



**DIALOGUE SESSIONS**  
**Woodstock-February 10<sup>th</sup>, 2009**  
**Royal Canadian Legion**  
**109 Carleton Street**  
**6:30 - 9 :30 p.m.**

**Summary of Flipchart Notes**

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

**Basic Needs**

- Not being able to meet basic needs-Maslow's hierarchy not past 1<sup>st</sup> level!
- Not having enough
- Lack of life's necessities
- Can't meet needs financially of basic needs like food, shelter and clothing
- If basic needs aren't met, can't move forward
- Lack of resources for the basic necessities

**Childcare**

- Childcare costs and if you have more than three children you might as well stay home
- Childcare expenses
- Much of the burden of child care, etc. falls to women more than men
- Lack of access to affordable childcare



## Communication

- People don't know what government programs they can apply for. There is no communication plan by government
- Those in system are isolated. People don't know about programs, case workers are overworked and can't share information with clients
- Lack of good communication between departments

## Community

- Some areas have a lot more changes
- Poverty levels change by region and should not be averaged over NB. Of note is in rural and urban areas
- Poverty looks different in different regions
- Urbanization of populations
- Dissolution of rural equity through urban concentration
- Corporate farming reducing rural resiliency
- New Brunswick's poverty may be hidden in rural areas

## Economic

- Poor economy
- Capitalism



## Education/Skills

- Lack of education and training in some cases
- Education poverty
- Education and deficits regarding financial management, home economics and household management
- Extra curricular school expenses
- Not enough literacy skills
- Not making it through to post-secondary opportunities
- Need to make higher education more accessible
- School system not trained to recognize learning disabilities. If recognized then, no effective response. Untreated, it becomes chronic and they kick-out children with problems
- Gaps in school system such as no home economics and shop class which leaves people without skills
- Learning disabilities
- Related educational challenges
- Lack of skills that match the job market
- Lack of access to a quality education
- Lack of life skills
- Lack of opportunities for budgeting education
- Education is becoming unaffordable



## Family Unit

- People had reasons to stay together like having farms
- Family member becomes an orphan especially in our youth
- Trying to sustain a multi-generational level of living to keep things for the next generation and also elderly sharing their pensions with kids to make ends meet
- Cycle has to be broken
- Cycle of riches can also be only three generations to lose
- Generational perpetuation of poverty cycle
- Fracturing of the nuclear family
- Single parent families at risk
- Child and family size have implications
- Social pressures to spend on children
- Cyclical esteem issues from childhood
- Stress of low income may affect the children
- Financial and other stresses will break up a family
- Children become conditioned to poverty
- Children experiencing trauma at home such as domestic violence and abuse
- Learn negative coping behaviors. Children with attachment disorders need to be addressed early. These problems lead to mental health issues
- Youth kicked out of home
- It influences our ability to grow and succeed
- Lack of resources and opportunities to progress and achieve ones full potential
- Generational dependency and considered lifers



## Government

- No relationship between pregnancy and ability to care for the child (insanity thinking??)
- Lack of incentives to get off social assistance
- Lack of full-time employment barriers and benefits
- Solutions can cause problems for business
- Money to provide qualified human service and social support workers
- Non-profit competition preventing service delivery
- Government decisions affect poverty
- Municipalities can make decisions that affect people's lives
- Maintaining health services
- Changing legislation to not penalize the earnest individual not the abuser
- Getting off social assistance means losing benefits
- Reason for 50% return to social assistance
- Social assistance is not an agency it's an industry
- Workers in social assistance are beat down
- Programs built with cooperation across boundaries and sectors work
- Planning needs to be long-term
- Issue that transcends partisan politics
- Social assistance is so hard to get for such a low amount. Like it's set up to make you fail
- Punishes people on social assistance and they can't get ahead



- Need to look at disadvantaged groups like First Nations and women. They don't have equal opportunity
- Need to look at social determinants
- Premier uses self-sufficient language but makes it so hard to be self-sufficient
- Social assistance system is too hard to navigate for people with difficulties
- SA system turns people into cheaters
- Government is making it a women's issue. Have to help men as well
- Have to keep it gender neutral. One group can't be more victimized than others. Men need support also. Need to even things out
- Be more inclusive of men rather than excluding them
- Women often have challenges that men may not, such as finding work and child care
- Need a change in mindset. Violence against women and the perception of the abusive husband
- Federal government is not contributing a fair share to NB
- Return crown land to N.B. rather than big business
- Lack of employment supports and transition to work. Support needs to be local
- Not enough dialogue between systems
- Non-profits can be more effective
- Barriers to accessing the system for mental health and literacy
- Lack of transition supports for people experiencing mental health
- Proper assessments needed to know where client is at
- Rural areas lacking supports in education, childcare and transportation



