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The Impact of New Brunswick's 2009–2014 Economic and Social Inclusion Plan

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Co-chairs message

More than five years have passed since the adoption of *Overcoming Poverty Together: New Brunswick's Economic and Social Inclusion Plan 2009-2014* (OPT1), following an innovative public engagement process.

The initial intention of bringing together four sectors has been respected throughout the development, and more importantly, during the implementation of the plan.

During these years, we have seen significant improvements in the lives of thousands of New Brunswickers, thanks to this initiative. The unique character of the plan, combined with the tireless efforts of all participants involved, have made this strategy a model that is being considered in other jurisdictions.

Another aim of OPT1 has been to foster a provincial movement on citizen engagement and participation in the economic and social inclusion of communities. A quick look at the success stories of projects that have emerged from the plan will convince you of the benefits of this initiative.

As co-chairs of the Economic and Social Inclusion Corporation (ESIC) board of directors, and coming from the four sectors, we are pleased to see a change of culture in the way poverty is addressed in the province. Mobilization comes from all levels: local, regional and provincial. The approach to poverty reduction was established in an organic way using a bottom-up approach. OPT1 provided and continues to provide respectful and engaging support to communities and people in taking charge of their own lives and developing their skills.

We wish to thank all the persons, volunteer organizations, government, business people and other stakeholders who participated in the creation and the implementation of OPT1. Thanks to your dedication, our province has made remarkable progress in improving the lives of New Brunswickers.



Monique Richard Co-chair Citizens



Derek Oland Co-chair Business



Hon. Ed Doherty Co-chair Government



Roger Martin Co-chair Non-profit

Messages from past presidents



James Hughes

As the first president of the Economic and Social Inclusion Corporation (ESIC), from 2010 to 2011, I wish to express my sincere congratulations to New Brunswickers for their exceptional participation in the implementation of the *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2009-2014 (OPT1)*.

From the beginning, the goal was to implement the plan in a way that was as inclusive and engaging because it was originally developed through a comprehensive public engagement process. This process emphasized the ability and desire of communities, business and individuals living or having lived in poverty to contribute to the creation of a world-class plan.

Ensuring these groups, which typically do not find a place in poverty reduction policy, were involved at all levels in the governance and decision-making regarding OPT1 has created a sense of legitimacy, excitement and effectiveness rarely seen in such circles.

The plan has focused on including all New Brunswickers in the economy. One of its hallmarks has been the real-world emphasis on better training, improved connectivity to employment, better employment conditions and more community social and economic development. These are the reasons why this initiative has been successful.

What is also remarkable is that, throughout the process, political parties succeeded in working together in a bipartisan way to develop the plan and ensure its implementation. The plan's execution has not lost a beat through three governments.

This was a tremendous experience for me, and I have had the privilege to work with fantastic and dedicated New Brunswickers from all spheres of life on this issue.

I wish all New Brunswickers continued success in the implementation of the *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2014-2019* (OPT2).

James Hughes President, 2010-2011



Léo-Paul Pinet

There is no doubt that since the launch of the plan, the main element that has captured my interest is the unique model of the Economic and Social Inclusion Corporation (ESIC). Having the sectors – business, non-profit and government – teaming up with private individuals to initiate, develop and implement a truly provincewide, grass root poverty reduction strategy represents for me a feat that is worth being repeated by many other initiatives.

Our society must first recognize the need to join forces and work together in building capacities for each of us. It is important to maintain and strengthen the relationship of trust among all stakeholders. The 12 Community Inclusion Networks (CINs), established as part of the plan, undoubtedly play a vital role in building this capacity. A great deal of progress has been made since the early days of the poverty reduction plan. Greater public engagement has been achieved throughout the province.

Of course, there is still work to be done to attain the realistic objectives in terms of poverty reduction and economic and social inclusion in New Brunswick. Fortunately, the ESIC has become the cornerstone of the wind of change and of the willingness on the part of all stakeholders to make the change. It is important to bear in mind that, ultimately, all of the participants in this partnership care deeply about building a fair and inclusive New Brunswick. On the one hand, this will take a great deal of political will. On the other, it will require the commitment by the private and non-profit sectors. New Brunswickers join efforts such as this when they sense a collective will.

I thank ESIC's committed team of volunteers and staff for taking their place, making New Brunswick an even better place in which to live for each person.

Léo-Paul Pinet President, 2011-2014

Executive summary



The Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 1 2009-2014 (OPT1) was a unique and collaborative plan that brought together a cross-section of New Brunswickers, including persons living in poverty and the non-profit, business and government sectors to develop and adopt a provincial poverty reduction plan. OPT1 lays out a comprehensive and holistic approach to overcoming poverty based on the public engagement initiative launched in October 2008.

OPT1 was designed as collaborative effort but with an even broader reach, incorporating the community, business and government sectors as well as private individuals. Simply bringing all of these groups to the same table has been a challenge, but it has been the greatest achievement of OPT1. Through their service on boards of the Community Inclusion Networks (CINs) and Economic and Social Inclusion Corporation (ESIC) itself, people who would otherwise never have met each other are making contacts, creating synergies and partnerships and developing strategies.

Sue Rickards, roundtable participant

In November 2009, OPT1 was launched. The process was successfully maintained as a non-partisan exercise. As part of OPT1, 22 action items (Section – Action Plan and 22 Priority Actions Progress) were identified as key activities to overcoming poverty in New Brunswick and toward achieving the following global objective:

By 2015, New Brunswick will have reduced income poverty by 25% and deep income poverty by 50% and will have made significant progress in achieving sustained economic and social inclusion.

As of December 2014, 95% of the action items were either completed or ongoing and 5% were in progress). 21 of the 22 actions items were either completed or ongoing and one is in progress.

Of the 22 priority action items, seven were aimed directly at reducing income poverty while two were uniquely aimed at reducing deep income poverty. Seven items were aimed at achieving both targets while six were foundational items related to delivery and accountability activities.

Performance indicators

To measure the collective efforts facilitated and co-ordinated by ESIC to attain the goal of reducing poverty by 25% and deep poverty by 50%, 12 performance indicators were identified (Section – Performance Indicators). For common understanding and analysis, the following are the agreed-upon definitions of poverty and deep poverty.

- Poverty: the condition of a person who lacks the resources, means, opportunities and power necessary to acquire
 and maintain economic self-sufficiency or to integrate into and participate in society. Source: Economic and
 Social Inclusion Act.
- Deep poverty: the condition of those whose income is less than 50% of the Low Income Measure. Source: ESIC.

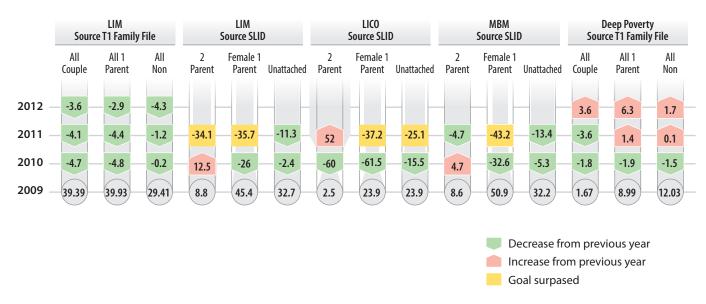
While this report evaluates the impact of OPT1 for 2009-14, income measure data are only available up to 2012 due to the limitations of statistics release dates. It is important to note that the statistical information available is prior to the commencement of the majority of key priority actions and projects led by the CINs.

All jurisdictions across the country are subject to the same data release constraints. The following provides some general guidelines:

- Income data (T1 Family File) has a lag of 18 months to two years. Therefore, 2013 data will be available in late 2015, and 2014 data will be available in 2016.
- Survey data (Canadian Income Survey) has a lag of about two years. Therefore, 2013 data will be available in 2015, and 2014 data will be available in 2016.

According to the most recent data available from the *Survey of Labour and Income Dynamics (SLID)* for 2009-11 and the *T1 Family File Tax Data* for 2009-12 (Performance Indicators Section), all low-income measures show a reduction in the incidence of people living in poverty in the province for the exception of Two-Parent Low Income Cut-Off After-Tax (LICO) (Source: *SLID*) and Low Income Measure (LIM) Before Tax (Source: *T1 Family File*).

Figure 1 - Incidence of Low Income in New Brunswick (Appendix G – Income Measure Definitions)
Source: Survey of Labour and Income Dynamics – Program 3889 – Inactive
Source: Annual Income Estimates for Census Families and Individuals (T1 Family File) – Program 4105.



By some indicators, the goal of reducing poverty by 25% has been achieved:

- Female lone-parent families, where the incidence of poverty has seen a:
 - 43% reduction from 2009 to 2011 for Market Basket Measure (MBM);
 - 36% reduction from 2009 to 2011 for After-Tax LIM; and
 - 37% reduction from 2009 to 2011 for After-Tax LICO.
- Two parent-families, where the incidence of poverty has seen a:
 - 34% reduction from 2009 to 2011 for After-Tax LIM.
- Unattached individuals, where the incidence of poverty has seen a:
 - 25% reduction from 2009 to 2011 for After-Tax LICO.

Efforts to reduce deep income poverty by 50% have not achieved the same reductions as the income poverty goal and have in fact seen a slight increase. According to the T1 Family File Tax Data for 2009-12, the incidence of Before and After Tax LIM has seen a mild increase for all family types as indicated in the diagram above (Section Performance Indicators).

OPT1 highlights

In addition to the 22 action items, ESIC played a leadership role in several activities aimed at increasing economic and social inclusion for all New Brunswickers. The following provides a snapshot of these key activities.

CINs

One of the key success factors of OPT1 has been the ESIC's ability to facilitate and foster New Brunswick's communities to build on their existing competencies and capabilities to address regional economic and social inclusion challenges. The foundation of the plan is based on building capacity in the community through the creation of the CINs. By the end of 2011, 12 CINs were established.

The CINs established partnerships with numerous community groups and organizations, and they had a tangible impact on their communities. The following highlights their impact as of Dec. 1, 2014.

- Community participation: 44,027 participants
- Total CIN projects: 212
- ESIC project investment: \$2,445,902
- Community project investment: \$8,259,057
- Community Investment per ESIC dollar invested: \$3.40 to \$1

Advisory committees

The ESIC Board of Directors established a number of advisory committees to address some of the more complex priority action items. These committees created the environment and momentum needed for changes in the social assistance system and prescription drug coverage as expressed during the public engagement process. The Social Enterprise Advisory Committee created a broader dialogue about the economic potential of social enterprises for communities. The following provides a description and key highlights of the advisory committees established as part of OPT1 (Appendix B).

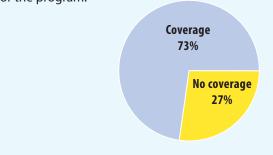
Advisory Committee on Health Benefits

The ESIC Board of Directors established the Advisory Committee on Health Benefits (Appendix B) to develop a mechanism to provide a drug plan for all uninsured New Brunswickers and to develop a vision and dental plan for all low-income New Brunswick children.

The New Brunswick Drug Plan

Since May 1, 2014, the NB Drug plan has provided access to drug coverage to uninsured New Brunwickers as a voluntary plan. Before its introduction, a number of residents could not get coverage due to pre-existing conditions or could not afford to buy private drug coverage.

As of Dec. 31, 2014, 2,438 individuals had enrolled in the plan (Source: *Department of Health*). Most, 1,778 (73%) individuals are in the lowest-income range. This demonstrates that low-income earners are participating in the program and reflects the need for the program.



The prescription drug program is yielding very positive results for New Brunswickers with health problems and financial constraints. In my opinion this program is the largest social public policy initiative for New Brunswickers since Medicare itself and the Equal Opportunity Program.

Dr. Dennis J. Furlong, physician, committee chair and former minister of Health

Healthy Smiles, Clear Vision

On Sept. 1, 2012, the dental and vision plan, *Healthy Smiles, Clear Vision*, took effect to provide the necessary coverage for specified dental and vision benefits to children 18 years old and younger in low-income families.

As of December 2014, 2,498 children had access to the program (Source: Department of Social Development).

Advisory Committee for Social Assistance Reform

The ESIC Board of Directors established the Advisory Committee on Social Assistance Reform (Appendix B) to provide advice and feedback to the Department of Social Development as it redesigned the social assistance program. The following highlights a few of the many changes seen in the reform moving from a rule-based to an outcome-based system (Appendix B):

- · increases in social assistance rates;
- · wage exemption changes;
- changes to health card policy;
- · changes to household income policy; and
- · protection for roomers and boarders.

Advisory Committee for Social Enterprise and Community Investment Funds (SECIFs)

The ESIC Board of Director created an Advisory Committee for Social Enterprise and Community Investment Funds (SECIF) (Appendix B) in January 2011. Its mandate was to develop a strategic framework for SECIFs.

In 2013-14, ESIC worked with the departments of Finance and Healthy and Inclusive Communities to develop new support programs, including the creation of the Community Economic Development Investment Fund (CEDIF) to allow individuals and corporate investors to invest in a registered local community fund; and, to improve the New Brunswick Small Business Investor Tax Credit program. This increased access to capital for small businesses.

With the support of ESIC, the CINs are acquiring the skills and competencies to further develop this sector, which is experiencing growth on a global scale. The total project value of SECIFs within the CINs is \$455,183, with more than 1,500 participants.



Open Sky co-operative, Sackville

Transportation

A significant portion of the province does not have access to community or public transportation because it is not available or affordable, which creates a barrier for economic and social inclusion. Based on this reality, ESIC supported numerous transportation projects.

Community investments in CIN transportation projects as of Dec. 1, 2014, totalled \$2,202,092, while the ESIC investment was \$890,066, making the community investment per ESIC dollar invested a \$2.5 to \$1 ratio.

From 2010 to Dec. 1, 2014, 47 inclusive community transportation projects had been implemented in the 12 CIN regions, providing much needed transportation to more than 5,800 people.

ESIC leadership

Providing leadership in the movement of poverty reduction, ESIC is uniquely equipped to identify new opportunities to improve economic and social inclusion of New Brunswickers. To this end, ESIC has led and supported a number of initiatives outside of the 22 priority action items that are aligned and complementary to the spirit of OPT1. Following are examples of key activities in which ESIC has played a leadership role:

- Get Your Piece of the Money Pie New Brunswick's Community Volunteer Income Tax Program;
- Financial Literacy in partnership with Prosper Canada;
- 2012 Provincial Transportation Conversation;
- Asset Based Community Development (ABCD) Masters Series;
- Building Better Connectors professional development for community builders in NB; and
- Social Enterprise Support.

Introduction

In October 2008, a public engagement initiative was launched to create and adopt a poverty reduction plan for New Brunswick. This approach was chosen to ensure poverty reduction becomes a collaborative effort: individuals living in poverty as well as the non-profit, business and government sectors.

Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2009-2014 (OPT1) was launched in November 2009. It was successfully maintained as a non-partisan exercise given that the participants from the four sectors at the final forum agreed that the implementation of a poverty reduction plan could play a key role in the economic and social inclusion for all New Brunswickers.

One of the first actions taken under the poverty reduction plan was the adoption of New Brunswick's *Economic and Social Inclusion Act* by the Government of New Brunswick in April 2010, which led to the establishment of the ESIC. These components created the framework to launch and maintain the plan as a non-partisan exercise.

ESIC was established as a Crown corporation responsible to co-ordinate and implement the plan as well as being a catalyst for change (Appendix C – ESIC

We wanted to implement the plan using an engaging and inclusive approach. It was developed through a comprehensive public engagement process, which highlighted the ability and desire of communities, businesses and individuals with lived experience in poverty to contribute to the creation of a world-class plan. Ensuring these groups, which do not typically find a place in poverty reduction policy, were also involved at all levels in the governance and decision-making regarding OPT1 has created a legitimacy, excitement and effectiveness rarely seen in such circles.

James Hughes, President, Economic and Social Inclusion Corporation, 2010-2011

Operational Structure). ESIC brings together all four sectors to ensure that economic and social inclusion remains at the forefront of the province's priorities regardless of what government is in power (Section ESIC Leadership for ESICs Responsibilities).

Mandate

To develop, oversee, co-ordinate and implement strategic initiatives and plans to reduce poverty and assist thousands of New Brunswickers to become more self-sufficient.

Vision

Through the collaboration of governments, businesses and non-profit sectors, persons living in poverty and individuals; all men, women and children in New Brunswick shall have the necessary resources to meet their basic needs and to live with dignity, security and good health. Furthermore, all New Brunswickers shall be included as full citizens through opportunities for employment, personal development and community engagement.

By 2015, New Brunswick will have reduced income poverty by 25% and deep income poverty by 50%, and it will have made significant progress in achieving sustained economic and social inclusion.

As part of OPT1, 22 action items were identified as key activities to overcoming poverty. The business, non-profit and government sectors together with individuals who live or have lived in in poverty agreed to implement 22 priority actions (See Section Action Plan and 22 Priority Actions Progress for detailed breakdown and status of each action item). These actions are categorized as follows:

I was a novice on the topic of poverty and was stimulated by the immense learning opportunity. I was struck by the complexity of any solution and the vast amount of effort that is required by all segments of society. It was true privilege for me to serve on the ESIC Board of Directors

- Opportunities for Being (meeting basic needs);
- Opportunities for Becoming (life-long learning and skills acquisition);

Gerry Pond, board member and co-chair, Business Sector 2009-2014

- Opportunities for Belonging (community participation); and
- · Delivery and Accountability.

OPT1 has been a key component of New Brunswick's economic and social inclusion plan to create an environment where all persons, groups, communities and stakeholders are engaged and are an integral part of the solution to move the province forward. This approach has been a grass roots non-partisan exercise, which has proven to be productive and effective. Achieving economic and social inclusion for all New Brunswickers is critical to our collective success as a province and to our communities' future.

With ESIC's leadership and the dedication of the CINs, New Brunswick is seeing positive outcomes as they relate to economic and social inclusion. The innovative and comprehensive approach to overcoming poverty has been critical to improving New Brunswickers' quality of life. Although gains have been made, much remains to be accomplished as outlined in ESIC's *Overcoming Poverty Together 2014-2019* (OPT2) (*Appendix D – OPT2 Highlights*). In partnership with stakeholders, ESIC will continue to provide leadership in the province's efforts to reach its goal of reducing low-income poverty by 25% and deep poverty by 50%.

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Overall progress in economic and social inclusion

Based on the Poverty Reduction strategy and its 22 action items (Action Plan and Priority Actions Progress Section) outlined in OPT1, ESIC identified 12 Performance Indicators (Performance Indicators Section) to measure and monitor, over time, the impact of this integrated and collaborative approach to economic and social inclusion.

Poverty

According to the most recent data available from the Survey of Labour and Income Dynamics (SLID) for the period 2009-11 and the T1 Family File Tax Data for the period 2009-12, statistics indicate a decline in the percentage of people living in poverty in New Brunswick with the exception of those living in deep poverty.

Based on the Survey of Labour and Income Dynamics:

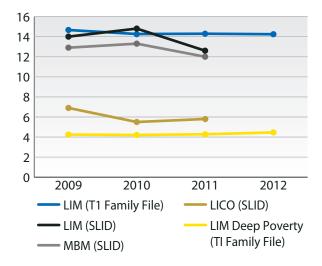
- 16% reduction from 2009 to 2011 for After-Tax Low Income Cut-Offs (LICO);
- **7**% **reduction** from 2009 to 2011 for Market Basket Measure (MBM); and
- 2.5% reduction from 2009 to 2011 for After-Tax Low Income Measure (LIM).

Based on the Census Families and Individuals (T1 Family File):

- 10% reduction from 2009 to 2012 for After-Tax Low Income Measure (LIM); and
- 4.9% increase from 2009 to 2012 for Deep Poverty After-Tax Low Income Measure (LIM).

Figure 2 – Overall incidence of Low Income in New Brunswick

Source: Survey of Labour and Income Dynamics - Program 3889 – Inactive and Annual Income Estimates for Census Families and Individuals (T1 Family File) – Program 4105.



Deep poverty

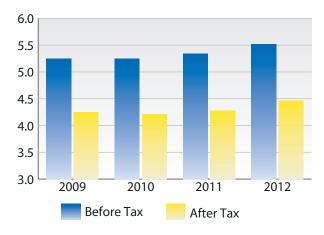
Persons living in deep poverty represent some of the most vulnerable in society. Deep poverty reflects those whose income is less than 50% of the Low Income Measure. Again, adjustments for family sizes reflect the fact that a family's needs increases as the number of its members increase. Similarly, the LIM allows for the fact that it costs more to feed a family of five adults than a family of two adults and three children (Source: *Statistics Canada*).

