensus needed at various levels on the need for decent wages, i.e., more than minimum wage (political will). Review low-income benefits.
- The \$1,000 is poorly distributed.
- Minimum-wage earners are poor.
- People need to be better educated about budgeting and credit.
- Better distribution of public funds (government).
- Better management of public funds.
- Better management of government money.
- Reduce student debt (lower tuition and provide more bursaries).
- Reduce government spending.
- Raise the minimum wage.
- It would not cost more to take care of poverty.
- Everything is going up, but wages are never adjusted to the cost of living.

Other

- Fewer casinos => consistency with message aimed at reducing addictions.
- Stop conducting studies and take action.
- EI: takes a while before you get your benefits.
- Get rid of prejudices.
- LITERACY = public system.
- Incentive to help people improve their circumstances.
- Keep on funding social programs to meet people's needs.
- Income assistance too generous compared to EI (health card).
- Increase social assistance (indexing).
- Increase social assistance to the same level as in the other Atlantic provinces.
- Women who separate stay at the poverty line.
- Francophones tend to live more in rural areas and are often poorer. Another obstacle: money flows south.
- The government helps employers by giving them tax credits.
- The government must respect the role of community organizations and must not download its obligations onto them.
- The government must be accountable to the people, and the people must demand that things get done and that actions are carried out.
- The benefits enjoyed by income assistance recipients (health cards, etc.) should also be available to EI recipients and minimum-wage earners.
- 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 (it takes at least three years for a business to turn a profit).
- Eliminate the two-week waiting period for EI.
- Give health card to people who earn less than \$12,000 a year.



- Have less punitive social approaches, e.g., families who receive alimony should not be penalized by Income Assistance).
- Have incentives/benefits for low wage earners (e.g., health card/medical plan, parental leave, increased number of holidays, child care).
- Need for infrastructure, e.g., roads.
- Change employment/EI/social assistance rules to help reduce poverty, not punish people.
- Income assistance cheques should be sent out every two weeks.
- Decentralize services.
- Lower pensionable age, e.g., 55, so that more young people can enter the work force.
- Develop social programs: child care facilities, community kitchens, food banks, etc.
- Develop skills and abilities for specific markets.
- Encourage people to be responsible.
- Intervene early.
- Legal aid is not funded in all areas, e.g., rights of the poor.
- Non-profit organizations should be the eyes, ears, and voice of the poor.
- Limitations of the system:
 - => more flexibility (case-by-case assessment) to help income assistance recipients.
 - => income supplement should be higher.
 - => pilot project = more incentive to get off social assistance.
 - => more support.
- Keep tax system progressive.
- Lack of parental leave for EI recipients.
- Lack of awareness.
- Lack of incentives to help people improve their circumstances.
- Improve service delivery = get closer to clients.
- Put democracy in action.
- We are the government.
- We've been talking about poverty for ages. Nothing's changed. Everything's going up. The poor are getting poorer.
- If a woman's spouse works, she is not entitled to the guaranteed income supplement.
- New Brunswick anti-poverty partnership (federal, provincial, municipal + LSDs + citizens + community groups).
- Partnerships with all classes of society.
- Poverty has no race, colour, or geographic area.
- Transfer payments for social programs: people should ask their MLAs how the money is distributed. It should be distributed fairly for poverty programs.
- More prevention – government and community organizations.
- Preparation before accessing existing programs.
- Recognize informal caregivers.
- Recycle eyewear.
- Band together and establish partnerships between the community, public and private sectors.



- Adequate representation (e.g., north/south).
- Encourage the private sector to shoulder more of the burden and offer more services to employees with children (e.g., child care, more money, Blue Cross, education, taxes, etc.).
- It's everyone's responsibility.
- Overhaul services for youth in crisis or who turn to income assistance: training programs and assistance for families. Review social assistance legislation and policies. Include grandparents and partners.
- Take another look at the poverty line.
- Review all social programs to ensure they encourage people, not punish them.
- If nothing changes, poverty will still be there.
- Minimum wage at \$10 in 2010: government (law).
- Community, private and public sector: assess regional needs.
- Raise awareness and encourage organizations that hold fundraising campaigns to give money to people in need.
- Social services scare people.
- Simplify access: people versus computers.
- Solutions and plans tailored to the realities: urban/rural, francophone/anglophone/First Nations, men/women.
- Provincial solutions not always geared to the regions.
- Help the elderly so they can stay in their homes longer.
- Assist informal caregivers.
- Progressive taxation system (even more favourable for those who are not so well off).
- Everyone should get involved: non-profit organizations, employers, government.
- Primary, secondary, and tertiary processing.
- Children's education (motivation, self-esteem, and socialization).

Transportation

- Means of transportation (health, education).

Wellness

- Help people who can and want to help themselves.
- Have a system that helps, not penalizes, people (welfare).
- Basic needs (dental care, vision care, pharmacare; should be part of New Brunswick medicare).
- Build young people's self-esteem and their self-confidence.
- Employers and businesses should have health/medical plans for families.
- Pay equity, legislation (government).



- Build partnerships among stakeholders (New Brunswick government, private sector, community sector, the public).
- Reduce barriers that make it difficult for people to improve their quality of life.
- Review welfare legislation (children).

Work

- Increase wages (private sector).
- Control/regulate cost of living.
- Job creation (e.g., projects => work experience, motivation).
- Job creation – public and private sectors.
- In LSDs, use community centres to create long-term jobs.
- *Employment Standards Act* doesn't protect poor workers, e.g., parental leave.
- *Employment Standards Act* doesn't work.
- Lack of flexibility sometimes encourages people to work under the table.
- Better working conditions (wage insurance, etc.) => public sector.
- People need to work, even when they're old. Work helps keep people healthy.
- Employment access program => flexible and geared to people's circumstances/needs.
- Long-term projects for all communities.
- Program to facilitate re-entry into the labour force (transitional program in which people can keep their health card).
- Regulations to protect part-time workers.
- Guaranteed basic income for everyone and incentives to work.
- Review and improve working conditions.