- Clients receive different treatments from case workers
- Confidentiality can impact how people are serviced (good and bad)
- Environment with limited parameters that are somewhat impossible to reduce and eliminate
- Deregulation
- Negative incentives
- Letting the private sector run amuck
- Lack of support.
- Staying on fixed incomes versus losing all supports such as incentives, health card and financial
- Abuse and misuse has led to restrictions
- Not all players come together to maximize potential for clientele
- Systemic
- Fractionalized
- Systemic stigmatization
- Role of clinicians and human service counselors has been retracted and not able to take clients to meetings and appointments

## Health

- Health crisis
- Mental health issues
- Addiction of gambling. This is even worse than drugs
- So common. Everybody knows someone who is or was addicted. We have all been touched by the effects of this behavior



- Alcohol and drug addiction
- Lack of diagnosis for learning disabilities, problems with physical abilities
- Affects quality of life. Increase healthcare
- Addictions, if treated no transition supports
- Prolonged illness
- Physical illness
- Psychological illness
- Insufficient disability assistance
- Healthcare costs for the working poor
- Closest chronic pain clinic in Saint John
- Medical expenses
- Have to look at invisible disabilities too like mental illness

### **Housing**

- Insufficient housing
- Costs of housing
- Adequate sized housing and properly insulated
- Inadequate repairs on housing equals higher energy bills for seniors, and more of their income going to utilities
- Housing expenses may get out of hand if they insist on living in their original senior houses
- Affordable housing necessary
- Adequate housing necessary





- Need to be near services, laundry, stores
- Often not any respite care, shelter (transition) for men beyond homeless shelter
- Lack of appropriate housing for men and women
- Housing supports needed
- Women leaving shelters. Their social assistance is low and rents are high. Non-elderly singles housing units are needed



## Money

- Elderly eating cat food as it is cheaper
- I use food bank because I had two very expensive divorces
- Costs of accommodations and food make it impossible to get ahead
- Factors out of our control such as increases in gas, taxes, heat, natural disasters and cost of food
- Learning how to live within your income is not always possible
- Leads to credit cards and easy credit leads to future difficulty
- Lack of money
- Lack of education financing
- Costs associated with fuel
- Business sector money shrinking
- Changing circumstances
- If you try to get ahead, you get punished. If you earn money you get punished and rate of social assistance drops
- Many people would stay home with their children if they had an income they could rely on
- Student debt loads
- Credit card and loan debt
- Money flow issues for working poor
- Urban life in general more expensive for households
- Seniors on fixed income not secure
- New fees everywhere
- Fuel costs for oil, gas and wood



- Bankruptcies are up
- Depends on what you're spending money on (pop, chips, extras)
- Can give up things like drinking, drugs and smoking, etc. to make money stretch
- Taxes too high so hard to make the money go farther
- Poor monetary choices
- Utility bills are high. NB Power increases are concerning fuel supplements don't match
- Seniors on fixed income choose between bills and medications and don't know their options
- Disproportionate distribution of wealth
- Income less than rent
- Lack of resources such as social, financial and education
- Lack of resources limited participation in socially and educational experiences
- Lack of support and opposition to increases in minimum wage
- Affordability of healthy food
- Cost of gas and maintenance and other expenses
- Groceries increasingly expensive
- No special services locally
- Child in Neo-natal intensive care unit travelling back and forth is on the parents shoulders as there is no money or support to help
- With economic downturn in the retail and commercial sector, they will be challenged with how much they can afford to donate to charitable organizations
- Cost of vehicle registration, insurance and safety inspection