As shown in Figure 3, the incidence of after-tax deep poverty for all family types showed a slight increase between 2009 and 2012 based on the Annual Income Estimates for Census Families and Individuals (T1 Family File). Many factors influence a person living in poverty, but they can have a greater impact on persons living in deep poverty (Appendix F – Before and After-Tax Low Income Measure Defined).

- 5.1% increase from 2009 to 2012 for Deep Poverty Before-Tax Low Income Measure (LIM); and
- 4.9% increase from 2009 to 2012 for Deep Poverty After-Tax Low Income Measure (LIM).

Figure 3 – Percentage of New Brunswickers living in deep poverty for all family types – before and after tax

Source: Annual Income Estimates for Census Families and Individuals (T1 Family File) – Program 4105



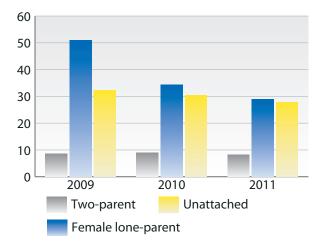
Core housing needs

According to Census Canada, the National Household Survey (NHS) and the Survey of Labour and Income Dynamics (SLID), there has been an increase in core housing needs for two parent families and unattached individuals with a reduction for lone parent families.

As shown in Figure 4, the incidence of New Brunswickers experiencing core housing need by family type has seen the following trends based on Statistics Canada.

- 9.9% reduction from 2009 to 2012 for children in lone parent families;
- **5.5% increase** from 2009 to 2012 for children in two parent families; and
- **16.4**% **increase** from 2009 to 2012 for unattached individuals.

Figure 4 – Percentage of New Brunswickers experiencing core housing needs by family type Source: Statistics Canada – Census of Canada, the National Household Survey and the Survey of Labour and Income Dynamics.



Highlights and Summary of the 22 Priority Actions



OPT1 was a unique and collaborative plan that has brought together a cross-section of New Brunswickers including persons living in poverty as well as the non-profit, business and government sectors to develop and adopt a provincial poverty reduction plan. OPT1 laid out a comprehensive and holistic approach to overcoming poverty based on the public engagement initiative launched in October 2008.

As part of OPT1, 22 priority action items were identified as key activities to overcoming poverty in New Brunswick and achieving the global objective of:

By 2015, New Brunswick will have reduced income poverty by 25% and deep income poverty by 50% and will have made significant progress in achieving sustained economic and social inclusion.

Based on the objective stated above, the action items identified in OPT1 worked directly toward achieving this goal. Of the 22 action items, seven were aimed directly at reducing income poverty while two were uniquely aimed at reducing deep income poverty. Seven action items were aimed at achieving both targets while six were related to delivery and accountability activities including the creation of the Economic and Social Inclusion Corporation (ESIC), the *Economic and Social Inclusion Act* and the Community Inclusion Networks (CINs).

As of December 2014, 95% of the 22 actions were completed and/or were ongoing and 5% were in progress. The 5% represents the *Early Learning and Child Care Act*, which received Royal Assent on Dec. 13, 2013. The Department of Education and Early Childhood Development continues to work on the comments received during the public review of the regulations.

The Action Plan and 22 Priority Actions Progress section presents highlights that have had a significant impact on economic and social inclusion in the province and provides an update on all 22 action items.

Highlights

ESIC has selected the following action items to highlight based on the broad impact they have had on achieving economic and social inclusion for the most vulnerable persons.

Community Inclusion Networks

One of the key reasons for the success of OPT1 has been ESIC's ability to facilitate and foster New Brunswick communities to build on their competencies and capabilities to address regional economic and social inclusion challenges. The foundation of the plan is based on building capacity in the community through the establishment and work of the CINs.

Following a call by ESIC in November 2010 for interested parties to host 12 regional CINs, groups and individuals from all sectors with an interest in promoting socio-economic inclusion joined together to establish a CIN in their respective region. By the end of 2011, 12 CINs were established. By definition, a CIN is a group recognized by

ESIC to implement the objectives of the provincial plan that are also set out in the CIN's plan within a prescribed geographic area as defined by ESIC.

The CINs' objectives are to identify, through a collaborative process, regional poverty issues and priorities, and to develop and implement a regional poverty reduction plan that aligns with OPT1. The *Economic and Social Inclusion Act* set the framework for the CINs to be established either independently or through the support of existing community-oriented organizations. Modelled on ESIC's structure, the CIN's board of directors, composed of representatives from the business, government and non-profit sectors as well as individuals and citizens who care about the development and well-being of their communities, oversee the activities of the CIN. The following table lists the CINs that were established.

Region 1 – Westmorland Albert Community Inclusion Network Co-operative Ltd. Greater Moncton, Westmorland County and Albert County

Region 2 – Vibrant Communities Saint John and Sussex Greater Saint John, Sussex, Queens East and King East

Region 3 – Greater Fredericton Community Inclusion Network

Fredericton, York South, Tracy, Oromocto, Gagetown, Sunbury County, Queens North, Minto and Chipman

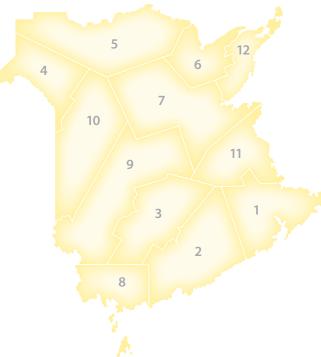
Region 4 – North West Community Inclusion Network Edmundston and Grand Falls

Region 5 – Restigouche Community Inclusion Network Restigouche County

Region 6 – Chaleur Community Inclusion Network Bathurst and surrounding area

Region 7 – Northumberland Community Inclusion Network Miramichi and surrounding area

Region 8 – Vibrant Community Charlotte County Community Inclusion Network Charlotte County



Region 9 – Inclusion Network of Central New Brunswick Doaktown, Harvey, McAdam, Nackawic

Region 10 – Carleton Victoria Community Inclusion Network

Carleton County and Victoria County

Region 11 – Kent Community Inclusion Network Kent County

Region 12 – Community Inclusion Network Acadian Peninsula Acadian Peninsula ESIC works closely with the CINs, providing them with the necessary resources to support the implementation of their regional plans. The CINs have access to many training opportunities offered by ESIC and other sources. ESIC also offers financial resources and support to the CINs. It grants \$62,500 per year to each CIN to cover operating expenses, which may include wages, rent, supplies, travel expenses, etc.

The CINs are at the heart of building community capacity and raising the level of engagement through collective and collaborative impact. They play a co-ordination role with local organizations and support them in the development and implementation of various community projects that promote economic and social inclusion with the aim of reducing poverty. The CINs organize regular meetings with the stakeholders in their regions to rally their partners and engage the members of their community around economic and social inclusion. Through their presence in the regions, the CINs draw on local assets and strengths to build their communities. This collaboration extends beyond the boundaries of each network. The CINs have established their own information and resource-sharing networks. The sharing of their experiences strengthens the ties and affinities between all regions of New Brunswick. The CINs are becoming a central point of contact to connect their community groups and initiatives focused on poverty reduction.

Since their creation, the CINs have established partnerships with numerous community groups and organizations and have had a tangible impact on their communities. The following highlights the achievements they made as of Dec. 1, 2014.

• Community participation: 44,027 participants

· CIN projects: 212

• ESIC project investment: \$2,445,902

Community project investment: \$8,259,057

 Community investment per ESIC dollar invested: \$3.40 to \$1

The CINs provide a new model for economic and social inclusion. Rather than relying on the various levels of government to eradicate poverty, ESIC in partnerships with the CINs have empowered communities and individuals to participate and contribute to collectively reducing poverty in New Brunswick. ESIC's role is to support the CINs and their communities by accompanying them on the path toward economic and social inclusion. The CINs make this happen by responding to the unique realities of their region to ensure the programs delivered have a significant impact on the being, becoming and belonging of all New Brunswickers. The CINs' ability to build on existing community strengths is the key to mobilizing and empowering New Brunswickers to be part of the solution.



First meeting between ESIC staff, CIN co-ordinators and members

Advisory committees

The ESIC Board of Directors established a number of advisory committees to address some of the more complex priority action items. The advisory committees created the environment and momentum required for changes in the social assistance system and prescription drug coverage as expressed during the public engagement process. The Social Enterprise Advisory Committee created a broader dialogue around the economic potential of social enterprises for communities. The following provides a description and key highlights of the advisory committees established as part of OPT1 (Appendix B).

Health benefits advisory committee

The ESIC Board of Directors established the Advisory Committee on Health Benefits (Appendix B) to develop a mechanism to provide a drug plan for all uninsured New Brunswickers and develop a vision and dental plan for all low-income New Brunswick children. This committee started its work on developing a mechanism to provide a vision and dental coverage in January 2011 and drug plan for uninsured New Brunswickers in July of 2011. Consultations were held with stakeholders for both programs to ensure all interests were represented.

The New Brunswick Drug Plan

The Advisory Committee on Health Benefits conducted consultations between March and May 2012. In-person consultation sessions were held with stakeholders, including patient advocacy groups, health professional associations, private health insurers and the business



community. The committee also developed background material and launched a website, *Drug Plan for Uninsured New Brunswickers*, where the public and stakeholders had the opportunity to share their views online.

When learning about the programs from different provinces, I knew what the committee was working on was the best program New Brunswick could afford at the time. I realized that New Brunswick was a lot better off than other provinces. It was the intention to ensure all New Brunswickers had the best eye and dental plan and an insurance plan for health coverage for all individuals living in poverty and the working poor.

Juanita Black, ESIC board and Health Benefits advisory committee member The committee's report, An Insurance Plan for Prescription Drugs for Uninsured New Brunswickers, was approved by the ESIC Board of Directors and tabled in the legislative assembly on Dec. 18, 2012. The report's recommendations formed the basis of the drug plan, which helps prevent New Brunswickers from experiencing financial hardship because of prescription drug costs. The Department of Health led the design and the implementation of the plan.

It is available to all New Brunswickers without drug insurance. Before it was launched, 70,000 families did not have drug coverage.

Since May 1, 2014, the NB Drug Plan has provided access to drug coverage to uninsured New Brunwickers as a voluntary plan. Before the plan, a number of persons could not get coverage due to pre-existing conditions or could not afford to buy private drug coverage.

In Moving New Brunswick Forward, the provincial government committed to: "Reviewing the New Brunswick Drug Plan to ensure that its costs are reasonable for individuals, its coverage is sufficient, and small businesses are not subject to an employer mandate."

Amendments to the *Prescription and Catastrophic Drug Insurance Act* were introduced on Dec. 9, 2014, to

As of Dec. 31, 2014, 2,438 individuals have enrolled in the plan (Source: *Department of Health*). Most, 1,778 (73%) individuals, are in the lowest income range. This demonstrates low-income earners are participating in the program and reflects the need for the program.

Coverage
73%

No coverage 27%

make a number of policy changes to the New Brunswick Drug Plan. The amendments removed the mandatory requirements, which were to come into force on April 1, 2015. This means that it will not be mandatory for New Brunswickers to have prescription drug insurance, and private group drug plans will not be required to meet minimum coverage standards. In addition, the provincial government does not intend to introduce mandatory contributions for employers.

The plan will continue as a voluntary plan until the review is completed. On April 1, 2015, two new premiums took effect, making the plan more affordable for low-income earners. The co-payment percentage is maintained at 30%, but maximum co-payment amounts per prescription will vary from \$5 to \$30 based on income.

Healthy Smiles, Clear Vision

On Sept. 1, 2012, the dental and vision plan *Healthy Smiles, Clear Vision* took effect to provide the necessary coverage for specified dental and vision benefits to children 18 years of age and younger in low-income families.

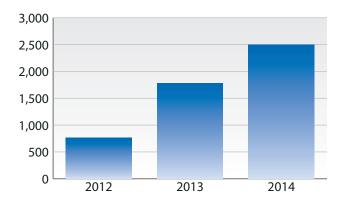
The vision care program covers basic services such as the complete annual check-up and lenses and frames up to \$220 every two years. The dental care program covers basic services, including the usual check-ups, X-rays, tooth extractions and certain preventative treatments up to \$1,000 per year.



Children registered with the Department of Social Development are automatically enrolled. Children from low-income families could also benefit from this program, which was extensively promoted throughout the school system, through the CINs and other relevant organizations.

As of December 2014, 2,498 New Brunswick children had registerd to the Healthy Smiles, Clear Vision program (Source: Department of Social Development).

The following diagram shows the number of applicants to the Healthy Smiles, Clear Vision program from September 2012 to December 2014.



Source: Department of Social Development

Social Enterprise and Community Investment Funds (SECIFs) advisory committee

ESIC's board of directors created the Advisory Committee for Social Enterprise and Community Investment Funds (SECIFs) (Appendix B) in January 2010. Its mandate was to develop a strategic framework on social enterprise and the community investment funds. Social Enterprise (SE) is a form of business that occupies the space on the spectrum of economic activity between the non-profit sector and the for-profit sector. It is fertile ground for innovation. SE bridges an entrepreneurial gap; non-profit organizations are turning to business activity to generate income for their social purposes, while businesses are recognizing the non-profit sector builds the human foundation for a strong economy.

Social Enterprises as defined by the Advisory Committee for Social Enterprise and Community Investment Funds is: "Businesses/organizations (for profit, not-for-profit, cooperatives, credit unions and labour unions) that:

- sell goods or services in the market place;
- have as their primary purpose to create social, environmental and/or cultural value;
- use (a minimum) 51% of any profits to enhance programs and/or services to improve our communities, and;
- · have demonstrated evidence of the above."

Under OPT1, SE and community investment funds were among the most promising approaches for helping the province address the multidimensional issues associated with poverty. For ESIC, this approach was an essential tool for catalyzing those who are disconnected, promoting entrepreneurship, increasing employment, training workers and filling economic niches.



Resnet – Computer Recycling Social Enterprise in Edmundston

The committee first examined and inventoried a number of social enterprises and best practices in the province. This process made it possible to define the location, purpose, challenges and activities of social enterprises in New Brunswick.

In the spring of 2012, the committee conducted a comparative social enterprise survey in New Brunswick, which contributed to the construction of a progressive framework for social enterprise in the province. The committee presented its final report, *Learning and Earning: Building a Social Enterprise Policy Framework*, to ESIC's Board of Directors and presented its findings to the provincial government.

In June 2013, a working group composed of four sub-committees was established to review the relevance and practicality of adapting proposed government actions identified in the report to the New Brunswick context; and, to create a long-term policy framework with articulated goals, actions and timelines for building a supportive environment for social innovation in New Brunswick.

In 2013-14, ESIC worked with the departments of Finance and Healthy and Inclusive Communities to develop new support programs, including the creation of the Community Economic Development Investment Fund (CEDIF). Momentum was created, and in its 2014-15 budget, the provincial government announced the creation of a CEDIF program and changes to the New Brunswick Small Business Investors Tax Credit to allow participants of social enterprises and co-operatives with active business incomes to be eligible.

In addition, this program allows for individuals and corporate investors to invest in a registered local community fund thus strengthening the local economy. This provides increased access to capital for small businesses and creates new financing avenues for the province as well as help communities develop new viable projects.

Many CINs have already participated in the development of social enterprise projects. With the support of ESIC, the CINs are acquiring the skills and competencies for the development of this sector that is experiencing growth on a global scale.

The total project value of SECIFs within the CINs is \$455,183, with more than 1,500 participants.

Building on the work of the committee and working group, ESIC will continue to work with provincial government agencies and stakeholders to create opportunities for the non-profit sector and practitioners as well as working with the CINs and community organizations in building partnerships and developing new projects.

Social assistance reform advisory committee

The ESIC Board of Directors established the Advisory Committee on Social Assistance Reform (SAR) (Appendix B) to provide advice and feedback to the Department of Social Development as it redesigned the social assistance program. The following highlights just a few of the many changes seen in the reform moving from rules based to an outcome based system (Appendix B).

Increases in social assistance rates

Basic social assistance rates increased by seven per cent over six months: four per cent in October 2013 and three per cent in April 2014.

Single employable individuals who do not have barriers to employment were not eligible for these increases. In 2010, this group received an increase of 82 per cent when the interim assistance rate was eliminated.

Many people receiving social assistance are able to work with the right help and support. Clients are able to receive support and guidance in their pursuit of employment in addition to receiving monthly social assistance payments.

The willingness of everyone to work together to try to figure out how the committee members could make a difference was key. Changing systems is challenging work, yet everyone understood the importance of trying to get it right. I also appreciated the participation of people who have lived in poverty. They had first-hand experience with policies that had been barriers and their passion to 'fix it' helped to drive the work.

Brenda Murphy, ESIC board member and SAR advisory committee

The social assistance rate structure has been simplified by merging the two existing rate schedules into one. This translated into an additional two-per-cent increase for families with high shelter costs.



Advisory Committee meeting on Social Assistance Reform

Wage exemption changes

The most significant social assistance reform was the revision of the wage exemption policy to allow recipients to keep more of their earnings as they make the transition to employment from social assistance. A client's benefits are now reduced by 70 cents for every additional dollar he or she earned beyond the fully exempted amount. The previous policy reduced a client's benefits by one dollar for every dollar earned.

Health card reform

In December 2009, the provincial government extended the health card program provided to social assistance clients for up to three years after they leave social assistance for a job. The benefit was previously good for up to 12 months for clients leaving social assistance. Clients can now renew their benefits for up to 36 months.

Changes to the Household Income Policy

In February 2010, the provincial government improved the Household Income Policy under the social assistance system. These improvements allow social assistance recipients who are in non-spousal relationships to share accommodations with clients or non-clients and receive separate cheques.

Protection for roomers and boarders

In April 2010, amendments to *the Residential Tenancies Act* came into effect. They provide protection for roomers and boarders by ensuring that equal rights and responsibilities are afforded to these tenants as currently given to tenants of other rental units.

Transportation

A significant portion of the province does not have access to community or public transportation because it is not available or affordable, which creates a barrier for economic and social inclusion. Based on this reality, ESIC supported numerous transportation projects.

Many communities have been giving serious thought to establishing transportation services that meet their regions' distinct needs. Many stakeholders, including those who currently have transportation capacities, and transportation experts are pitching in to find practical, comprehensive, and inexpensive solutions to create transportation opportunities in their communities.

Community Transportation Project



McAdam bus project

The needs and capacities in terms of transportation vary from one region to the next, and even between communities in the same region. That is why every CIN has established its own transportation priorities. Some regions already

have this type of service in place, and others are in the final stages of development. Refer to the CIN section for specific examples of transportation projects going on around the province.

As of Dec. 1, 2014, 47 community transportation projects focusing on individuals in poverty have been offered in communities across New Brunswick, providing much needed transport to more than 5,845 persons in need.

Community investments in CIN transportation projects as of Dec. 1, 2014, totalled \$2,202,092 while the ESIC investment was \$890,066 making the community investment per ESIC dollar invested a \$2.5 to \$1 ratio.

22 Priority Actions Progress

The following table provides a summary update on all 22 actions as part of the OPT1 plan.

22 DELODITY ACTIONS	CTATUS
22 PRIORITY ACTIONS	STATUS
OPPORTUNITIES FOR BEING (meeting basic needs)	
Reform the New Brunswick Social Assistance system	Completed
Create a prescription drug program for non-insured citizens	Completed
Minimum Wage Increases	Completed and Ongoing
Provide stable funding for homeless shelters within five years	Completed
Include protection for roomers and boarders in the Residential Tenancies Act	Completed
Provide funding for community transportation alternatives (such as Dial-a-Ride)	Ongoing
Develop and implement an integrated service delivery model focused on low income people	Ongoing
OPPORTUNITIES FOR BECOMING (life-long learning and skills acquisition)	
Invest in early learning and childcare to ensure that a minimum of 20% of infants and 50% of two to five-year olds may access a registered early learning space	Ongoing
Provide a literacy mentor, through collaboration with the business and non-profit sectors to every student in grades one and two who is struggling to read, so that every child may graduate with adequate literacy and numeracy skills through the leadership of Elementary Literacy/Litteratie au primaire	Ongoing
Introduce an Early Learning and Child Care Act	In Progress
The McCain Foundation will fund five additional integrated early learning sites	Completed
Advance the community schools concept with a particular focus on literacy and numeracy, life skills, experiential learning, trades and co-operative education and extra-curricular activities	Ongoing
Continue training teachers to expand educational programs to accommodate diverse learning styles	Completed and Ongoing

22 PRIORITY ACTIONS	STATUS
OPPORTUNITIES FOR BELONGING (COMMUNITY PARTICIPATION)	
Develop a comprehensive housing strategy that enables mixed income neighbourhoods, affordability, supported housing options, and co-op housing	Completed
Explore the concept of social enterprise and community investment funds	Completed
Strengthen the ability of low-income people to enter the skilled work force through the provision of training, education and volunteer opportunities as part of the transition to work as well as job training	Strategy is completed and training is ongoing
Reduce Barriers to Continuing Education making it more accessible and affordable	Ongoing
Develop a public awareness campaign which is critical to the success of the poverty reduction strategy	Ongoing
Pass the Economic and Social Inclusion Act	Completed
Create the Economic and Social Inclusion Corporation	Completed
Create three advisory committees of ESIC	Completed
Create Community Inclusion Networks	Completed

Leadership of Economic and Social Inclusion Corporation (ESIC)

The Economic and Social Inclusion Corporation (ESIC) facilitates collaboration among departments, community groups, various sectors and interest groups. Providing leadership in the movement of poverty reduction, ESIC is uniquely equipped to identify new opportunities to improve economic and social inclusion of New Brunswickers. To this end, ESIC has led and supported a number of initiatives outside of the 22 priority action items that are aligned and complementary to the spirit of *Overcoming Poverty Together* (OPT1). The following are a sample of key activities ESIC has played a leadership role.

- · 2012 Provincial Transportation Conversation;
- Social Enterprise Support.
- Get Your Piece of the Money Pie New Brunswick's Community Volunteer Income Tax Program;
- Asset Based Community Development (ABCD) Masters Series;
- · Building Better Connectors professional development for community builders in New Brunswick; and
- · Financial Literacy in partnership with Prosper Canada;

The sections below reflect the progress made in each of these areas and the leadership role played by ESIC.

2012 Provincial Transportation Conversation

The situation of public transportation in New Brunswick is paramount and urgent. A large number of New Brunswickers, particularly those living in rural areas, need transportation for various reasons such as employment, health, training and leisure. They would greatly benefit from partnership arrangements for transportation.

One of ESIC's responsibilities in the implementation of the OPT1 was to promote, support and provide funding to community-based alternative transportation systems. This was facilitated through collaboration with the CINs.

In June 2012, ESIC hosted a Provincial Transportation Conversation in Fredericton. More than 150 participants and stakeholders representing non-profit agencies, charities and community groups, governments, private sector, as well as interested persons, discussed the common opportunities and challenges relating to passenger transportation in New Brunswick.



Provincial transportation project, Fredericton

Presentations were made by 17 individuals representing a range of stakeholders such as the CINs, the provincial government, the health sector, the municipal and transit sector, academia, the non-profit and charitable sector, as well as representatives from other jurisdictions. The speakers helped to provide a broader understanding of the current context and to better identify issues related to community-based transportation.

Participants identified a number of challenges, including:

- transportation service viewed as a municipal responsibility (not provincial);
- lack of awareness and education on transportation issues; and
- · low population densities in rural areas;
- trending decline in bus ridership.

After the discussions, the following steps were identified to take a long-term approach to addressing transportation issues affecting economic and social inclusion. These included:

- identifying a provincial champion agency to unite the "silos" in transportation services and infrastructure that currently exist;
- addressing the lack of access to routine medical care for those without a vehicle;
- exploring the repurposing of current transportation assets to better serve community transportation needs (school buses, community vans, nursing home vehicles, etc.); and
- exploring regional approaches to transportation infrastructure and service planning, to eventually provide a mechanism to overcome some of the concerns between connecting urban and rural areas.

The conference helped increase awareness of transportation issues and share practices already established in various communities. Community transportation projects in New Brunswick have benefited from the exchange of relevant information, which took place during the conference.

ESIC has taken up the role of championing the transportation file by regularly meeting with stakeholders. As part of OPT2, ESIC will be establishing an advisory committee on transportation.

Social Enterprise (SE) support

More than 700 community organizations, businesses and co-operatives in the province are considered Social Enterprises (SEs). In the spring 2014, ESIC partnered with the Co-operative Enterprise Council of New Brunswick (CECNB) to conduct an online survey to gather information on the structure, business, products and services and access to capital for SEs in New Brunswick. Following the analysis of the data, a final report and an economic impact study were completed, with key labour market and impact information on the New Brunswick SE sector that was shared with provincial government departments, stakeholders and the community.

ESIC worked with provincial government agencies and leaders, including the CECNB, the Pond-Desphande Centre (PDC) and the Financial and Consumer Services Commission (FCSC), to promote a variety of services ranging from research to training, skills development and tools within the social entrepreneurship ecosystem. During this process, a number of key social enterprise training delivery agents were identified and engaged to deliver training and workshops on topic such as Social Media, Governance, Strategic Planning, Conflict Resolution, Social Enterprise 101, Making the Shift to Social Enterprise and the Art of Hosting. ESIC provided sponsorship for members of the CINs to participate in these workshops. ESIC also helped develop new tools for social enterprises, including a 200-page Best Practices Guide and a Resource Guide for financing and technical supports. All of these tools can be found on www.cecnb.ca.

In March 2013, ESIC was a key sponsor with the PDC of the first provincial dialogue in Fredericton on SE, bringing together change. This event was repeated in March 2014 in Saint John and provided an opportunity to learn about developing organizations that combine the business principles with the compassion of non-profits to solve significant problems in society such as health, education and environment. These events also featured Social Entrepreneurship Pitch Competitions and grants awarded by PDC to successful participating organizations such as the Fredericton Community Health Clinic.

A promotional video was created to highlight some of the best practices and entrepreneurial achievements of social enterprises in the province. The video showcased some of the innovative SEs throughout the province and explained what SEs are and what they do. It was also developed as a source of inspiration to engage all partners and stakeholders to produce their own promotional material and spread the message through social media. The video can be viewed at www.gnb.ca/poverty.



Open-Sky co-operative, Sackville

Get Your Piece of the Money Pie – New Brunswick's Community Volunteer Income Tax Program

Low-income individuals who do not file their yearly income tax miss out on a number of provincial and federal tax credits and benefits. In addition, participation in many programs and services are income-based and without the most recent tax return, participation may not be possible. As well, the cost of having an income tax return completed is prohibitive to many low-income individuals, and the CVITP clinics address this issue.

In the fall of 2011, ESIC collaborated with the Department of Social Development (SD) to promote the Canada Revenue Agency's Community Volunteer Income Tax Program (CVITP). http://www.cra-arc.gc.ca

The 12 CINs promoted and hosted clinics in their regions and the front-line staff and social workers with SD were briefed on the CVITP clinics so that the information could be passed onto their clients.



A *Get Your Piece of the Money Pie* flyer was designed and posted on the SD and ESIC websites, an informative insert was included in the February cheque mail out to social assistance clients and a flyer was distributed to the CINs. In 2012, the New Brunswick Public Library Service, and the 63 public libraries and 3 bookmobiles across New Brunswick, joined the collaboration by promoting or hosting clinics.

The free CVITP clinics, which operate yearly from January to April, located in communities around the province, are open to New Brunswickers who are within the maximum income levels and who have modest income and simple tax situations. There are also a number of year-round clinics for individuals who need to file outside of the normal tax season.

New Brunswick:

- New Brunswick Child Tax Benefit
- New Brunswick Working Income Supplement (included in CCTB)
- New Brunswick School Supplement Program (included in CCTB)
- New Brunswick Healthy Smiles, Clear Vision Program

Federal:

- National Child Benefit Supplement
- Universal Child Care Benefit
- · Canada Child Tax Benefit
- · Child Disability Benefit
- Working Income Tax Benefit
- GST/HST Credit
- · Disability tax credit

As a result of this innovative inter-departmental, federal - provincial partnership, from 2010 to 2013 there has been an increase of 36% of low-income New Brunswickers filing their income tax returns, a 113%-increase in clinics and a 60%-increase in clinic volunteers. (Source: Revenue Canada, Community Volunteer Income Tax Program (CVITP))

There is an additional benefit from this project; ESIC uses income tax data to report on poverty changes in New Brunswick. Having more New Brunswickers file their income tax will result in more accurate data. The following provides the number of volunteers, returns filed and clinics held from 2010 to 2013.

See below the number of volunteers and returns filed from 2010 to 2013 (Source: Revenue Canada, Community Volunteer Income Tax Program (CVITP))

An example of the success of this partnership is the ongoing work by the CRA and the province of New Brunswick, working with community organizations, to significantly increase the number of community volunteer income tax clinics throughout the province. The CRA is proud of the co-operative, forward-thinking and important results of this partnership.

Peter Estey, assistant commissioner, Atlantic region, CRA

	2010 filing season	2011 filing season	2012 filing season	2013 filing season	Increase / decrease from 2010 to 2013 filing season	
Volunteers	363	352	443	579	216	60%
Returns filed	13,969	14,481	17,705	19,065	5,096	36%
# of clinics	118	110	229	252	134	113%

Asset Based Community Development (ABCD) Masters Series

In March 2012, the Department of Wellness Culture and Sport (WCS) partnered with ESIC to bring celebrated community organizer Jim Diers to Fredericton for a two-day workshop on Asset Based Community Development (ABCD). This workshop provided 185 community champions from across the province the opportunity to get a sense of the possibilities of the ABCD program. Mr. Diers shared stories and pictures from the various communities worldwide which have used ABCD as a tool to re-engage residents and build a better community together. The response was enthusiastic, and participants started to speak a new language of possibility and hope in all corners of New Brunswick.

To build on the response from the event, ESIC and WCS decided to host John McKnight, the co-creator of ABCD. ESIC hosted senior provincial government officials and community development leaders for a conversation with Mr. McKnight where everyone had the opportunity to see the potential of the community as a major player in the poverty reduction movement.



Jim Diers and participants, ABCD master series

ESIC also hosted 340 participants from around the province for a workshop on ABCD with Mr. McKnight. The participants changed how they talk about themselves and their communities, shifting from a deficit based "needs" model to a "strength" based model, which has abundance at its core and values the contributions of all.

Building Better Connectors – Professional development for community builders in New Brunswick

During the winter of 2012 and through to 2014, ESIC hosted 10 ABCD workshops across the province to build capacity among community champions. This strength-based approach to community building is founded on the idea that every person has a gift to give to associations, communities and institutions. It is important that people come together and collaborate to build sustainable communities.

The workshops were set up as experiential learning as participants went through an asset mapping of their own communities which would include; organizations, people, local agencies, businesses, etc. The result was that people looked at themselves and their communities differently, from a place of abundance and potential, rather than a place of need and problems.

Financial literacy

ESIC in partnership with Prosper Canada (formally SEDI) hosted two free workshops for community leaders. Fifty participants received training and tools on how to deliver financial literacy education to their clients. (Source: http://prospercanada.org/)



ESIC is also a founding member of the Financial Education Network (FEN) in New Brunswick http://fcnb.ca/FEN-objectives.html. FEN focuses on harnessing the energy, knowledge and skills of the members' existing financial literacy resources to enhance programs and services in New Brunswick; make financial literacy an essential piece of New Brunswick's learning infrastructure; and improve the financial literacy levels of New Brunswickers.

Community Inclusion Networks



The Economic and Social Inclusion Act sets the framework for Community Inclusion Networks (CINs) to be established either independently or through the support of pre-existing community-oriented organizations. The CINs' objectives are to identify, through a collaborative process, regional poverty issues and priorities; and, to develop and implement a regional poverty reduction plan that aligns with Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2009-2014 (OPT1)

The CINs are at the heart of building community capacity and raising the level of engagement through collective and collaborative impact. They play a co-ordination role with local organizations and support them in the development and implementation of diverse community projects that promote economic and social inclusion with the aim of reducing poverty.

The CINs provide a new model for economic and social inclusion. Rather than relying on the various levels of government to eradicate poverty, ESIC in partnerships with the CINs have empowered communities and individuals to participate and contribute to collectively reducing poverty in New Brunswick.

The following provides a description of some key projects undertaken by the 12 CINs created under the *Economic* and *Social Inclusion Act* as well as the impact they had on their respective communities. These projects are a product of the creation and implementation of their regional plans; and, they are in line with the objectives of the provincial poverty reduction plan OPT1.

CIN project funding was categorized into six key themes where community investment totalled \$5,813,155 and the ESIC's investment was \$2,445,902. This translates into a \$3.40 community investment to \$1 ESIC investment.

Region 1 – Westmorland Albert

Region 2 – Saint John and Sussex

Region 3 – Greater Fredericton

Region 4 – North West

Region 5 – Restigouche

Region 6 – Chaleur

Daniara 7

Region 7 – Northumberland Region 8 – Charlotte

County

Region 9 – Central New Brunswick

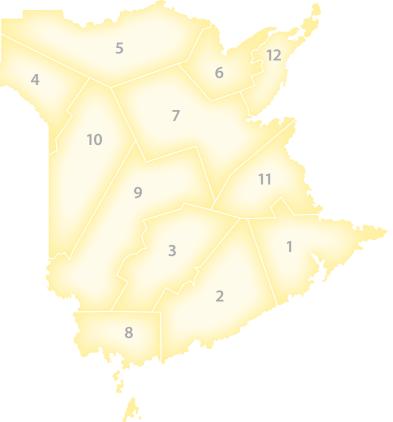
Region 10 – Carleton

Victoria

Region 11 - Kent

Region 12 – Acadian

Peninsula



Summary by theme 37 months of grants	# projects	Project total Value	ESIC investment through grants	Community investment	Community to ESIC investment ratio
Housing	3	\$431,010	\$28,522	\$402,487	\$14 to \$1
Social Enterprise (SE)	11	\$455,183	\$76,489	\$378,694	\$5
Community mobilization	8	\$461,946	\$81,200	\$380,746	\$5
Adult education and Preparation to work	18	\$677,877	\$121,548	\$556,329	\$5
Food security	55	\$1,631,273	\$609,578	\$1,021,695	\$2
Child and youth education	70	\$2,399,675	\$638,498	\$1,761,176	\$3
Transportation	47	\$2,202,092	\$890,066	\$1,312,026	\$1.5
Totals	212	\$8,259,057	\$2,445,902	\$5,813,155	\$2

A committee representing the four sectors was established to evaluate CIN project submissions. Projects must satisfy a set of established criteria that ensure alignment with their regional plan, priority actions of OPT1 and have an impact on poverty reduction while contributing to economic and social inclusion. Grants are then distributed to the corresponding CINs to implement the projects. CINs share project results through six- and 12- month reports which track progress toward intended outcomes and provide learnings shared across the CIN network.

Refer to CIN maps (Appendix I) to view poverty and deep poverty levels by CIN for 2009 and 2012 before and after tax. Poverty levels by CIN reveals regional differences and contributes to the development of their regional plans.

Region 1 - Westmorland Albert Community Inclusion Network Co-operative Ltd.

The United Way of Greater Moncton and South East New Brunswick originally hosted the Region 1 CIN when it was created in 2011. In 2012, it became the Westmorland Albert Community Inclusion Network Co-operative Ltd. and was incorporated as a not-for-profit co-operative. The CIN's key mission is to assist businesses, not-for-profits, governments and individuals to work collaboratively to address the realities of poverty and ensure that people in Westmorland and Albert counties do not have to struggle to meet their basic needs. The CIN partners with groups on actions that build capacity in the region and have the potential for long-term impact. Priorities include transportation, education, early childhood intervention, employment, housing and food security.

Impact

Petitcodiac

Moncton

Salisbury

During its short history, the Westmorland-Albert Community Inclusion Network Co-operative has supported the increased connectedness and awareness between urban and rural organizations and projects. The Go Transpo committee has acted as a co-ordination body for all transportation services across the region, while the Westmorland Albert Food Security Action Group is constantly growing and evolving the food security actions and conversation in the region. The various events co-ordinated by the network continue to attract a balanced and varied representation of rural and urban stakeholders across all four sectors. These forums have effectively created, enhanced or uncovered regional collaboration and networking for many groups and individuals.

Community participation: 5,369

Shediac

Riverside-

Albert

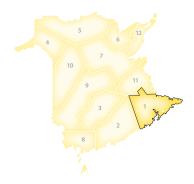
Sackville

Total CIN projects: 25

ESIC project investment: \$382,935

CIN project investment: \$1,517,317

Community investment per ESIC dollar invested: \$4 to \$1



Westmorland Albert Food Security Action Group

Creating a place for Food (phase 2) has seen continued growth of community food actions in their communities. The project is beginning to track the actions and gain a greater understanding of what is happening in each community based on establishing a common benchmarking platform and creating a preliminary regional food charter. Strong relationships have been created between leaders and community members that enable sharing of resources, successes and lessons learned. The community is growing together to create the food security movement in the Westmorland-Albert CIN.

Westmorland Albert Food Security Action Group provides excellent opportunities for networking and helps us source resources. It is amazing to be able to access a group that knows so much. Everyone has connections, so when you need something for a project, someone always has an idea of where you can get it or whom you should talk to.

Jaime MacLellan, food centre co-ordinator, WAFSAG member



Ron McMichael and Joanna Brown, Moncton

La Bikery

Established in 2012, La Bikery is a community bicycle resource centre in downtown Moncton. This project is a SE offering skills training and alternative transportation to vulnerable members of the community. It offers a repair shop area with bicycle work stands, tools, reclaimed parts and information materials. It also holds educational workshops on bike safety and repair.

La Bikery is made up of a diverse, creative and energetic membership ready to contribute to building a safe and friendly cycling community in the Greater Moncton. In less than a year, its membership has grown to more than 300 members.



Tweed Ride, Moncton

Tele-Drive

The Westmorland Albert County Tele-Drive is a volunteer driver program offering affordable transportation for people with little or no access to affordable transportation in the region. Through the work of Tele-Drive, the organizing committee has become an integral part of the support network of other provincial dial-a-ride projects. They are now offering support to communities such as Petitcodiac and Salisbury.

A milestone achieved by the committee was getting Wawanesa Insurance to change its insurance policy to allow individuals to access an extra \$1 million insurance to cover volunteer drivers. The policy change affected Tele-Drive initiative and all other community driving programs in the Maritimes.

My daughter is on the methadone program, which requires a drive to the drug store every other day and a visit over town to see the doctor once every two weeks. All last year, I was driving 100 miles a day for her treatment. I had absolutely no life of my own. With your program, my life is returning to normal. I now have time to make dental and eye appointments for myself. I find this service a lifesaver for both my daughter and myself. Thank you is definitely not a strong enough word to express how we feel.

Parent

Region 2 – Vibrant Communities Saint John and Sussex

In Region 2, the Business Community Anti-Poverty Initiative (BCAPI) acts as the host organization for Vibrant Communities Saint John (VCSJ), the CIN for Region 2. The Community Inclusion Network – Vibrant Community Saint John was established in 2011 to support a co-ordinated approach

to poverty reduction in the Saint John region.

VCSJ is the steward of Greater Saint John's poverty reduction strategy. Its multisectorial Leadership Roundtable (LRT) brings together a range of stakeholders,
groups and individuals from five priority neighbourhoods, three levels of
government, the business community and non-profit organizations. VCSJ
brings a diverse range of people together to lead poverty reduction;
to develop and maintain the regional poverty reduction plan; to
co-ordinate and connect across sectors and among partners; to
stimulate neighbourhood revitalization via planning and partner
investments; to support workforce participation among lowincome adults; to help children and youth succeed in school;
and to evaluate and communicate progress.

Grand Bay/
Westfield

Havelock stakeholders, e levels of s. VCSJ on; O Hampton Grand Bay/ Westfield Saint John St. Martins

Impact

The goal of VCSJ is strategic in nature, trying to obtain a broad societal goal rather than the immediate dilemma of finding a shelter bed or ensuring that the food bank shelves are well

stocked. VCSJ sets the stage for a response by bringing all the stakeholders together. VCSJ includes academics, faith groups, public servants, elected officials, neighbourhood groups, business associations, services groups, advocacy groups and any group or individual engaged in the fight to achieve poverty reduction. At a time when inequality is growing, VCSJ brings a diverse range of people together as equals.