- Live more rural for saving on living expenses and then there are other expenses
- Minimum wages and standard of living gap
- Employment insurance benefits too low
- Income assistance levels and cut-offs
- If a person is on social assistance this defines the face of poverty. How do you pay for food, groceries and activities?
- Need much more than money to break generational cycle
- Problem starts with social assistance rates being too low
- Guaranteed income or higher social assistance will not solve poverty on its own
- People are two pay cheques away from social assistance in N.B.
- Caught in trap and can't afford to better themselves. There is no incentive on social assistance and can't work or they will be penalized
- Wage gap in N.B. is increasing
- Lower income people manage well
- Not living within our means
- Women don't get equal pay for equal work

### Other

- Poverty changes with the times we are in
- Poor used to be just no money
- It's relative
- Recognizing our responsibility to care for each other



- We need poor to help make people rich
- Special state of poverty with the elderly
- Poverty is different between the rich and poor
- Rich do not share from top down
- Not right
- Canada is rich and diverse so poverty is a sin
- Poverty can be righted
- Aware of poverty at Christmas time
- People are not seeing the problem because it's not a visible poverty
- Not wants
- Discrimination towards less well-off
- Warmth is one thing, dignity another
- People living on basic pension and trying to get out to do their daily activities
- Every day we don't address poverty it will get worse
- You can only help other people so much before it starts to hurt you/your family
- There are different sorts of people living in poverty. Just money is not enough to help people get out of poverty
- Affects quality of life such as access to recreation
- Provide better lifestyle and environment

### **Transportation**

- Transportation expenses



- Lack of public transport
- Lack of transportation and cut-off from services
- Lack of transportation for health care services
- Transportation for employment is limited
- Lack of public transport
- Private transportation costs increasing
- Ability to car pool is non-existent in rural NB

### **Volunteer**

- Challenges of decision making. Volunteers are limited to participate
- No enough money when in financial situations for volunteer do extras
- Lost our sense of social obligation and public service

### **Well-Being**

- Unhappiness could create actions that lead to future poverty
- Success breeds success and failure breeds failure
- Poor become depressed and it is hard to move out. More depressed leads to instability
- Culture of poverty becomes the life you know-becomes the all you know
- Low self-esteem
- Spiritual poverty and lack of support
- Not valuing people as lesser because of their economic situation
- Philosophy of life
- Boils down to how people feel about themselves



- Isolated
- Mental health stigma-prevents people from accessing services
- State of mind
- Lack of support to cope
- No motivation to live better
- People think that those who are poor believe their life is normal
- Some people believe if you came from poverty you too will be in poverty
- Risk reward continuum and increase fear of failure
- Self-fulfilling prophecy
- Change in mindset by people who have, to the greater good to looking out for number one
- Makes people feel like a welfare bum. There is a huge stigma to being on social assistance

## Work

- Availability of jobs
- Labour mobility
- Labour shortages from globalization and not just NAFTA and GAI
- Working poor
- Women don't have equal opportunity either
- Loss of benefits if working and no incentive to earn minimum wage
- Job loss
- No protection for self-employed



- Strong anti-union sentiment
- Criminal Record





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

### Childcare

- Government childcare facilities that are affordable would help working poor

### Communication

- Better access to the information required to get the most from offered services
- Be open about services and need to communicate their services
- Have separate dialogue with non-profits
- Media focuses on negative and generates fear about the economy, about violence and about your neighbors
- More public education on mental illness so stigma is lessened in school and later as adults
- Reduce red tape from government departments so they will be able to speak to each other easier
- More involvement by non-profit groups as they have less hoops to jump through
- Has to be a place where people can access information about services
- Use local non-profits to share info
- Have someone in particular responsible for info sharing. Community groups can see best who's eligible
- Educate community about services and resources available i.e. booklet, references, etc.



- Coordination and communication between government, agencies and business
- Communicate and deliver
- Campaign to influence a perception shift. Obligation to others to treat your neighbor as yourself
- Non-profits have to know how to deal with media for greater awareness
- Radio stations advertising and promoting
- People don't get accurate information from media on what is available

### **Community**

- Solutions from communities like ours to be used in NB
- Small town solutions like reducing the duplication of service provision from non-profits
- Before the social safety net the community was there
- Increase the service ethic in our communities
- Generosity is prevalent in the community
- Working together
- Bring prosperity to your community
- Need to return to a community oriented attitude and the idea of looking after each other
- In the past many people in a community were all poor, but they helped each other
- Many people don't know their neighbor. Whose responsibility is this to be more community minded and the willingness to let government take responsibility
- Bring schools back to community