One key success of VCSJ has been its ability to cross divisions in society and bring together a multi-sectorial range of stakeholders to work together in support of the common poverty reduction goal. The act of bringing these stakeholders together creates opportunities for networking – the sharing of information and collaborative problem solving that makes for a stronger community.

Community participation: 1,594

CIN project investment: \$549,360

• Total CIN projects: 9

 Community investment per ESIC dollar invested: \$2 to \$1

ESIC project investment: \$255,290

Parenting Support

Crucial to success in early childhood development is having well-supported parents. An early learning centre has a multiplier effect, where interaction among parents with young children increases trust and familiarity and improves access and communication between services and families. To that end, the Early Childhood Development Coalition has partnered with ESIC to expand the number of parent and child early learning programs in priority neighbourhoods.

Both my one year old and four year old always have fun playing with all the different toys....during story time the kids have a blast singing and hearing the stories. I especially enjoy how parents can talk and enjoy time, with not just their children, but other parents as well.

Playgroup parent

Funding from ESIC together with other funding enabled the Early Childhood Development Coalition to engage more than 600 families and community members. The project focused on defining and developing opportunities for Saint John's youngest residents and their families in low-income neighbourhoods.

Transportation

Affordable public transit fulfils the essential role of ensuring that any resident, regardless of his or her socio-economic status, can participate fully in a community. With the encouragement of Saint John common council and funding through ESIC, Vibrant Communities Saint John embarked on a four-month study in January of 2012 to identify the specific transportation concerns of persons who live in priority neighbourhoods (areas with concentrations of poverty that exceed 25%) and to identify how their transportation barriers could be removed.



Saint John Transit

This work led to:

- increased municipal support to reinstate specific bus routes;
- increased number of children younger than five who can travel free and extend the use of transfers;
- increased involvement of low-income residents to promote affordable and improved transit service through bulk-buying, bus shelters and experiment with a Community Bus; and
- increased collaborative action involving Saint John, Moncton and Fredericton, three CINs, the University of New Brunswick and the provincial government.

The bus driver, Gerry, is awesome. He helped me understand the bus schedule and how the service works (#30 Champlain Heights).

Rider

The Crescent Valley Resource Center Bike/Trike Program

The Crescent Valley Resource Center Bike/Trike program (CVRC) is introducing a new way to get around. There is an active planning committee in place with representatives from all sectors. There are great partners around the table with whom we are working to make Crescent Valley a more active and healthy neighbourhood. To build ownership, the bicycles were brought on loan, creating an opportunity for people to see them and try them out. After buying them, the CVRC started a promotional campaign to create more interest. The program has been a huge success.

About a month ago, she came in and the bike was sitting in the hallway waiting to get fixed. She fell in love with it and crawled on it and started asking for it to be hers. And every week since then, she's been asking if her bike was ready. She knew she was going to get it, but she didn't know when.

Mother of one of the first recipients

The introduction of the bicycles has spurred further development as the CVRC has begun recycling bikes. Volunteers completed six bikes before Christmas and gave them to children in the neighbourhood. The Department of Social Development (SD) is supporting this effort through the construction of shed for storage and repair of bikes. The CVRC is continuing to collect old bikes for recycling, and the team is making plans for another bike give away around Easter.

Learn & Go

Learn & Go was created to help low-income participants develop and/or enhance civic engagement and leadership skills. Learn & Go has resulted in concrete changes, including new bus stops, improved playgrounds, replaced lights, fenced-in hydro towers, traffic calming measures, neighbourhood beautification, and new crosswalks.

Residents see the program as a "way to get things done" in their community, gain new skills and, for many, move on to other opportunities. Up to 30 residents from priority neighbourhoods attend leadership workshops to learn how to improve their neighbourhoods, work with a mentor on a particular project and pitch their projects to potential partners.



Crescent Valley

The teams really 'shined' on presentation night! Good learning experience and the team was very appreciative and very dedicated. It was cool to see the development; to see the participants embrace technology!

Andrea Melanson, Mentor

Region 3 – Greater Fredericton Community Inclusion Network

Chipman

Minto

In June 2011, Greater Fredericton Social Innovation (GFSI), a non-profit social planning council, took up ESIC's call to galvanize community action to develop and implement local poverty reduction plans.

GFSI's Management and Stewardship Committees work with groups to facilitate collective decision-making, establish clear and shared visions of community priorities, co-ordinate collaborative work across sectors and offer broad avenues for civic engagement.

As well, GFSI organized "Great Gatherings," inclusive community engagement events that have successfully mobilized new community leaders and launched new community organizations focused on improving the quality of life locally. As a consequence, strides are being made on a variety of fronts, from promoting volunteerism, growing community gardens, developing food security strategies, developing alternative transportation solutions, creating new training opportunities and developing new services.

Impact

Fredericton

Junction

Fredericton

Oromocto

Through its Great Gathering events and support for community based initiatives, GFSI has orchestrated the conditions for creating connectedness and caring in the community. At these inclusive community events, participants are invited to shift their conversations from the problems of the community to the possibilities of a shared vision of the future; to that of an invigorated, inclusive and sustainable community of their making.

Participants learn that together they possess the skills, abilities and capacity to bring about the changes they envision for an improved community. Emerging from these events are new leaders and groups willing to invest their time and energy to create new solutions and new services.

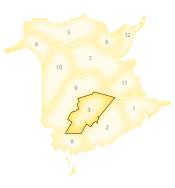
Community participation: 3,076

Total CIN projects: 24

• ESIC project investment: \$128,290

CIN project investment: \$440,531

 Community investment per ESIC dollar invested: \$3 to \$1



Food Security

The CIN is building community capacity to address poverty by advancing several food security initiatives, engaging many individuals and organizations in collaborative action with measurable success in a short time. Projects range from training new community food mentors, building garden infrastructure, promoting food education and creating a mechanism for broad-based food security policy development.

Based on its leadership in social planning work and this record of supporting new community food based organizations, GFSI was recently selected as the only organization from Atlantic Canada to become a member of the Good Food Organization, a new national organization formed by Community Food Centres Canada.

As part of the Greater Fredericton Community Inclusion Network Food Security project, the Community Food Smart initiative was launched.

Community Food Smart (CFS)

In October 2013, Community Food Smart was launched as a bulk food-buying club for individuals and families keen on buying quality fruits and vegetables at affordable prices, sourced from local farmers when possible.

By building a network of strategic partnerships, CFS has been able to grow significantly in a short time, delivering service to more than 600 members and expanding operations into five surrounding rural communities.

Designed as a "hand-up" and not a "hand-out," the program provides members struggling to make ends meet value the opportunity to stretch their food buying power. Dealing directly with wholesalers, CFS transforms \$15 paid for each food bag into more than \$35 worth of quality fruits and vegetables. Buying food from local farmers when possible supports the local economy. Including information from Public Health dieticians on how to prepare featured produce is helping to build food skills and knowledge.

CFS has received a Fredericton Community Foundation Impact Grant for 2014 and was recognized for its work by receiving the Fredericton Community Impact Grant for 2014 and the United Way Community Impact Award.



Volunteers, Marysville

As a young mother who finds it challenging to create healthy meals for her family on a low income, I find it exciting when the food bag arrives. You never know what treats are included that month, such as pineapple or kiwis or fresh broccoli. And when my kids come home for school, they are having so many choices for a healthy snack for a change.

Community Food Smart participant

Capital City Cycle (CCC)

Capital City Cycles, a group formed at a Great Gathering event and supported by the CIN, promotes a bike-friendly culture and alternative transportation solutions for those challenged by the affordability of transportation in Fredericton.

Capital City Cycle is an inclusive, membership-based club, offering access to donated bikes, quality tools and related training to enable members to maintain and safely use their bicycles. Those benefitting most from this service have been new immigrant youth, families in subsidized housing neighbourhoods and those transitioning from homeless shelters.

In addition, CCC and the City of Fredericton have joined forces to promote a bike-friendly culture. Together, they have hosted an inclusive community bike ride around the St. John River and a workshop on promoting a bike culture. The City of Fredericton is also providing free shop space to CCC at a highly visible downtown location.



Volunteer and participant

Having a bike again has made a world of difference. Everyone in Bhutan rode bikes all the time, for work and for recreation. As a new immigrant to Canada, my family and I could not afford to purchase bikes.

Bhutanese father and CCC member

Region 4 – North West Community Inclusion Network

The North West Community Inclusion Network (NW-CIN) was established in March 2011 following a public meeting in Sainte-Anne-de-Madawaska organized by Atelier RADO and the Grand Falls Food Bank. Representatives from the government, business and non-profit sectors, together with individuals, participated in the discussion on the issues related to poverty in the region. A plan was developed to establish regional priorities related to poverty reduction. The NW-CIN's priorities dealt with transportation, learning and training, food security, housing, youth and social, economic and cultural inclusion. The NW-CIN continues its efforts to realize



Impact

The NW-CIN's board of directors is dedicated to the cause and is a proud partner in OPT1. The NW-CIN is encouraging community members to join the effort to meet the objectives of this plan. Moreover, the partnerships forged have enabled the NW-CIN

to reduce isolation, improve the quality of life for the people of northwestern New Brunswick, and give back to the people a sense of hope and belonging, while reducing poverty in the long term. The NW-CIN is now considered a major partner in the support and development of initiatives to create an environment conducive to economic and social inclusion. The many projects implemented by the NW-CIN have had and continue to have a major impact on the lives of many people living in poverty.

Community participation: 13,660

other great projects to reduce poverty in the region.

• Total CIN projects: 18

• ESIC project investment: \$212,415

• CIN project investment: \$648,992

• Community investment per ESIC dollar invested: \$3 to \$1



Community gardens

The development of a community garden in Saint-François has become a reality for the NW-CIN and its partners. All of the students participated in the seeding, together with six participants from *Atelier des copains*.

During the summer, students, their parents and other community members took advantage of the harvest to make salads and other dishes. When classes started again in September, a soup prepared with the garden harvest was served to the students and school staff.

The students are anxious to do it again next year. A mobile greenhouse has been purchased, and this will enable the students to start earlier.

Céline Ouellette, NW-CIN co-ordinator



St. François students & teachers

Learning through play and reading

The learning through play and reading project (Apprendre par le jeu et la lecture) provides a support and home visit service to families in the Grand Falls area with children up to age eight who are living in poverty. The NW-CIN has received \$4,000 from ESIC to buy items such as toys and educational books to gear the program to that age category. By buying these items, Famille et petite enfance Nord-Ouest has given the children the chance to develop at the same pace as other children their age from more well-to-do households. The centre has also bought books on parenting skills to enable parents to be informed and their children to reach their potential.

The project has enabled us to restock our library and buy educational toys. This material is serving 130 families in northwestern New Brunswick. These purchases greatly benefit the childrens' overall development and help them prepare for the start of the school year. Some of our goals are to encourage family activities, to show parents how to use the toys and educational books and loan them out to them so they can do the activities alone with their children between visits.

Brigitte LaPointe, director, Famille et petite enfance Nord-Ouest

44

Summer reading program

The program A Book in the Mail to Read this Summer! (Un livre courrier pour bouquiner cet été) has yielded impressive results. Nearly 400 students from kindergarten to Grade 3 took part in the program in 2013, which represents five times more students than when the initiative was launched in 2010. Volunteer interest has followed the same trend. The number of community members involved in the program was more than 250 adults corresponding with students from kindergarten to Grade 3.



The program takes place during summer vacation and is designed to help many students who have literacy-related needs or difficulties so they do not suffer from summer reading loss.

As part of the program, each participant is paired with an adult volunteer. Every two weeks, the volunteer sends the young reader a book with a message written on a postage-paid postcard. The student must then summarize and comment on the story he or she has read and return the postcard to the volunteer. This process is repeated seven times throughout the summer.

Support from ESIC made it possible to buy a variety of books to cover the students' reading levels and interests and to develop and print new postcards and cover the mailing costs.

During the summer of 2013, 2,716 books were exchanged and read compared to 546 in 2010.

Bertrand Beaulieu, superintendent of District Scolaire Francophone du Nord-Ouest (DSF-NO), is happy to see the enthusiasm that this initiative is generating. According to him, the strength of the program lies in the close cooperation between the school, the family and the community.

Prevention and early intervention program for kindergarten literacy

The goal of the program is to help kindergarten students develop their essential literacy skills while promoting play-based learning. The valuable support of the NW-CIN and ESIC has made it possible for the DSF-NO to buy educational material that helps prevent reading difficulties. The material is an excellent tool for the district's teachers as it enables them to intervene as early as possible with students who have urgent needs.



Class of Manon Voyer, St-Jacques shcool

The DSF-NO is very pleased to be partnered with the NW-CIN and ESIC. The partnership is invaluable. We would like to express our appreciation for your support because without it, we would not have been able to offer this educational material to so many students who need reading support. You are our classroom partners!

Marie-Josée Long, learning specialist, DSF-NO

Region 5 – Restigouche Community Inclusion Network

The Restigouche Community Inclusion Network (RCIN) was established and incorporated as a non-profit organization and co-operative. The mission of the RCIN is to work with the different sectors to improve the precarious situation of people living under the poverty line. A regional plan was developed in April 2011, the main priorities of which are community, education, employment, transportation, health, food security and housing. Many projects have been developed to target these sectors. Community transportation and food security are two

pillars on which the RCIN is focussing.

Impact

The residents are more aware of the fact that proper nutrition leads to good health and reduces the need for medication (a cost savings) or go to medical appointments. Social assistance recipients took part in the development of programs for young people and adults in their communities. Members are heartened to see the hope and the more positive attitude this has given the residents of the Restigouche region during the past three years.

Community participation: 2,739

Total CIN projects: 15

• ESIC project investment: \$139,801

CIN project investment: \$523,551

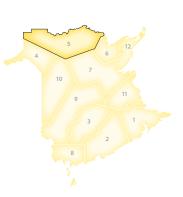
 Community investment per ESIC dollar invested: \$4 to \$1

Projects

Campbellton community garden

The objective of the community garden is to become self-sufficient by 2016 so that it can meet its own needs. It has forged partnerships with the Restigouche Hospital Centre (RHC), the Community Mental Health Centre, the Association d'action communautaire bénévole de Restigouche (AACBR), and the Restigouche Youth Centre. The RHC has received two provincial recognition awards for the partnership with the garden and the network.

The project was a success – so much so in fact, that the board of directors of the village's nursing home, where the garden is located, offered the use of the land for another three years free of charge. In the beginning, the garden had 15 plots; there are now 40, and there is a waiting list. The garden has also become an educational tool. Some schools even organize visits to the gardens.



One of the gardeners has told us that the Campbellton Community Garden helps her tremendously with her grocery bills. According to her calculations, with the garden bed, she is keeping an extra \$200 or more in her pocket this summer. The mother grew vegetables that she did not have to buy at the grocery store.

Jocelyne Babin, RCIN co-ordinator

School gardens

School gardens are popular projects among young people in the Restigouche region. The CIN started with three schools, including Tide Head School (ground level garden), École Versant Nord (greenhouse) and La Mosaïque du Nord (school roof garden). These projects have been so successful the CIN is working on similar projects with Lord Beaverbrook School and Polyvalente Roland-Pépin in Campbellton.

The Tide Head School garden has been popular with the students. Two students with problem behaviours



Tide Head school students and teacher

emerged as leaders as a result of their participation and commitment to the project. They took the lead to work with the other students to ensure that their tasks were accomplished and took ownership of their duties. On a personal development perspective, the two students saw an improvement in their school grades.

After-school care program

The after-school program at École Aux Quatre Vents in Dalhousie has provided subsidized spots to children of low-income families and other young people receiving mental health support so they can participate in after-school activities. The project was a victim of its own success – students who did not meet the two criteria also wanted to participate in the activities! The project is now a permanent part of the after-school activities.

I am going to come up with a problem and receive mental health services. That way, they will have no choice but to include me in the program.

Student

Community food mentor program

The Kedgwick/Saint-Quentin collective kitchens implemented the community food mentor program for persons living in poverty to improve the program and adapt it to the day-to-day needs of the community. Several small projects have been implemented in the Restigouche region, including collective kitchens and nutrition sessions for specific age groups.

Participants learned that it is possible to eat healthy without spending a fortune. At the end of the program, the participants take home the meals they prepare in the collective kitchens.



Collective kitchen participants

Region 6 - Chaleur Community Inclusion Network

Petit Rocher
Beresford
Bathurst
Allardville

The Chaleur Community Inclusion Network (CCIN) was established in April 2011 by the current host organization, the Bathurst Youth Centre. An action plan was developed following a regional engagement process, which included public information and group sessions. The action plan lists several priorities, including affordable and accessible transportation, wellness for all residents and providing tools for learning opportunities to everyone. Working groups have been established for each priority to explore opportunities, develop initiatives and build capacity within the community. Since its inception, the CCIN has been able to unite members of various sectors of the community as well as the public. Members consider the involvement of residents to meet the needs of the Chaleur region to be astonishing.

Impact

The CCIN has opened the doors of communication between various organizations, service groups and programs within the region. Since the CCIN co-ordinator must know what services are being offered in the region, many times she has acted as a connector between the service needed by one group, and the service provided by another. The CCIN also has the advantage of uniting many different leaders around one table. This provides people with great networking opportunities when they attend a CCIN related meeting.

The CCIN co-ordinator acts as a partner who can provide financial assistance to certain projects and also helps connect the organizations with the people who are or are at risk of living in poverty. The CCIN co-ordinator raises the region's awareness about the impact poverty has on an individual and/or family's economic and social inclusion. CCIN has helped broaden people's views on the different ways they can help reduce poverty and that everyone has a role to play.

Community participation: 2,739

· Total CIN projects: 12

• ESIC project investment: \$75,056

• CIN project investment: \$327,669

 Community investment per ESIC dollar invested: \$4 to \$1





Action planning, Chaleur region

Chaleur Transportation Co-operative (CTC)

The Chaleur Community Inclusion Network engaged individuals, community organizations, local businesses and government agencies to discuss transportation issues.

After a few sessions, a group of representatives from various sectors joined together to become a not-for-profit cooperative called the Chaleur Transportation Co-operative (CTC). Its mission is to develop and co-ordinate a transportation system accessible to all residents in the Chaleur region and to provide a better quality of life.

This kind of service is needed to help those who are in dire need of options for getting around... the conversation of a bus service has been ongoing for years with numerous studies and evaluations by local city councils, none of which felt it was feasible to support financially.

Dominic Aubé, chair, CTC

In September 2014, the CTC organized a public session at the Bathurst campus (College Hill) of the Collège Communautaire du Nouveau-Brunswick (CCNB) to discuss a strategic plan and seek community input for improved transportation.

The CTC wants to open the doors of communication between the existing services to explore what is working well and what can be added to increase accessibility and affordability. The CTC developed a strategic plan to address key transportation issues in the region. It has also received funding from ESIC to develop a study and survey regarding the transportation needs of the region.

Bathurst had a pilot project for inter-city bus service a few years ago, but it did not last due to lack of funding and low usage. This is where the CTC has stepped in. It stems from a working group that was created following a public dialogue session on poverty reduction in the fall of 2013.

Garden movement

The Chaleur region is returning to its roots. The Garden Movement has gained momentum in the region, and the CCIN is supporting and encouraging this community lead initiative. Some activities taking place include:

- Planting a garden with the help of a few families in the neighbourhood and the Bathurst Emergency Shelter in the low-income neighbourhood of Upper Dawson. The garden was bountiful and the vegetables were shared among the families and Bathurst Emergency Shelter;
- Building a mutually beneficial partnership during the summer of 2014 with Steady Spade Farm; and
- Hosting Donat Lacroix, singer and gardener from northern New Brunswick, to speak to the CCIN's Healthy Mind, Healthy Body Committee about gardens and community involvement.

An experienced gardener from the neighbourhood helped us out big time with the garden. A few people here and there would take turns taking care of the gardens. It was nice to see.

Bathurst Emergency Shelter employee

It's wonderful to see all the garden related activities we can do with our kids. This gives them something worthwhile to do instead of watching television at home!

Participants at the potato harvest



Steady Spade Farm volunteers, Tetagouche North

Bathurst Literacy Bridges Program

The Literacy Bridges program has been running successfully in the Upper Dawson Community Centre since 2010, and it has expanded to include the Edgewood Court Community to allow more children to benefit from this program.

The goals of the program are to provide low-income children and youth with books to build their personal library and to increase literacy skills.

The program is held once a month where a community member reads the books to the children. Children also participate in craft activities related to the theme of the book and are provided healthy snacks. Each child gets to keep a copy of the book for its own personal library.

More than 1,100 books have been provided to the children in Upper Dawson and Edgewood Court during the last four years. This program is well attended in both communities.

The program was recognized in 2012 with the Dr. Marilyn Trenholme Counsell Literacy Award for a community literacy program and continues to be supported by Bathurst Rotary as well as other interested groups. We have seen growth in children's language development and overall development with this program and the interest that some parents have shown is making a difference for many.

Beth Stymiest, superintendent

Ideal Centre

The Ideal Centre offers support and training opportunities for people who suffer from mental illness. It offers a variety of mental and physical health education sessions including self-esteem, arts and crafts, healthy cooking classes, dietician information session, coping with mental illness workshop and many more.

The people who visit are enthusiastic about what is going on there. Thanks to ESIC's contribution, it is becoming a place that promotes mental health, health and wellness. Since January 2014, the centre has had more than 350 participants in activities and sessions, averaging 13 people per activity. The activities included self-esteem sessions, arts and crafts, healthy cooking classes, nutrition, and mental health workshops.

The atmosphere changed at the Ideal Centre. It's fun to be here.

Participant of the Ideal Centre

Region 7 – Northumberland Community Inclusion Network

The Northumberland Community Inclusion Network (NCIN) was established in October 2011. It is a non-profit organization with a board that consists of eight members representing the four partner sectors in reducing poverty: business, government, non-profit organizations, and people who live or have lived in poverty. The regional priorities of the NCIN are health and wellness, learning and education, employment, housing and community transportation. That said, given the region's relatively high illiteracy rate, special attention is paid to literacy. This is reflected in many projects aimed at improving and optimizing learning methods for children and adults.

Impact

The community has benefitted on all levels by emphasizing direct contact with the partners, the communities and the many people who want to implement community initiatives. Having one co-ordinator helps establish more personalized relationships, centralizes efforts, and facilitates the implementation process that makes some people or organizations uncomfortable.

An improvement was also noted in the understanding of the region's distinct characteristics. The needs and priorities have been identified owing to the co-ordinator's work. Also, the addition of a representative on the advisory committee for people living in precarious situations was an asset. It is important that the four representative sectors at the provincial level are visible and present on a committee of people united against poverty.

Lastly, given the many learning and education-related projects carried out during the three years of its existence, the impact of the CIN in the Northumberland region is a reflection of the significant need for literacy and numeracy programs in the heart of the communities.

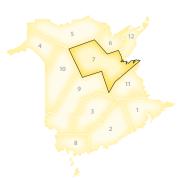
Community participation: 1,168

• Total CIN projects: 9

• ESIC project investment: \$139,318

• CIN project investment: \$418,193

 Community investment per ESIC dollar invested: \$3 to \$1



Community Fresh Box



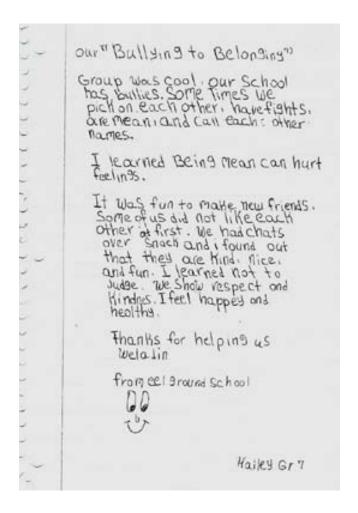
The Circle Community Project

This project, aimed at adults and teenagers, addresses the importance of community issues involving bullying and inclusion. The goal is to provide some relief through arts and entertainment.

Pantomime techniques and other performing arts have helped to access deep-rooted behaviours and to provide answers that would not have been obtained simply through conversation.

The monthly Community Fresh Box program gives the less fortunate access to fresh produce (seasonal fruits and vegetables) at a nominal cost or for free. The neighbouring community of Blackville has joined the program by implementing a shuttle service that transports the food baskets to the supply point.

Given the precarious situation in which many people in Miramichi and other communities in the region are living, the CIN knows the positive impact that such an initiative can have. Many individuals visit the food banks but these do not provide fresh produce.



The Book Nook

The Book Nook, established by Autism Resources Miramichi, recently brightened up the city's urban landscape. The charm of the location is accented by a warm welcome and user-friendly work environment. The team consists of young adults with autism, and as the name indicates, the place offers a large selection of used books and novels as well as a wide range of used DVDs at low cost.



Book Store, Miramichi

Boost to School

The Boost to School project, initiated by Family and Early Childhood North (Miramichi) and A Family Place (Baie-Sainte-Anne), organized a free, three-week summer preschool preparation program for children enrolled to start school in September 2014 in the Anglophone North School District so they will come to school ready to learn.

The program focuses on the main skills that prepare children for learning that include the ability to verbalize their needs, to follow instructions and to pay attention. Communities that have participated in the program include Blackville, Sunny Corner, Millerton and Napan.

The children who have participated in the program have been successful. They have shown progress, as can be seen in the skills assessment conducted before and after the program.

Jane Wood, program director, Family and Early Childhood North



Students, Baie St-Anne and Miramichi

Region 8 – Vibrant Communities Charlotte County Community Inclusion Network

Vibrant Communities Charlotte County (VCCC) is a membership-based network of 180 (and growing) people from all walks of life and from all corners of Charlotte County. They have come together for one common purpose – to work together to reduce poverty and promote economic and social inclusion in Charlotte County. As a non-profit, the board of directors includes committed and capable representatives from all four sectors. In 2012, VCCC led the development of *Bridging the Gap: A Poverty Reduction Plan for Charlotte County*. The CIN's action plan includes several priority areas such as education, food security, housing, transportation and social enterprise.



Impact

The greatest impact of VCCC has been bringing together like-minded people who care about creating an inclusive Charlotte County and providing them with a platform for contributing to community change. VCCC's impact can also be seen in an increased awareness of poverty and ways that individuals and groups can work together to reduce poverty, create greater connectedness and expand community capacity. It can be seen in terms of new and improved community assets

Grand Manan

There's a greater belief in the ability of our community to effect positive social change through their own efforts and that we can truly make a difference.

Pat Stafford, co-ordinator, VCCC

that exist today through the hard work and commitment of individuals and groups working together; and most importantly, in the positive change in personal circumstances of low-income families resulting from participation in the programs and services developed by the wider network and key partners.

- Community participation: 4,649
- Total CIN projects: 39
- ESIC project investment: \$411,362

- CIN project investment: \$1,525,439
- Community investment per ESIC dollar invested: \$4 to \$1



Leaders in Training (LIT)

The Leaders in Training (LIT) program, operated by the Boys and Girls Club of Charlotte County, provides an opportunity for low-income youth to develop a greater understanding and connection with their community and grow to become leaders in their own right. The program includes a range of volunteer projects ranging from working on the Communities in Bloom initiative to mentoring younger children at the Milltown Elementary School Super Duper Fun, Fun, Fun Camp.

Emily thank you so much for everything you've done for me! You're amazing and I don't think that I would have had the courage to do it if I hadn't spent the summer in the LIT program! You're amazing (Sent to LIT co-ordinator after this participant was accepted into Acadia University)

Maxine Thomas, Grade 12

Youth participated in a number of skills development

workshops and field trips to build self-confidence and teamwork. They are also assisted in preparing and applying for part-time jobs as this target group historically does not fare well in that competitive job market. LIT was designed to give youth the opportunity to stand out in a competitive workforce.

Transportation working group

A transportation working group was formed in 2013, in response to overwhelming feedback from community conversations on poverty reduction and other dialogues that had taken place in the region. The goal is to develop a multi-modal transportation system that would enable travel within communities, from community to community and from the region to and from Saint John.

With financial support from ESIC and others, this group has led the development of a business plan to establish a bus service connecting communities within the region and the community with Saint John. The group aims to obtain financial support for a three-year pilot after which the service will be sustained by the re-direction of existing transportation resources within the region and local/regional organizations, municipalities and service districts.

If it wasn't for Dial-A-Ride making sure I get to where I need to be, I would have no other way. I almost had to move to town so it would be easier to cope without a vehicle. Since Dial-A-Ride is available to provide transportation, I can remain in my home.

Charlotte, Dial-A-Ride member



Volunteer driver, St. Stephen

Milltown Elementary School Super Duper Fun, Fun, Fun Camp

The Milltown Elementary School Super Duper Fun, Fun, Fun Camp offers an eight-week literacy and numeracy improvement summer camp that provides experiential learning to 20 low-income children. The program, as with many others in the school, involves strong community support from all four sectors, be it financial support from local businesses, in-kind support from local non-profits and community leaders or active engagement such as community volunteers for the literacy mentor program. This is a story of a community working together to break the cycle of poverty.

I improved in my reading and writing.
I want to come back because it's fun.
I improved in everything.
We did some math and that was fun. I'm doing much better in math. I'm good at reading now; I'm in level H now!

Participants of the literacy program

Blacks Harbour School After-school Hours Program

The program offers after school hours programming (cooking, Lego, games and Zumba) to youth in the Blacks Harbour area. These programs have made a significant difference to many students.

Many of our students have indicated that the afterschool clubs has been one of the best things about their school experience this year and that they hope they'll continue and even expand next year — that is my hope as well.

Naomi Cooke, Grade 4/5 teacher

The school population is made up of many lower-income families, single-parent families and English Second Language families. In many of these homes, it is difficult for students to become involved in extracurricular activities because of financial reasons, difficulty with transportation or just lack of knowledge about what is available. Having the programs offered at the school, directly after class time has been helpful to students and their families. For many children, this is their first time staying afterschool. They get to work in small groups to learn new skills, co-operate and have a great time.



Paramedics and participants

Region 9 – Inclusion Network of Central New Brunswick (INCNB)

The Region 9 Community Inclusion Network of Central New Brunswick (INCNB) was established on a cold November evening in 2011 as a group of concerned community volunteers gathered to discuss the desperate yet unvoiced needs of the marginalized and poverty stricken residents of central New Brunswick. INCNB is an incorporated non-profit that represents a large area that consists of sprawling rural areas with minimal populations, small villages and towns and is diverse in culture as it is in geography (McAdam,

Nackawic, Douglas, Stanley, Upper Miramichi and Doaktown). Regardless of the diversities in communities and individuals throughout the region, they are all united in the need for education, readily available transportation and employment programs to improve the economic and social inclusion of the persons in these communities. With assistance and funding from ESIC and with the help of community volunteers and project leaders in each community, INCNB is helping to raise living standards and improve the lives of all New Brunswickers who live in the region.

Impact

Stanley

Keswick Valley

Nackawic

Harvey

McAdam

Doaktown •

Since its inception in 2011, INCNB has made a significant difference in the lives of many individuals and groups throughout the area. Many projects have come to life in the areas of transportation and education. These programs have helped impoverished residents obtain training and higher levels of education and given youth from all walks of life the opportunity to create and experience what it is like to run a small business. These projects have given marginalized area residents hope for a better future.

At first, ESIC and INCNB were looked upon cynically as "just another government-run program" but people soon found out that this movement is different. INCNB has set legitimate goals that it has achieved through community-led programs. INCNB projects have been inclusive and responded to real needs in the community. Many persons have climbed aboard and through their participation have encouraged others to do so as well. None of this would have happened were it not for the hard work and dedicated people at ESIC, INCNB and in the rural areas and small communities of our region. INCNB is making an important difference in the lives of residents of the region, and its members are proud to be a part of the CIN network.

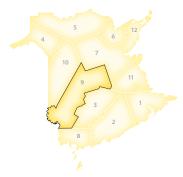
Community participation: 1,459

Total CIN projects: 12

ESIC project investment: \$98,015

· CIN project investment: \$530,782

Community investment per ESIC dollar invested: \$5 to \$1



McAdam Transportation Bus Project

The McAdam Transportation Bus Project helps impoverished and disabled residents with transportation needs to visit Fredericton and St. Stephen for doctor and dentist appointments. The village bus donated to support the program also provides needed transportation support for students at McAdam High School for interscholastic sports events in the area. The assistance of the CIN with the project has been invaluable and has allowed it to continue its operation into its third year. Local seniors and those in surrounding areas have made extensive use of the vehicle.



CIN co-ordinator Ray Dillon and Mayor Frank Carroll (holding cheque) and volunteers

The Village of Harvey has come on board in the past

year with its Dial-A-Ride Project. Volunteers drive area residents to their appointments when the McAdam bus is unavailable. This program also sees volunteer drivers take residents to bus pick-up points and shuttles them back home at the end of the day.

Education

In Nackawic, several programs have become a reality with INCNB. Financial literacy and food budgeting programs were part of a couponing project, where individuals had the chance to sit in on lectures and training by a

professional experts in this field and saw a group of local homemakers learn how save money when purchasing food. Such an exercise dramatically influenced the bottom line of participants' grocery bill each month.

The success of this project led the community to examine what other projects it could undertake that would help the community's low-income individuals and families and in turn hosted a General Education Diploma (GED) educational program. This program has been a success, seeing 10 residents attain their GEDs and enhancing their job searches.

I wanted to get my GED to help me get a better job. My goal is to take a program at college to become a Personal Support Worker. My entire life I have been working labour jobs that usually have me working outside in extreme weather. I want a job that isn't as hard on the body and is a little more secure in terms of money.

Participant

Outdoor Class Room

Burtts Corner is actively connecting with its past, its present and future. This is being accomplished through creatively capturing local history and becoming increasingly responsive to the needs of the community.

In 2013 with support from ESIC through the CINs and expertise from school district maintenance staff an outdoor classroom/gazebo was constructed to create a gathering place for learning for students and the community. Volunteers quickly became involved in helping prepare the site as well as helping with construction.

The gazebo serves as an outdoor classroom and a resource for community events and activities. Plans have been completed to expand the area by establishing community gardens, comprising flowers and vegetables, with students, teachers and parents helping with the construction and management of the gardens.

Youth Opportunities Unlimited (YOU)

YOU was created to give youth an opportunity to explore becoming entrepreneurs. Through ESIC and INCNB's mentoring and funding, the program has been a success. This was an opportunity for all students to participate in various entrepreneurial projects as well as the creation of pottery products, under the guidance of an experienced potter and artist-entrepreneur. Some of the students sold their services, everything from body tattoos' (fake) to toe nails and fingernail painting at fairs and community events. Others grew or bought and resold garden vegetables at venues and stores in the area. This experience gave them first-hand exposure to the retail world and the realities of business. It provided them with the experience of knowing what it would be like to become a young entrepreneur. Some have indicated they are considering it as a career option.



Youth entrepreneurs

Region 10 – Carleton Victoria Community Inclusion Network (CVCIN)

The Carleton Victoria Community Inclusion Network (CVCIN) was established in the fall of 2010 and incorporated in June 2011. The volunteer board and co-ordinator work with community members to address poverty reduction and enhancing inclusion for all. This is accomplished by empowering communities to carry out local projects through small community investment grants that have far reaching and long-lasting positive results. Priorities include transportation, communication and lifelong learning and literacy.

Impact

The far-reaching impact of CVCIN has been felt community wide with many successful projects and at the personal level with its director, Kevin MacDougall. He has progressed in his journey as a single father living in poverty. As a successful graduate of Sunrise Farms, Mr. MacDougall is now employed with a local vegetable farm, Strawberry Hill Farms. His personal development, in part through his membership and contribution to CVCIN, has helped him in his journey of growth. CVCIN appreciates his contribution.

CVCIN has gained new momentum with its partners and community members with a well-received gathering in the fall of 2014 – a kitchen party. The gathering was a success and from it, new partnerships have flourished.

In addition, a large community garden project is underway in Hartland. This yearold garden is undergoing expansion to build raised garden beds. It is a true example of social inclusion; many people from a variety of backgrounds are coming together to create a community hub to promote togetherness and healthy living skills.

Community participation: 2,238

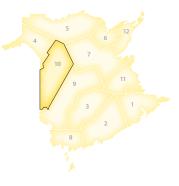
Total CIN projects: 23

• ESIC project investment: \$124,750

• CIN project investment: \$338,697

Community investment per ESIC dollar invested: \$3 to \$1





Parent Child Co-Constructed (CCC) Learning Program Project

The Parent Child Co-Constructed (CCC) Learning Program Project was designed to help low-income parents and their pre-school children prepare adequately for school. It was developed and implemented by the Plaster Rock United Baptist Church in co-operation with the parents and was open to everyone. The program focused on skills essentials to help children succeed at the kindergarten level and for parents to support their children in their learnings.

I never knew schools to be so friendly.

I now feel comfortable having my child attend this school much more than before.

Parent

The program reinforced the importance of literacy for children and parents, and it encouraged a proactive approach. CCC plans to continue its outreach activities to ignite interest, create a communication space and work towards capacity-building in the different communities.

Friendship breakfasts



Volunteer participant

We believe that these suppers have brought our community closer and that people are willing to help out their neighbors and are taking meals to the people in the community that are not able to get to the suppers. The committee that helped with these functions are very positive and enthusiastic about continuing.

Jen Ebbett, lead organizer (volunteer)

In Coldstream, a small rural community 10 kilometres north of Hartland, three senior citizens started a breakfast program. This led to the old community hall being resurrected as a once again lively centre. The hall now hosts breakfasts and a supper once a month. This initiative has brought many benefits to the community including: bringing community members together; creating new connections and bonds; revitalizing the hall with all the activity; and sharing resources. More than 100 guests, up from the original 10, now attend the community breakfast.

School-readiness program set-up in Plaster Rock

Education was identified as a priority for the Carleton-Victoria region. Funding was awarded to set-up a pre-kindergarten program called 1, 2, 3, 4, Go! Activities supported the development of fine and gross motor

Students felt more comfortable going to school.

Teacher volunteer

skills, awareness of self and others, communication and cognitive skills. The program focused on learning, literacy and numeracy that gave the children the skills needed to succeed in school.

There was also a component for parents where they learned about the systems and routines within the school. This experience gave the children and families a jump-start. As a result, the first day of school was fun and adventurous. The students arrived ready to learn and the teacher could start the school routines right away.

Region 11 - Kent Community Inclusion Network (CIN-Kent)

The Kent Community Inclusion Network (CIN-Kent) was established in May 2011. It implemented several initiatives as part of the five priorities identified at the community forum including community transportation, food security, training and essential skills, substance abuse and social entrepreneurship. An advisory committee has been established to combine the efforts of stakeholders, align activities with the needs of the community and create a climate of exchange and collaboration between the different partners so that the network can meet its objectives.

Impact

Collaboration and partnerships are essential for the creation of social and economic change. They have advantages for all groups involved. With the engagement of all of the partners, CIN-Kent is increasing the community's ability to disseminate information and establish networks.

During the past few years, the network has played a significant role by encouraging and promoting dialogue so that the community realizes the importance of inclusion and in turn strengthens essential support for poverty reduction efforts. This period has been productive in terms of partnerships and collaborations. In fact, several connections have been made with Kent County organizations and institutions as well as regional and provincial associations.

Community participation: 4,240

• Total CIN projects: 17

• ESIC project investment: \$360,978

• CIN project investment: \$1,095,802

Community investment per ESIC dollar invested: \$3 to \$1



Richibucto

Cocagne

Rexton

Bouctouche

Elsipogtog

Food security

The goal is to improve food security for all residents of Kent County and to set up food kitchen programs. The food security programs offered are designed to support and assist individuals and families living in poverty. The Food Security Network has supported the development and implementation of initiatives that have:

- raised awareness about food security (e.g., entrepreneurial cafeteria projects, kitchen mapping projects and identifying producers and farmers);
- increased knowledge about food and nutrition skills (e.g., cooking classes, community food mentors); and
- enhanced the ability of the community to manage local food security (e.g., partnership with food banks for the Plant a Row, Give a Row program, and canning).