- Focus on children and teach the value of money. Have communities come together to help children
- Small business concept is applicable in all communities
- Interact with each other at hockey rinks in backyards and ball fields in neighborhoods
- Rather than one program for all, develop community specific programs. Bring it back to community to support each other
- Come back to the notion of community responsibility and empowerment
- Business can use their off season time to donate to communities
- Value of community support
- Value of giving and promoting caring neighbors

### **Education/Skills**

- Education is the key. Examine the criteria to get in to trade schools
- Education needs to be provided to those who want it and not just those who can afford to go
- Define education as how to earn a living when you grown up
- College tuition free at all levels
- Businesses to provide opportunity to apply trades
- Adopting various learning models
- Learning true life skills to help get employment at level suited to their abilities
- Credit for informal education
- Working towards improving literacy rates, setting goals and meeting them where they are



- New Brunswick government training while on social assistance, especially for people with disabilities living alone
- Establish better life skill curriculums in schools, hands-on approaches to home economics and financial planning and nutrition
- Education can address the issues of reading skills, interpersonal skills, and employability skills
- Financial literacy
- If parents had bad experience in school, then often their children do as well
- Can be an elitist attitude about how much education is necessary from government and big business
- Focus on building skills as well as getting more formal education
- No one talks about the value of trades and technical education. Only academic education valued
- Uniforms in schools to level playing field
- Make New Brunswick Community College or trades and technical training more accessible. Is there a new federal program coming thru The Department of Post-Secondary Education, Training and Labour?
- Apprenticeship training and mentoring is needed
- Businesses can contribute their space in the off-season to teach people skills such as cooking, cutting meat and spelling for kids, etc
- Need an alternative to New Brunswick Community College, university or an in-between option like life skills and traditional skills to prepare kids to look after themselves. Like a co-op program. Close to work opportunities and central areas.
- Start intervention and prevention early
- Need learning specialists in schools
- Basic skill courses back in school like home economics. etc.



- More services needed within school system like psychologists and learning disabilities
- Teach trades in school
- Education should promote humanitarian values as opposed to just charity



## Family Unit

- Boils down to family building values and respect in children
- Allow parents time to instill values in children and don't expect to take this on by themselves
- Sixteen to nineteen gap kids are adrift and can link up with people they shouldn't
- People need time to parent
- Recognize the value of good parenting and childcare
- Families working too many hours

## Health

- Early health assessments to meet children where learning needs are
- Access to family doctor
- Increased mental health services in communities and more accessible
- More addictions treatment
- We need holistic approach to addictions with lots of support

## Housing

- Re-tool facilities and services for housing
- Appropriate housing for people with differing challenges-mental and physical
- Need an increase in New Brunswick Housing in small senior complexes in communities to employ local people
  - Home ownership programs like the NB Housing units become rent to own
  - Increase in housing units



- Supports in housing

### Money

- Graduation with big debt load from university would keep me from going
- Two levels of minimum wages. One for students and one for full-time workers
- Government keeps their head down with spending money
- Increase tax deduction options for donations
- Caps on student loan debt
- Guaranteed income for those over 18 years old. Domino effect and would have the following impacts:
  1. Children would be raised by families
  2. Money would have to go back into the community
  3. Poor families would have chance to get ahead and would reduce stress
  4. Improve self-esteem, confidence and in turn productivity
  5. Families would heal, communities heal and society would heal
- Keep raising minimum wage
- Pay equity
- Increase funding to the social support workers
- Better accountability for the non-profits getting core funding
- Economic unit policy is necessary but don't penalize people who are trying to share costs to get ahead. Allow 3 months to share costs and housing so they can get ahead
- Guaranteed income would let parents if they choose to stay home to raise their children



- Guaranteed income would wipe out employment insurance, social assistance and pensions and would remove stigma
- No GST on essentials like power bills for an example
- Look at eliminating taxes on low income earners
- Overhaul of Canada student loans
- Graduated loans, based on need of student
- Decrease interest rates on loans
- Greater expectations for all affluent families to support, allowing decrease in income
- When income given as an incentive it should not be clawed back in other ways
- Income cut-off eligibility for social programs needs to be re-evaluated. Shut up and pay your taxes