Collective kitchens

Collective kitchens consist of a small group of people who pool their time, money and skills to prepare low-cost meals. This program seeks to provide food self-sufficiency by ensuring long-term access to a sufficient quantity of food at a reasonable cost. Collective kitchens also offer workshops on nutrition, processing fruits and vegetables, and food preservation.

It is not financially viable for farmers to hire labourers to harvest the vegetables by hand that are left behind by the harvesting equipment. These left overs are returned to the earth when tilling the soil and transformed into compost for the following year. Furthermore, the farmers cannot sell these imperfect vegetables, such as green beans that are too thin or potatoes that are too small.

Collette Lacroix, CIN co-ordinator



Collective kitchen participants

Community gardens

Community gardens go beyond donating food by giving back to people and their communities the ability to feed themselves. Participants meet there to garden, to learn about issues related to food production and consumption, and to share gardening expertise and experience.

Kent Community Transportation (TC-Kent-CT)

Access to community transportation in Kent County is an essential condition for the inclusion of its residents. Kent Community Transportation (TC-KENT-CT) offers affordable and accessible transportation services to the most vulnerable persons in the communities (i.e., low-income earners and seniors). Volunteers who are certified by the organization provide this service. Using their own vehicles, the volunteers provide individuals with transportation from their home to their destination.



A participant confided in me that it had been years since he had seen a doctor since he did not have a vehicle. Transportation is an important link to health, social inclusion and recreation.

Colette Lacroix, CIN co-ordinator



Region 12 – Community Inclusion Network Acadian Peninsula (CIN-AP)

The Acadian Peninsula Community Inclusion Network (CIN-AP) was established in the spring of 2011 by the host organization, Fondation communautaire de la Péninsule acadienne, in partnership with other interested individuals. The network's mission is to collaborate with the community's various sectors in order to promote social inclusion, reduce poverty and support the development of tools for improving the quality of life of residents. A public dialogue session in the fall of 2011 helped to identify four priorities: community transportation, education, literacy and numeracy, and the development of non-profit organizations. CIN-AP was incorporated as a non-profit organization in April 2014. It is governed by a board of directors consisting of representatives of the four sectors of the community.

Impact

CIN-AP has played a key role as a connector. Supporting projects that align with regional priorities and making connections between those responsible are essential for economic and social inclusion. In addition, communication enables the CIN to promote and develop poverty reduction projects for the region. Lastly, with its transportation service about to get underway, CIN-AP expects to make a significant difference in the lives of the people in the community.

Community participation: 1,560

• Total CIN projects: 9

Caraquet

Paquetville

Tracadie

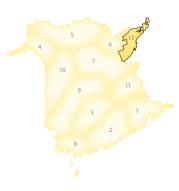
Shippagan

Bertrand

ESIC project investment: \$117,690

CIN project investment: \$342,722

Community investment per ESIC dollar invested: \$3 to \$1



Community transportation

In 2011, the CIN-AP started to develop community transportation scenarios based on initiatives that worked well in regions similar to the Acadian Peninsula. The CIN-AP then conducted a study on the needs of the residents in terms of public transportation.

The community transportation project is a home transportation service for clientele (anyone who does



Volunteer driver and passenger

not have access to an affordable transportation service) to get them to appointments or to essential services. The service will be provided by volunteer drivers certified by the organization and who will be using their own vehicles.

The service, known as Déplacement Péninsule, is slated to start in the spring of 2015. The organization is continuously adding to its pool of volunteer drivers from across the Acadian Peninsula.

Community mentors

In April 2013, the CIN-AP co-ordinated the training of 14 community food mentors on the Acadian Peninsula. The participants enjoyed the experience of sharing and learning about various food-related subjects. They have been actively participating in food-related community activities across the peninsula.

Saint-Isidore community garden

Several community gardens are popping up on the Acadian Peninsula, from Sainte-Marie-Saint-Raphaël to Greater Tracadie-Sheila and Caraquet. Many of the

communities are following

The participants had the opportunity to cook together and share their knowledge with each other. Now the CIN-AP and the Wellness Network are able coach the mentors to support them in their future community actions. We are confident that this program will have a positive impact on the Acadian Peninsula's food security, poverty reduction and community development.

Julie Landry-Godin, CIN-AP co-ordinator

the example of Saint-Isidore community garden for its ability to mobilize residents and provide mutual support. The CIN-AP has provided funding to expand the garden, which will enable 10 more families to garden for free.



Saint-Isidore community garden

Performance indicators



The following provides an assessment of the state of economic and social inclusion in New Brunswick based on a set of 12 Performance Indicators established as a result of *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2009-2014 (OPT1)* and its 22 action items. The Performance Indicators look at key areas involving poverty and housing, education and literacy, and labour market trends. These indicators provide a quantitative picture of poverty in New Brunswick. The following are the 12 Performance Indicators used to measure poverty:

Poverty and Housing

- 1. Median After-Tax family income;
- 2. Market Basket Measure (MBM);
- 3. Low Income Cut-Off (LICO);
- 4. Low Income Measure (LIM);
- 5. Deep Poverty (LIM);
- 6. Percentage of households experiencing core housing needs;

Education and Literacy

- 7. Percentage of children who are school-ready;
- 8. Percentage of students who meet or exceed reading standards at grade 2;
- 9. Percentage of students who meet or exceed reading standards at grade 7/8;
- 10. Participation rate of 15-24 year old NBs in University or Community College;
- 11. Percentage of New Brunswickers with a post-secondary education; and

Labour Market

12. Labour market participation rates.

Poverty and housing

To provide an overall view of income poverty in New Brunswick, the following performance indicators have been used (Appendix G):

- · Median After-Tax family income;
- Low Income Measure (LIM);
- · Market Basket Measure (MBM);
- Low Income Cut-Off (LICO);
- · Deep Poverty (LIM); and
- · Percentage of households experiencing core housing needs.

Income measures will be provided by family type as well as by overalls. The following provides a brief description of the different family types that will be presented:

- Lone-parent family: "A lone-parent family is a family with only one parent, male or female, and with at least one child" (Source: Statistics Canada CANSIB, table 111-0009);
- Female Lone-parent family: "A female lone-parent family is a family with a female parent with at least one child" (Source: Statistics Canada CANSIB, table 11-0009);
- Couple or Two-parent family: "Refers to a family that contains a married or common-law couple (either with
 or without children. A couple may be of opposite or same sex" (Source: http://www.statcan.gc.ca/concepts/
 definitions/fam-coup-eng.htm); and
- Unattached: "Any persons who are not members of an economic family. People who live alone, or live with others
 to whom they are not related by blood, marriage, common-law, or adoption" (Source: http://www4.hrsdc.gc.ca/gl.4ss.1ry@-eng.jsp?word=Family#UNIN).

The current challenges with reporting on these income measures, specifically LIM, LICO and MBM, are based on Statistics Canada replacing the mandatory long-form census with the voluntary National Household Survey (NHS) in 2011 and replacing the Survey of Labour and Income Dynamics (SLID) in 2013 with the Canadian Income Survey (CIS) beginning with the reference year of 2012.

One of the key shortfalls of the NHS is that the non-response rate was significantly higher than that of the long-form census, making it inherently biased since non-respondents tend to have different characteristics than those who are more likely to complete the survey. The key concern for measuring poverty using this survey is that the NHS has been criticized as being the weakest and most unreliable in its information on low income families and persons, although Statistics Canada has introduced follow-up measures to minimize the non-response bias in the NHS.

For the reasons stated above, New Brunswick, as with other jurisdictions, has chosen to use the SLID (2009-11) and income tax data (2009-12) to report on poverty since it provides reliable, consistent and comparable data.

While this report evaluates the impact of OPT1, income measure data is only available up to 2012 due to the limitations of statistics release dates. It is important to note that the statistical information available is prior to the commencement of the majority of key priority actions and projects led by the Community Inclusion Networks (CINs).

All jurisdictions across the country are subject to the same data release constraints. To better understand, the following provides some general timeframes:

- income data has a lag of 18 months to two years. Therefore, 2013 data will be available in late 2015 and 2014 data will only be available in 2016.
- survey data (CIS) has a lag of about two years. Therefore, 2013 data will be available in 2015 and 2014 data will be available in 2016.

The SLID last reported on income for the 2011 reference year. The SLID has been discontinued and replaced with the annual and family income data produced by the CIS as of 2012 (Appendix E). Statistics Canada plans to provide LIM, LICO and MBM data for 2010 and 2011 comparable to the 2012 CIS data in late 2015. Data for the 2013 reference year from CIS and the income tax data are scheduled for release in the summer of 2015.

The income tax data from the Annual Income Estimates for Census Families and Individuals (T1 Family File) is being used to report on median family income (before and after-tax), LIM (before and after-tax), as well as deep poverty for the period of 2009 to 2012. Note that LIM from the income tax data is not comparable to LIM from SLID survey since they are derived from different data sets.

1 - Median After-Tax family income

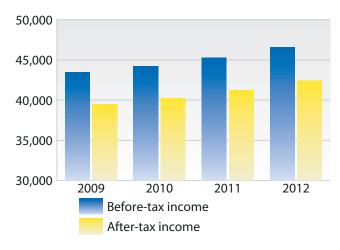
Source: Annual Income Estimates for Census Families and Individuals (T1 Family File) – Program 4105 and Canadian Income Survey – Program 5200

Measure: The median divides the family income distribution into two equal portions: one-half of New Brunswick families are above that amount and the other half are below the median household income (Source: Statistics Canada).

Why: An increase in the Median After-Tax family income indicates whether there is an improvement in overall income levels.

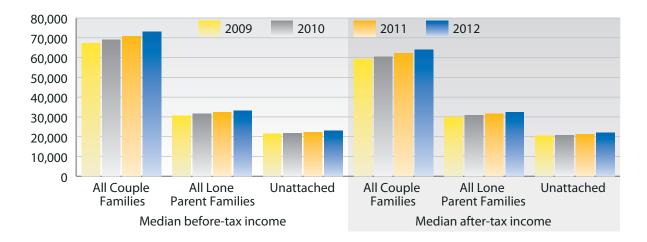
Analysis: Overall, the Median After-Tax family income for New Brunswickers increased by 7.3% between 2009 and 2012 and now stands at \$42,390 from \$39,510, indicating there has been an improvement in income levels in New Brunswick. The Median Before-Tax family income increased by 7.1% between 2009 and 2012 and now stands at \$46,580 from \$43,490.

Figure 6 – Median Before and After-Tax family income, 2011 constant dollars (\$)
Source: Annual Income Estimates for Census Families and Individuals (T1 Family File) – Program 4105



Analysis: Overall, the Median After-Tax family income for New Brunswickers by economic family type has increased for all family types for both Before and After-Tax family income. The most significant increase (although marginally higher than for other family types) can be seen for All Couple Families before and after-tax, with an increase of 8.4% from 2009 to 2012. The increase for families with Lone-Person Families has been 8.3% for Before and After-Tax family income and decreased for unattached individuals has been 7.9% for Before-Tax family income and 7.7% for after-tax income.

Figure 7 – Median Before and After-Tax family income, 2011 constant dollars (\$) by economic family type Source: Annual Income Estimates for Census Families and Individuals (T1 Family File) – Program 4105



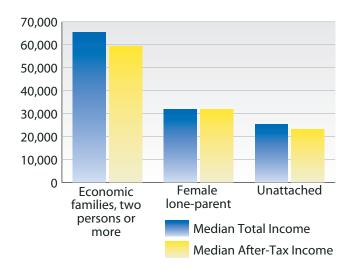
Analysis: The Median After-Tax family income for New Brunswickers based on CIS (2012) is the following based on family type:

- For Economic Families (couple family):
 - Before-Tax Median family income is \$65,500
 - After-Tax Median family income is \$59,300
- For Female Lone-Parent Families:
 - Before-Tax Median family income is \$31,900
 - After-Tax Median family income is \$31,900

- For Unattached Individuals:
 - Before-Tax Median family income is \$25,300
 - After-Tax Median family income is \$23,200

Figure 8 – Before and After-Tax Median family income, 2012 constant dollars (\$)

Source: Canadian Income Survey – Program 5200



2 - Market Basket Measure (MBM)

Source: Survey of Labour and Income Dynamics – Program 3889 – Inactive

Measure: The MBM is a measure of low income based on the cost of a specific basket of goods and services representing a modest, basic standard of living. In this case, a low income family is defined as having an income below the cost of goods and services in the market basket for their community (Source: *Statistics Canada*).

Why: The MBM is more sensitive than other low income measures (LICO and LIM) to geographical variations in the cost of many typical goods and services (Source: *Statistics Canada*).

Analysis: Overall, the percentage of New Brunswickers with incomes below the poverty line based on the MBM has declined by 7.0% since 2009.

14.0
13.5
13.0
12.5
12.0
11.5
11.0
10.5
10.0
2009
2010
2011

Figure 9 – Percentage of New Brunswickers with income below the poverty line – MBM

Analysis: The largest decline of New Brunswickers with incomes below the poverty line based on the MBM is seen for persons in female lone-parent families. The incidence of MBM poverty was 43% lower in 2011 than in 2009 for lone-parent families and was 13.4% lower for unattached individuals while persons in two-parent families with children has decreased by 4.7%. Persons in female lone-parent families still represent the largest percentage of families living in poverty based on the MBM even with its significant improvement. Approximately 30% of persons in female lone-parent families and unattached individuals found themselves in MBM low income while this was approximately 10% for two-parent families with children.

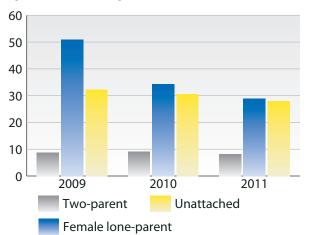


Figure 10 - Percentage of New Brunswickers with income below the poverty line - MBM by economic family type

74

3 - After-Tax Low Income Cut-Offs (LICO)

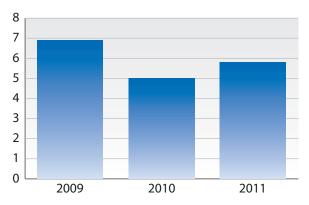
Source: Survey of Labour and Income Dynamics – Program 3889 – Inactive

Measure: LICO is an income threshold below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family (20% more) (Source: *Statistics Canada*).

Why: LICOs are the most established and widely recognized approach to estimating low income taking into account how expensive the necessities of life are (Source: *Statistics Canada*).

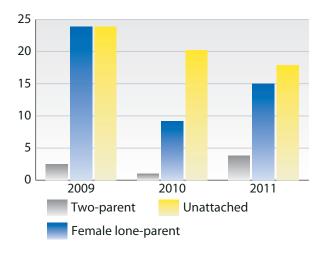
Analysis: Overall, the percentage of New Brunswickers with incomes below the poverty line, as indicated by LICO, declined by 16% from 2009 to 2011.

Figure 11 – Percentage of New Brunswickers with incomes below the poverty line as indicated by After-Tax LICO



Analysis: The largest decline in the percentage of New Brunswickers with incomes below the poverty based on LICO is seen for persons in female lone-parent families. The incidence of LICO poverty was 37% lower in 2011 than in 2009 and was 25% lower for unattached individuals, while persons in two-parent families with children saw an increase of 52%.

Figure 12 – Percentage of New Brunswickers with incomes below the poverty line as indicated by the After-Tax LICO by economic family type



4 - After-Tax Low Income Measure (LIM)

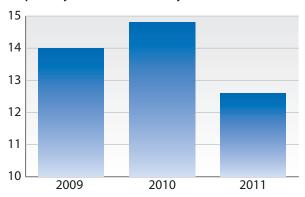
Source: Survey of Labour and Income Dynamics – Program 3889 – Inactive

Measure: LIM is a fixed percentage of 50% of the median family income and is adjusted based on the size of the family and its composition (Source: *Statistics Canada*).

Why: Adjustments for family sizes reflect the fact that a family's needs increase as the number of its members increase. Similarly, the LIM allows for the fact that it costs more to feed a family of five adults than a family of two adults and three children (Source: *Statistics Canada*).

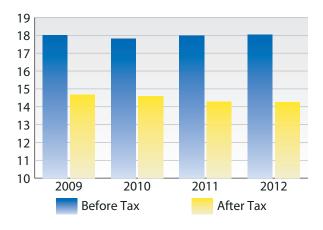
Analysis: Overall, the percentage of New Brunswickers with incomes below the poverty line as indicated by the After-Tax LIM remained fairly constant with a slight decrease in poverty levels of 10% from 2009 to 2011.

Figure 13 – Percentage of New Brunswickers with incomes below the poverty line as indicated by the After-Tax LIM



Analysis: The largest decline in the percentage of New Brunswickers with incomes below the poverty line, as indicated by the After-Tax LIM was seen for persons in female lone-parent families with a 36% lower incidence of LIM poverty in 2011 than in 2009, a 34% lower incidence for all two-parent families and a 11% lower for unattached individuals.

Figure 14 – Percentage of New Brunswickers with incomes below the poverty line as indicated by the After-Tax LIM economic family type



4 - After-Tax Low Income Measure (LIM)

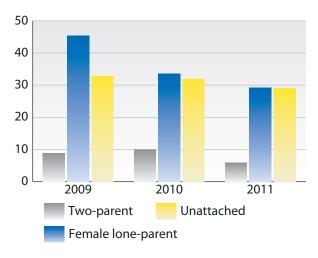
Source: Annual Income Estimates for Census Families and Individuals (T1 Family File) – Program 4105

Measure: LIM is a fixed percentage of 50% of the median family income and is adjusted based on the size of the family and its composition (Source: *Statistics Canada*).

Why: Adjustments for family sizes reflect the fact that a family's needs increase as the number of its members increase. Similarly, the LIM allows for the fact that it costs more to feed a family of five adults than a family of two adults and three children (Source: *Statistics Canada*).

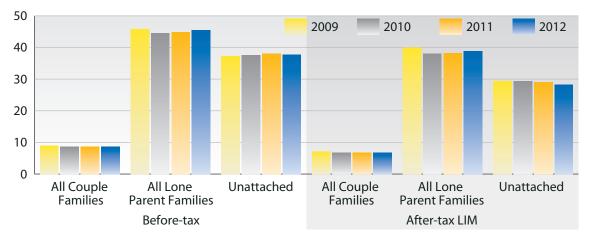
Analysis: Overall, the percentage of New Brunswickers with incomes below the poverty line as indicated by the After-Tax LIM remained fairly constant with a slight reduction in poverty levels of 2.9% from 2009 to 2012 but not as dramatically as LICO and MBM because the median income for all families had increased.

Figure 15 – Percentage of New Brunswickers with incomes below the poverty line as indicated by the Before and After-Tax LIMs



Analysis: The largest decline in the percentage of New Brunswickers with incomes below the poverty line as indicated by the After-Tax LIM was seen for all unattached individuals with a 4.3% lower incidence of LIM poverty in 2012 than in 2009, a 3.6% lower incidence for all couple families and a 2.9% lower for all lone-parent families. The higher decrease in incidence of LIM after-tax compared to the LIM before-tax show the positive impact on low income families when they file their income tax and take advantage of all the provincial and federal tax programs available to families living in poverty.

Figure 16 – Percentage of New Brunswickers with incomes below the poverty line as indicated by the After-Tax LIM by economic family type



5 - Deep Poverty based on Low Income Measure (LIM)

Source: Annual Income Estimates for Census Families and Individuals (T1 Family File) – Program 4105

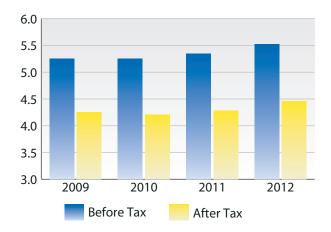
Measure: Deep poverty reflects those whose income is less than 50% of the LIM.

Deep poverty reflects those whose income is less than 50% of the LIM. For example, the median income of families was \$42,390 in 2011 so the LIM was \$21,195 (50% of \$42,390) and the threshold below which family income is considered deep poverty is \$10,597 (50% of \$21,195).

Why: Persons living in deep poverty represent some of the most vulnerable of society. Again, adjustments for family sizes reflect the fact that a family's needs increase as the number of its members increase. Similarly, the LIM allows for the fact that it costs more to feed a family of two adults than a family of two adults and three children (Source: *Statistics Canada*).

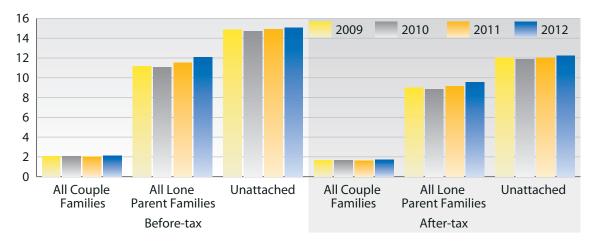
Analysis: The incidence of after-tax deep poverty is slowly increasing. Since 2009, the number of persons in before-tax deep poverty for all family types has increased by 2,040 persons and after-tax deep poverty has increased by 1,560 persons, resulting in a 5.1% increase in deep poverty before-tax and a 4.9% increase in deep poverty after-tax by 2012.

Figure 17 - Percentage of New Brunswickers living in deep poverty for all family types - before and after tax



Analysis: The largest increase in after-tax deep poverty levels was seen in lone-parent families with an increase of 6.3% from 2009 to 2011. The incidence of after tax deep poverty for all couple-families was 3.6% higher and 1.75% higher for unattached individuals in 2011 than in 2009. This increase can also be seen at similar levels for before-tax deep poverty levels.

Figure 18 – Percentage of New Brunswickers living in deep poverty by family type – before and after tax



2, 3, 4 - After-Tax LIM, MBM and Before and After-Tax LICO based on the 2012 CIS

Source: Canadian Income Survey – Program 5200

Measures:

- LIM is a fixed percentage of 50% of the median family income and is adjusted based on the size of the family and its composition (Source: *Statistics Canada*).
- LICO is an income threshold below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family (20% more) (Source: *Statistics Canada*).
- The MBM is a measure of low income based on the cost of a specific basket of goods and services representing a modest, basic standard of living. In this case, a low income family is defined as having an income below the cost of goods and services in the market basket for their community (Source: *Statistics Canada*).

Why: As of 2012, the CIS replaced the SLID, which has been discontinued (refer to the Poverty and Housing write-up above for more detailed explanation). Statistics Canada plans to provide LIM, LICO and MBM data for 2010 and 2011 comparable to CIS in late 2015. Please note that the data is only for 2012 and are not comparable to any other data.

Analysis: Overall, the percentage of New Brunswickers with incomes below the poverty line as indicated by CIS for 2012 are the following:

• Before-Tax LICO is 11.5%;

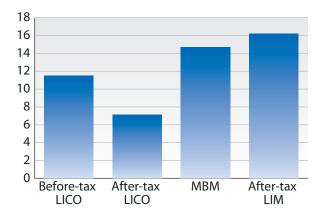
MBM is 14.7%; and

After-Tax LICO is 7.1%:

After-Tax LIM is 16.2%.

Figure 19 – Percentage of New Brunswickers with incomes below the poverty line as indicated by the After-Tax LICO, MBM and Before and After-Tax LIM for 2012

Source: Statistics Canada – Census of Canada, the National Household Survey



6 - Percentage of households experiencing core housing needs

Source: Survey and the Survey of Labour and Income Dynamics

Measure: "A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable." (Source: http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Core_Housing_Need_Status)

Why: Persons experiencing core housing needs is an indicator of the quality of life of New Brunswickers.

Analysis: The incidence of New Brunswickers experiencing core housing needs saw a reduction of 5% between 2006 and 2011.

8.5 8.0 7.5 7.0 6.5 6.0

2006

Figure 20 – Percentage of New Brunswickers experiencing core housing needs

2011

Analysis: The incidence of New Brunswickers experiencing core housing needs by family type saw the most significant reduction of 9.9% for children in lone-parent families between 2006 and 2011. The most significant increase of 17% can be seen for unattached individuals.

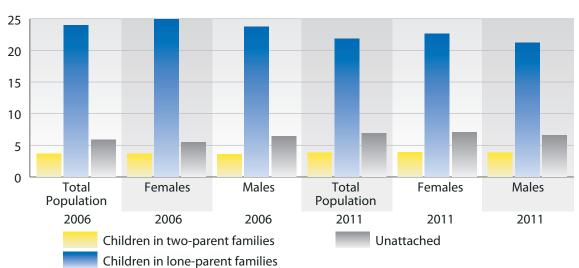


Figure 21 - Percentage of New Brunswickers experiencing core housing needs by family type

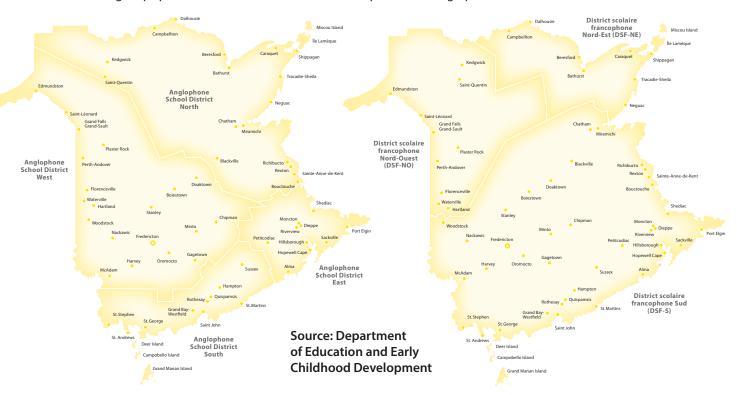
5.5 5.0

Education and literacy indicators

The following education and literacy Indicators account for both the anglophone and francophone education districts. The indicators evaluated include:

- · percentage of children who are school-ready;
- percentage of students who meet or exceed reading standards at Grade 2; and
- percentage of students who meet or exceed reading standards at Grades 7/8.

The following maps provide the schools in both the francophone and anglophone school districts.



7 - Percentage of children who are school-ready

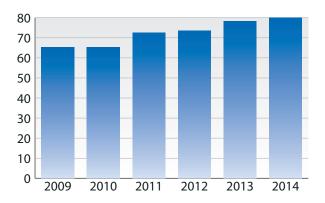
Source: Department of Education and Early Childhood Development

Measure: The percentage of children who are school-ready refers to the number of kids who demonstrate the basic skills required as they enter kindergarten. School readiness focuses on the child's awareness of self and their environment, cognitive skills, language and communication skills as well as their physical development.

Why: Better school readiness is linked to improved academic outcomes, attaining higher levels of education and stable employment (Source: http://www.childtrends.org/?indicators=early-school-readiness).

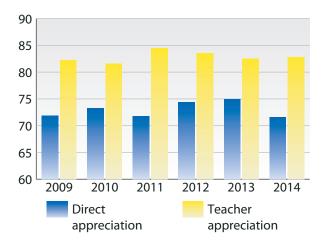
Analysis: New Brunswick has seen significant improvements in school readiness in the anglophone districts. Since 2009, the percentage of children who are school-ready improved by 23% in 2014, which will have an impact of future academic outcomes for New Brunswick children.

Figure 22 – Percentage of children who are school-ready according to the Early Years Evaluation – Direct Assessment (EYE-DA) in anglophone districts



Analysis: For the francophone school districts, the percentage of children who are school-ready has seen a minor decrease of 0.4% based on standardized testing going from 71.90% in 2009 to 71.60% in 2014 and a minor improvement of 0.7% based on teacher observation going from 82% in 2009 to 83% in 2014.

Figure 23 – Percentage of children who are school-ready according to the Early Years Evaluation – Direct Assessment (EYE-DA) in francophone districts



8 - Percentage of students who meet or exceed reading standards at Grade 2

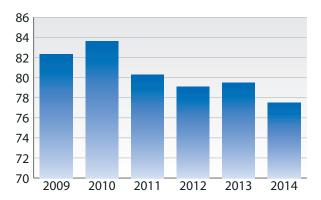
Source: Department of Education and Early Childhood Development

Measure: The percentage of students who meet or exceed reading standards at Grade 2 is determined through the Provincial Assessment Program. The assessment evaluates the students' reading competence to determine if they have reached the prescribed attainment levels.

Why: The Provincial Assessment Program allows provincial government and policy makers to make curriculum and program changes based on the information gathered.

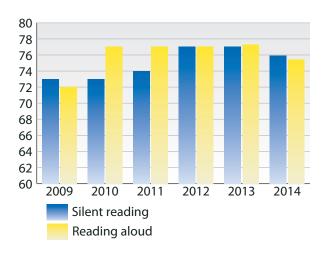
Analysis: The Grade 2 reading assessment for the anglophone sector indicates that there has been a 6% decline in reading standards where 82% of Grader 2 students met or exceeded the reading standards in 2009 while in 2014 78% of Grade 2 students met or exceeded reading standards.

Figure 24 – Percentage of students who meet or exceed reading standards at Grade 2 for anglophone districts



Analysis: The Grade 2 reading assessment for the francophone sector indicates that there has been a 4% improvement in reading standards based on the silent reading exam where 73% of Grade 2 students met or exceeded the reading standards in 2009 while in 2014 76% of Grade 2 students met or exceeded reading standards. New Brunswick has also seen and 5% improvement in reading standards based on reading aloud where 72% of Grade 2 students met or exceeded the reading standards in 2009 while 75% of Grade 2 students met or exceeded reading standards in 2014.

Figure 25 – Percentage of students who meet or exceed reading standards at Grade 2 for francophone districts



9 - Percentage of students who meet or exceed reading standards at Grades 7/8

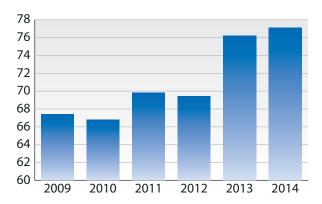
Source: Department of Education and Early Childhood Development

Measure: The percentage of students who meet or exceed reading standards at Grades 7/8 is determined through the Provincial Assessment Program. The assessment evaluates the students' reading competence to determine if they have achieved the prescribed attainment levels.

Why: The Provincial Assessment Program allows provincial government and policy makers to make curriculum and program changes based on the information gathered.

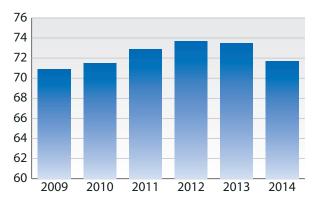
Analysis: The Grade 7 reading assessment for the anglophone sector indicates that there has been a 14% improvement in reading standards where 67% of Grade 7 students met or exceeded the reading standards in 2009 while in 2014 77% of Grade 7 students met or exceeded reading standards.

Figure 26 – Percentage of students who meet or exceed reading standards at Grade 7 for anglophone districts



Analysis: The Grade 8 reading assessment for the francophone sector indicates that there has been a 1% increase in reading standards where 71% of Grade 8 students met or exceeded the reading standards in 2009 while in 2014 72% of Grade 8 students met or exceeded reading standards. In 2011 and 2012, New Brunswick saw a 4% improvement from 2009.

Figure 27 – Percentage of students who meet or exceed reading standards at Grade 8 for francophone districts



10 - Participation rate of 15- to 24-year-old New Brunswickers in university or community college

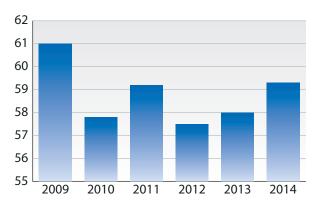
Source: Statistics Canada Labour Force Survey table 282-0005, calculated by the Department of Finance

Measure: The participation rate of New Brunswickers in university and community college refers to the number of students and non-students participating in university or community college relative to the total population specific to the age group identified.

Why: Higher levels of post-secondary education are demonstrated to be linked to improved outcomes in health and economic and social inclusion.

Analysis: Overall, the participation rate of those 15 to 24 years old in university and community college decreased slightly from 2009 to 2014 by 2.7%, going from a 61% participation rate in 2009 to a 59.3% participation rate in 2014.

Figure 28 - Participation rate of 15- to 24-year-old New Brunswickers in university or community college



11 - Percentage of New Brunswickers with a post-secondary education

Source: Statistics Canada Labour Force Survey - 3701

Measure: The percentage of New Brunswickers with a post-secondary education refers to educational attainment levels specific of university or community college in the province. The difference with the previous performance indicator is that the percentage of New Brunswickers with a post-secondary education looks at the entire population with a post-secondary education and not limited to those currently pursuing higher education.

Why: Higher levels of post-secondary education are demonstrated to be linked to improved outcomes in health and economic and social inclusion and respond to the employment needs of our province.

Analysis: The overall participation rate in post-secondary education increased by 7.3% between 2009 and 2014 and shows a consistent increase year over year.

52 50 48 46 44 42 40 2009 2010 2011 2012 2013 2014

Figure 29 – Percentage of New Brunswickers with a post-secondary education

Analysis: Looking more specifically at completion rates by type of institution, New Brunswickers with post-secondary certificates or diplomas increased by 6.3% over five years, while attainment of a university degree increased by 9.5% between 2009 and 2014 with a mild drop in 2013.

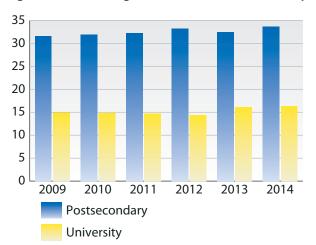


Figure 30 – Percentage of New Brunswickers with a post-secondary education by type of institution

Labour markets

The following labour market indicator is being evaluated:

• labour market participation rate.

12 - Labour market participation rates

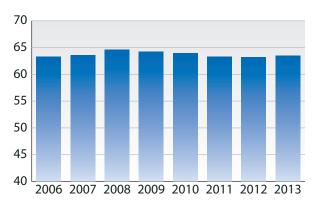
Source: Labour Force Survey – Program 3889 – Inactive

Measure: The participation rate represents the numbers of employed and unemployed (who are actively seeking employment) as a percentage of the total population of New Brunswick (Source: http://www.statcan.gc.ca/daily-quotidien/150128/dq150128a-eng.htm).

Why: The participation rate allows the measurement of the active portion of New Brunswick's members of the labor force (Source: http://www.investopedia.com/terms/p/participationrate.asp).

Analysis: The labour market participation rates have varied little since 2009. The rates declined by 1.1% from 2009 to 2013 although the average hourly rate has increased over time, reflecting that those working have a higher average hourly rate.

Figure 31 - Labour market participation rates



Appendix A – History of Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2009-2014 (OPT1)



The public engagement initiative unfolded in three interconnected phases. In October 2008, a public engagement initiative was launched aimed at adopting a poverty reduction plan for New Brunswick. This approach was chosen since reducing poverty in New Brunswick is everyone's business: individuals living in poverty, the non-profit community sector, business and government.

The first phase was a dialogue directed toward public engagement and took place from Jan. 1 to April 30, 2009. Nearly 2,500 New Brunswickers shared their views and opinions about the causes of and solutions to poverty. These people participated through Internet surveys or questionnaires; emails, faxes, letters and briefs; 16 face-to-face dialogue sessions held around the province; or complementary sessions for specific groups. All input was published in the *What Was Said* report entitled *A Choir of Voices*, which supported Phase Two of the process.

The second phase, the round tables, was conducted between June 2 and Sept. 30, 2009. About 30 participants from all sectors met to develop options for a poverty reduction plan based on the findings in *A Choir of Voices*. These participants were all chosen for their experience and expertise.

These discussions resulted in the *Summary of Options* document, which was the root of the discussions and the decisions made in the final phase. It was developed in small group sessions of round table members, with each sector represented in each group. These sessions produced a menu of choices from which members of the final forum would select the priority actions for the first five years of the poverty reduction plan.

The third and last phase – the final forum – resulted in the development of the poverty reduction plan *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2009-2014* (OPT1). The final forum took place during intense sessions in Saint John, N.B., on Nov. 12 and 13, 2009.

The final forum was chaired by then-premier Shawn Graham and brought together 47 New Brunswick leaders from the four sectors: business, non-profit, government and persons living in poverty.

A convergence of interests of all sectors was articulated as the basis of the plan for economic and social inclusion. These sessions were remarkable for their focus on results and ability to find common ground while respecting all perspectives. Participants from every sector were able to step outside their traditional silos in a collaborative environment and arrive at a unique agreement that went well beyond expectations. The final forum was the shortest phase as its purpose was to achieve an outline of a plan that identified the priority actions for each sector in the next five years. Its goal was to address the root causes of poverty through transformational change rather than by making marginal changes to programs that do not achieve the desired results.

This plan was launched and successfully maintained as a non-partisan exercise, given that the participants at the final forum agreed that the implementation of a poverty reduction plan plays a key role in the economic and social inclusion of all New Brunswickers. OPT1 covered 2009-14, while OPT2 covers 2014-19 and will continue the work started in OPT1.

The presence at all phases of persons who had experienced poverty was key in shaping the final poverty reduction plan.

The *Economic and Social Inclusion Act* was adopted to secure the continuity of the plan and a collective commitment. It established the Economic and Social Inclusion Corporation (ESIC) as a Crown corporation independent from the provincial government, to ensure the implementation and the evaluation of the plan.

Appendix B – Advisory committees

Pursuant to its mandate and applicable regulations and bylaws, the Economic and Social Inclusion Corporation (ESIC) Board of Directors established several advisory committees to work on some of the more complex actions items needing to be implemented within *Overcoming Poverty Together* (OPT1).

From the early months of the plan, three committees were struck to address social assistance reform, health benefits and Social Enterprise and the Community Investment Funds (SECIFs). Each committee was composed of representatives from four sectors – business, government, non-profit organizations and citizens – as well as the board of directors. Each committee had a clear mandate to formulate and submit specific and feasible recommendations to the provincial government.

The board of directors appointed committee members such that the composition was multi-sectorial. All four sectors partners: business, government, non-profit organizations, and citizens were represented. Each committee consisted of:

- · a chair or co-chairs;
- at least four members of the board of directors;
- A maximum of six additional members who have expertise in the mandate of the committee, to be drawn from each of the four sectors;
- employee(s) of the respective government departments with expertise in the mandate of the committee; and
- ad hoc support members who were invited to participate as required.

Advisory Committee on Social Enterprise and Community Investment Funds (SECIFs)

Mandate

The mandate of the Advisory Committee for Social Enterprise and Community Investment Funds (SECIFs) was to develop a policy framework for social enterprise and community investment funds within which the Community Inclusion Networks (CINs) can grow.

The committee committed to study the concept in a comprehensive manner and to take into consideration what is being done in other provinces.

Members

- · Seth Asimakos, Saint John, co-chair;
- André Leclerc, Edmundston, co-chair;
- · Ginette Arseneau, Fredericton;

- · Sharon Geldart, Moncton;
- · Dan Gillis, Moncton;
- · Steven Hicks, Fredericton;

- Val MacDermid, Port Elgin;
- · Simon Mitchell, Dumfries;
- Gerry Pond, Saint John;

- · Sue Rickards, Lower Queensbury;
- Monique Richard, Saint-Louis-de-Kent; and
- Jean-Claude Savoie, Saint-Quentin.

Under OPT1, SECIFs were among the most promising approaches for helping the province to address the multidimensional issues associated with poverty. For ESIC, this approach was an essential tool for catalyzing those who are disconnected, promoting entrepreneurship, increasing employment, training workers and filling economic niches.

In the spring of 2012, the committee conducted a comparative social enterprise survey in New Brunswick, which contributed to the construction of a progressive framework for social enterprise in the province. The committee presented its final report, *Learning and Earning: Building a Social Enterprise Policy Framework*, to the board of directors and presented its findings to the provincial government.

In June 2013, a working group composed of four sub-committees was established to review the relevance and practicality of adapting proposed government actions identified in the report to the New Brunswick context; and, to create a long-term policy framework with articulated goals, actions and timelines for building a supportive environment for social innovation in New Brunswick.

The working group comprised two co-chairs (one from government and one from the private sector) and representatives from the non-profit sector, the business sector, indviduals, government departments and the ESIC. Members were chosen based on their knowledge and expertise in the area of SECIF development.

The following four sub-committees were established under the direction of the working group:

· Research and Awareness;

· Access to Finance and Investment; and

· Skills Development;

• Market Opportunities.

ESIC continued to maintain a constant dialogue with government departments and stakeholders, and it played a leadership role in the promotion of Social Enterprises (SEs) and community investments.

In 2013-14, ESIC worked with the departments of Finance and of Healthy and Inclusive Communities in the development of new support programs, including the creation of a Community Economic Development Investment Fund (CEDIF). This allowed individuals and corporate investors to invest in a registered local community fund; provided improvements to the New Brunswick Small Business Investor Tax Credit program; and provided increased access to capital for small businesses.