## Other

- Meeting the challenges of rural living
- Reduce materialism. Action item like reducing ads and not targeting children
- At least doubling the benefits
- Add Good Samaritan legislation to New Brunswick
- Solutions should reflect the real NB situation
- Government can facilitate and help non-profit
- Government can act, lead and legislate to ease the process of poverty reduction
- Restructure employment insurance
- Red Tape reduction for people in need
- The same people working on the boards of non-profits
- Non-Profits should work together and pool resources
- Organizations like non-profits don't solve poverty, they help it
- Return crown land to New Brunswickers rather than big business
- Needs to be accountability from bottom up
- People need to be responsible and accountable
- Get rid of bilingualism when it's not necessary in every community
- Big business, politicians and government needs to be accountable too
- When local governance was abolished by the Robichaud government everything was centralized and problems started. This removed responsibility at the local level and families or communities often think government has the responsibility



- Look for historical First Nations approach to supporting each other
- We're too quick to say government should fix things
- Need to bring people out of deep social assistance into the mainstream
- Don't assume anyone on social assistance is going to cheat system
- Big caseloads mean social assistance staff don't always support clients and help them know what they need
- Jurisdictional issues need to be addressed so gaps can be addressed for First Nations. Can't always access programs because government doesn't accept responsibility
- Social assistance shouldn't have stigma attached to it. It is no different than employment insurance because taxpayers money fund both programs
- Needs to be a coordinated approach to what is offered for programs, etc
- Make access to social assistance easier for people who need it
- We need everyone's input from businesses, politicians and people in poverty
- Don't underestimate people in poverty as they have to be part of solution and how it will affect them
- Non-elderly single people with barriers. Mental health, addictions and limited housing options
- Get rid of economic unit policy and allow sharing of housing for adolescents
- More encouragement to work with no penalties on social assistance for earning at first
- Non-profit and provincial government partnerships need to improve
- Team approach for complex situations
- Assistance on the ground level like outreach



- Partnerships like local input such as the people in Saint John as they don't understand needs of people in Woodstock
- A board involving all sectors and all can influence, communicate and deliver
- Integrated agency to coordinate services i.e. volunteer family services agency for service and educational programming
- One agency coordinates thus eliminating duplication

### **Transportation**

- Public transportation that is affordable and available for shift work.
- Bus service for outlying areas
- Transportation subsidized because not viable without it
- Transportation to hospital at least from city centre to First Nation community
- Transportation hours of use to match work hours
- Employment challenges such as transportation
- Increase support to grass roots initiatives like dial-a-ride
- Breakfast on school buses as bus drivers know who and where the hungry children are
- Transportation challenges and why not use school buses for other things and have car co-ops
- More transportation for places with no public transportation

### **Volunteer**

- Non-government organizations and communities can offer volunteering as both filling a need and as an education form



- Everyone is valuable and has something to contribute. Work is not the only way to contribute. Contributing to your community by visiting neighbors and helping neighbors, etc.
- Federal and Provincial tax credit for certified documented hours of volunteer work i.e. Bank volunteer hours to have back when if you need the service like in Japan
- Education system consider a class credit for volunteer hours
- Recognize individuals who have made decisions within charitable organizations volunteered and gave back
- Create a culture that values volunteerism and caring

### Well-Being

- Individuals have to have a desire to change and need goals
- Help young people establish goals
- Encourage what they can attain
- We must have a purpose for the individual
- Start goal setting when young
- We need to instill hope and value of persons by offering things, work, people can do
- Me generation is taken to the extreme now
- Kids need to learn about their responsibilities in addition to their rights
- Values, goals and motivation. Direction to be what you can be
- In order to be respected, you have to feel that you have contributed something
- Civic values



- Celebrate successes

## Work

- Work co-op needed to earn while you learn
- Disallow part-time help but not with students
- All 40 hour weeks to get benefits
- Integrate student work experiences with community service work especially with housing
- Companies are neglecting their obligations to their employees and need to learn solvency
- Part-time jobs keep wages low
- In the past, there was something similar. People would be required to do some work for six months per year
- Benefits packages
- Give business incentives to help employees
- Seasonality affects poverty
- Small business ideas for folks on social assistance like kids get money to shovel and understand value of earning money and a job well done
- Make business practices sustainable so they have long-term future
- Job sharing with pension and insurance
- Transition to work programs. Good example is the drug card
- Framework to participate when long-term disabled and don't penalize occasional work