ESIC partnered with the CINs and several other leaders in the province to provide networking, training and skills development opportunities for social entrepreneurs.

In the winter and spring of 2014, ESIC participated in the development of an online survey of SEs in New Brunswick. About 150 (20%) of these enterprises participated. Following the analysis of the data, a final report and an economic impact study was completed by end of summer 2014. ESIC also partnered with the Co-op Enterprise Council of New Brunswick to develop new tools for social entrepreneurs, including resource guides for financing and technical support, framework for evaluation, workshops and promotional tools (http://www.cecnb.ca), including a video on SEs in New Brunswick (http://www2.gnb.ca/content/gnb/en/departments/esic/social.html).

For their part, many CINs have already participated in the development of SE projects with the support of ESIC. The need is growing, and opportunities to enhance the social economy in New Brunswick are numerous. The appropriate resources simply have to be provided. Total project value of SE and community investments within the CINs as of December 2014 was \$455,183, with more than 1,500 participants.

Advisory Committee on Social Assistance Reform

Mandate

The mandate of the Advisory Committee on Social Assistance Reform was to provide advice and feedback to the Department of Social Development (SD) as it redesigned the social assistance program. This advice and feedback was in response to presentations and documentation prepared and presented by SD's Steering Committee on Social Assistance Reform at critical junctions in the program design as well as in relation to implementation issues in rolling out the initiatives.

Members

- · Roger Lessard, Pokemouche, co-chair;
- · Ken Pike, Fredericton, co-chair;
- · Ben Beaulieu, Edmundston;
- · Dr. Pam Coates, Saint John;
- Brian Duplessis, Mactaquac;
- · Haley Flaro, Fredericton;
- Nancy Hartling, Moncton;

- · Randy Hatfield, Saint John;
- · Liette Holmes, Neguac;
- · Brenda Murphy, Saint John;
- · Julia Auclair, Bathurst;
- Monique Richard, Saint-Louis-de-Kent;
- · Jennifer Melanson, Upper Coverdale; and
- · John Wheatley, Saint John.

The committee considered it essential to have a common vision and mission. It dedicated two days to this exercise and created a common understanding of its purpose and brought its members closer together.

Vision

A social assistance system that recognizes and builds on individual strengths and potential, while providing sufficient supports to meet basic needs as well as opportunities to engage in the economic and social life of New Brunswick society.

Guiding principles

The work undertaken and the decisions made will:

- · be client-focused;
- · endeavour to use partnerships in the solution;
- demonstrate accountability and measure progress;
- · ensure clients will be served with dignity and respect; and
- · ensure that no client will be worse off.

From the outset, the committee worked on a number of mandated items, some of which have been implemented, while others were presented to the provincial government for consideration in October 2012. In April 2013, the government announced a large number of policy changes to social assistance, based on the recommendations made to it by the committee in 2012. These recommendations were implemented in October 2013. These changes included:

- · enhanced wage exemption policy;
- increase in social assistance rates;
- addition of a new exemption to the Household Income Policy;
- · additional support for families with high shelter costs;
- · protection for Roomers and Boarders; and
- improvements to the assistance provided to disabled clients living with their parents.

Wage exemption policy

The most significant improvement of social assistance reform was the revision of the wage exemption policy to allow recipients to keep more of their earnings as they make the transition to employment from social assistance. A client's benefits are now reduced by 70 cents for every additional dollar earned beyond the fully exempted amount. The previous policy reduced a client's benefits by one dollar for every dollar earned.

Social assistance rates

Basic social assistance rates have increased by 7% over six months: 4% in October 2013 and 3% in April 2014.

Single employable individuals who do not have barriers to employment were not eligible for these increases. In 2010, this group received an increase of 82% when the interim assistance rate was eliminated.

Many people receiving social assistance are able to work with the right help and support. On top of receiving monthly social assistance payments, clients are able to receive support and guidance in their pursuit of employment.

The social assistance rate structure has been simplified by merging the two existing rate schedules into one. This translated into an additional 2% increase for families with high shelter costs.

Household Income Policy

Some people are more vulnerable than others. Expanding the exemptions to the *Household Income Policy* improves the quality of life of the most vulnerable persons.

The policy has 14 exemptions. A new exemption was created to include single clients with multiple education, health, housing and social challenges that present chronic, significant barriers to employment.

The number of clients exempt from the policy was expanded to provide them with more choices in their living arrangement and an opportunity to reduce shelter costs.

Clients in spousal relationships continue to receive one cheque for the household.

Shelter supplement

The supplement available to families struggling with high shelter costs was increased by 20%. Families that spend more than 30% of their assistance on shelter costs receive a supplement to help offset these costs.

Shelter deductions

Clients with disabilities who live with their parents are eligible for a reduction in their shelter deductions in addition to the overall social assistance rate increase they will receive. In instances where the parental income is less than \$50,000, the shelter deduction was eliminated. In instances where the parental income exceeds \$50,000, the shelter deduction was reduced to a flat rate of \$100 for single disabled clients.

Protection for roomers and boarders

In April 2010, amendments to the *Residential Tenancies Act* came into effect. They provide protection for roomers and boarders by ensuring that equal rights and responsibilities are afforded to these tenants as currently given to tenants of other rental units.

On March 21, 2014, the provincial government announced more changes to be undertaken during fiscal 2014-15, which include:

- An investment of \$300,000 will increase rates provided to foster families by five per cent to help them meet the needs of children in their care.
- Under the *Home First Strategy*:
 - An investment of \$725,000 will be used to increase support of home support agencies to \$16.33 per hour from \$16 per hour, effective Oct. 1. Wages for support home workers will go up by 25 cents per hour.
 - The home support sector will also receive an investment of \$150,000 for the completion of standardized curriculum development and for the implementation of competency-based training for senior care workers.
 - The department will invest \$250,000 for a special care home sector study. It will identify best practices and an enhanced role for special care homes to provide alternate models of community-based care.
 - Another \$215,000 will be invested to deliver training and development to special care home employees.
 - A total of \$372,000 will be used to increase the per diem rate for community residences by \$2.
- The disability supplement will be increased by a further five per cent, or \$305,000, effective Oct. 1, 2014.

- The provincial government will:
 - invest an additional \$1 million to improve the Health Services Program, which provides equipment and technical aids to persons with disabilities;
 - increase the flat wage exemption portion to \$500 per month for persons with disabilities;
 - increase the allowable asset limits for life insurance asset, prepaid funeral asset and business assets for all clients and applicants;
 - increase the allowable asset limits for a Registered Retirement Savings Plan (RRSP) asset and liquid asset exemptions for clients and applicants with disabilities; and
 - implement a new youth services program with a new rate and benefits structure for persons 16 to 18.
- Increase of \$350,000 to the medical transportation benefits budget.

Advisory Committee on Health Benefits

Mandate

The mandate of the Advisory Committee on Health Benefits was:

- to develop a vision and dental plan for all low-income New Brunswick children; and
- to develop a mechanism to provide a prescription drug plan to all uninsured New Brunswickers.

Members

- · Dr. Dennis Furlong, Dalhousie, chair;
- · Juanita Black, Saint John;
- · Mike Blanchard, Bath;
- Jean-Roch Cayouette, Saint-Quentin;
- Ron Gathercole, Moncton;
- · Anne Hébert, Bouctouche;

- Mary Anne Leblanc, Saint John;
- · Jacques-François Levesque, Grand Falls;
- · Rosella Melanson, Fredericton;
- · Derek Oland, Saint John; and
- Barry Cohen Thorley, Grand-Bay-Westfield.

Healthy Smiles, Clear Vision

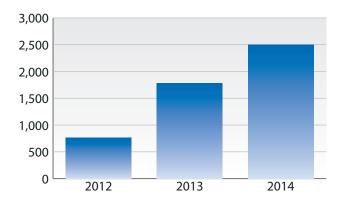
On Sept. 1, 2012, the dental and vision plan *Healthy Smiles, Clear Vision* took effect to provide the necessary coverage for specified dental and vision benefits to children 18 years old and younger in low-income families.

The vision care program covers basic services such as the complete annual check-up and lenses and frames up to \$220 every two years. The dental care program covers basic services, including the usual check-ups, X-rays, tooth extractions and certain preventative treatments up to \$1,000 per year.

Children registered with SD are automatically enrolled. Children from low-income families could also benefit from this program, which was extensively promoted throughout the province's school system, through the CINs and through other relevant organizations.

As of December 2014, 2,498 New Brunswick children had access to the Healthy Smiles, Clear Vision program.

The following diagram shows the number of participants to the *Healthy Smiles, Clear Vision* program from September 2012 to December 2014.



Source: Department of Social Development

New Brunswick Drug Plan

The Advisory Committee on Health Benefits started its work on developing a mechanism to provide a prescription drug plan for uninsured New Brunswickers in July of 2011. It reviewed the drug insurance across the country and evaluated the public drug plans to assess the different models.

The committee conducted consultations between March and May 2012. In-person consultation sessions were held with stakeholders, including patient advocacy groups, health professional associations, private health insurers and the business community. The committee also developed background material and launched a website, *Drug Plan for Uninsured New Brunswickers*, where the public and stakeholders had the opportunity to share their views online.

The committee's report, *An Insurance Plan for Prescription Drugs for Uninsured New Brunswickers* was approved by the ESIC board of directors and tabled in the legislative assembly on Dec. 18, 2012. The report's recommendations formed the basis of the drug plan, which helps prevent New Brunswickers from experiencing financial hardship because of prescription drug costs. The Department of Health led the design and the implementation of the plan.

It is available to all New Brunswickers without drug insurance. Before the plan was launched, 70,000 families did not have drug coverage.

Since May 1, 2014, the voluntary plan has provided drug coverage to uninsured New Brunwickers. Before its introduction, a number of residents could not get coverage due to pre-existing conditions or could not afford to buy private drug coverage.

As of Dec. 31, 2014, 2,438 individuals were enrolled in the plan (Source: *Department of Health*). Most, 1,778 (73%) individuals, are in the lowest income range. This demonstrates that there is a need for affordable drug coverage that is now being addressed, particularly for the lower-income earners.

In Moving New Brunswick Forward, the provincial government committed to: "Reviewing the New Brunswick Drug Plan to ensure that its costs are reasonable for individuals, its coverage is sufficient, and small businesses are not subject to an employer mandate."

Amendments to the *Prescription and Catastrophic Drug Insurance Act* were introduced on Dec. 9, 2014, to make a number of policy changes to the plan. The amendments removed the mandatory requirements, which were to come into force on April 1, 2015. This means that it will not be mandatory for New Brunswickers to have prescription drug insurance and private group drug plans will not be required to meet minimum coverage standards. In addition, the provincial government does not intend to introduce mandatory contributions for employers.

The plan will continue to be voluntary until the review is completed. On April 1, 2015, two new premiums were introduced to make the plan more affordable for low-income earners. The co-payment percentage is maintained at 30%, but maximum co-payment amounts per prescription will vary from \$5 to \$30 based on income.

Appendix C – Operational structure of the Economic and Social Inclusion Corporation (ESIC)



The Economic and Social Inclusion Corporation (ESIC) is governed by a board of directors. It met 29 times from 2009 from 2014. As per the *Economic and Social Inclusion Act*, the board of directors administered the business and affairs of the corporation, including financial, operational, setting policies and monitoring the progress of the plan.

The board of directors was configured in such a way that its 22 members would be drawn equally from three sectors and from persons who are or who were living in poverty:

- · one president;
- four co-chairs (representing the business sector, the non-profit sector, the government, and persons living or who have lived in poverty);
- · seven people living or who have lived in poverty;
- · three representatives of the business sector;
- · three representatives of the non-profit sector;
- · three provincial government Ministers; and
- one member of the official Opposition.

Strong representation from people living or having lived in poverty brings a concrete and realistic dimension of what the most disadvantaged have to face. With their life experience, their contribution at the decision-making level has been invaluable when it comes to giving direction to and implementing *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2009-2014 (OPT1)* and their participation in advisory committees. The representatives of the business community also back the initiative: a larger and qualified workforce allows New Brunswick businesses to prosper and be competitive on a number of levels even as they leverage their extensive network of contacts. The non-profit sector also benefits from its active participation in the poverty reduction plan and provides crucial expertise when it comes to community development, program and service delivery and their regional expertise. The government sector benefits from the on-going dialogue with the three other sectors while the plan benefits from the government sector's support and its commitment to take action. The board of directors' mandate is fulfilled by ESIC staff.



Additional information can be found in ESIC's progress reports and annual reports (www.gnb.ca/poverty).

Date	Highlights of actions	
2008		
October	Announcement of the public engagement initiative to adopt a poverty reduction plan for New Brunswick	
2009		
January to April	Public dialogues	
June to September	Round Table discussions	
Nov. 12-13	Final forum to adopt Overcoming Poverty Together: The N.B. Economic and Social Inclusion Plan (OPT1)	
December	Extension of health card for up to three years for persons exiting social assistance	
2010		
January	Elimination of the interim social assistance rate program	
January	Application of household income policy to social assistance recipients in spousal relationships	
April	Adoption of the Economic and Social Inclusion Act	
April	Provision of stable funding for homeless shelters within five years. Funds also provided in 2011 and 2012	
April	Amendments to the Residential Tenancies Act to protect boarders	
April	Minimum wage increase to \$8.50 per hour	
May	Appointment of ESIC's president and four co-chairs	
June	Appointment of board members	
June	First board of directors meeting	
September	Minimum wage increase to \$9 per hour	
October	Investment in early learning and child care spaces	
August to January 2011	Hiring of ESIC staff	
2011		
January	First meetings of three advisory committees	
February to October	Creation of 12 Community Inclusion Networks (CINs)	

Date	Highlights of actions
	Minimum wage increase to \$9.50 per hour
April	
August	Linkage of benefits such as health, child care and home heating to household income to the extent possible
November	Commencement of ESIC funding for CINs in Community Transportation and Community Learning
2012	
April	Minimum wage increase to \$10 per hour
June	Hosting of Community Transportation conference by ESIC
June	Presentation of Advisory Committee for Health Benefits – Dental and Vision report to the provincial government
June	Presentation of Advisory Committee for Social Enterprise and Community Investment Funds (SECIF) report to government
September	Launch of Healthy Smiles Clear Vision program for children in low-income families
October	Presentation of Social Assistance Reform Advisory Committee Report to the provincial government
2013	
May	Development of provincial government Interdepartmental Transportation Working Group
October	Restructure and increase of social assistance rates
October	Overhaul of the household income policy
October	Provision of more opportunities for people transitioning to work to keep earned income
October	Reform of wage exemptions to include a working income supplement
September to October	Public dialogues – Overcoming Poverty Together 2
September to October	Regional and provincial stakeholder meetings
October to April 2014	Development of the Economic and Social Inclusion Plan: Overcoming Poverty Together 2014-2019 (OPT2)
October	First meeting of the Interdepartmental Working Group on Persons Living In Poverty
December	Announcement of New Brunswick Drug Plan
2014	
February	Announcement of Community Economic Development Initiative Funds and Small Business Tax Credit based on the SECIF Report
May	Announcement of OPT2
May	Launch of New Brunswick Drug Plan
	1

Appendix E – Statistical sources



Canadian Income Survey (CIS)

Source: http://www.statcan.gc.ca/daily-quotidien/141210/dq141210a-eng.htm

The CIS reports on many of the same statistics, such as individual and family income, as the Survey of Labour and Income Dynamics (SLID), which last reported on income for the 2011 reference year.

The 2012 CIS uses a different methodology compared with that used in SLID. Comparisons of CIS and SLID reveal differences in estimates between 2011 and 2012 that are attributable to the two surveys having different methods, rather than a true change in the characteristics of the population. For more information on the differences between CIS and SLID, see the report *Note to Users of Data from the 2012 Canadian Income Survey*.

Statistics Canada will release results from the 2013 CIS in July 2015. This will be a first step toward the generation of a new income series using CIS data.

As annual statistics on income are more informative when comparisons can be made over time, by December 2015, Statistics Canada will release a revised series of income statistics that will allow for the comparison of 2012 and 2013 data to earlier years.

Until revised historical statistics are prepared and analyzed to ensure that they are as comparable as possible to the current CIS results, the results of the CIS should not be compared with those produced by the SLID or other previous income surveys.

Survey of Labour and Income Dynamics (SLID)

Source: http://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=3889

SLID complements traditional survey data on labour market activity and income with an additional dimension: the changes experienced by individuals over time. At the heart of the survey's objectives is the understanding of the economic well-being of Canadians: what economic shifts do individuals and families live, and how do these shifts vary with changes in their paid work, family make-up, receipt of government transfers or other factors? SLID was the first Canadian household survey to provide national data on the fluctuations in income that a typical family or individual experiences over time that gives greater insight on the nature and extent of low income in Canada. SLID is the primary Canadian source for income data and provides additional content to data collected by the Labour Force Survey (LFS). The survey data are used by federal departments and agencies (Human Resources and Skills Development Canada, Finance, Canada Mortgage and Housing Corp., etc.) and provincial departments to formulate social policies and programs. Non-government organizations, private consultant firms and academics also use SLID data to do research to support their positions and to lobby governments for social changes. Individuals and families can use the data to compare their earnings and income situations with those of similar types of family compositions.

Annual Income Estimates for Census Families and Individuals (T1 Family File)

Source: http://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=4105

This activity is conducted for the development and dissemination of annual small area socio-economic data for Canadians and their families.

This activity is conducted for the development and dissemination of annual small area socio-economic data for Canadians and their families. These data, collected primarily from income tax returns submitted to the Canada Revenue Agency (CRA), provide income and demographic information for sub-provincial geographic areas. Data are used by municipal, provincial and federal government departments to evaluate programs and support policy recommendations. Data are used in business and educational fields to learn more about the markets targeted. Academics and researchers use the data for analyses of socio-economic conditions.

Appendix F – Before and After Tax Low Income Measure (LIM)



Source: Statistics Canada Family income and income of individuals, related variables: Sub-provincial data, 2012 http://www.statcan.gc.ca/daily-quotidien/140723/dq140723c-eng.htm

Total income before-tax

Total income includes employment income, investments, government transfers, private pensions, RRSP income and other income.

The 2012 before-tax LIM for a person not in a census family is \$19,150 and the 2012 before-tax LIM for a lone-parent family with two children 15 years of age and under is 32,555. [Adjustment factor for lone-parent family plus 2 children 15 and under – $1.0+0.4+0.3 => 1.7 \times 19,150 => 32,555 / 1$ st adult has a weight of 1.0, 1st child (any age) of lone-parent family has a weight of 0.4 and subsequent children 15 and under have weight of 0.3 each]

The before-tax LIM for any family size can be calculated by multiplying \$19,150 by the appropriate adjusted family factor for a specific family size. For example, the before-tax LIM for a couple family with two children over the age of 15 is \$42,130. This is calculated by multiplying \$19,150 by 2.2.

[Adjustment factor for couple family with 2 children older than $15 - 1.0 + 0.4 + 0.4 + 0.4 = 2.2 \times $19,150 = $42,130.$]

Total Income after-tax

The total income after tax is income minus provincial and federal income taxes plus Quebec Abatement.

The 2012 after-tax LIM for a person not in a census family is \$16,968 and the 2012 after-tax LIM for a lone-parent family with two children 15 years of age and under is \$28,846.

The after-tax LIM for any family size can be calculated by multiplying \$16, 968 by the appropriate adjusted family factor for a specific family size. For example, the after-tax LIM for a couple family with two children over the age of 15 is \$37,330. This is calculated by multiplying \$16,968 by 2.2.

Appendix G – Income measure definitions

Low Income Measures (LIM)

Source: http://www.statcan.gc.ca/pub/75f0002m/2009002/s3-eng.htm

Low Income Measure (LIM) is the most commonly used low-income measure. LIM is a fixed percentage (50%) of median¹ adjusted economic family² income, where "adjusted" indicates that family needs are taken into account. Adjustment for family size reflects the fact that a family's needs increase as the number of members increase. Many may agree that a family of five has greater needs than a family of two. Similarly, the LIM allows for the fact that it costs more to feed a family of five adults than a family of two adults and three children.

"All persons living in the same dwelling and related by blood, marriage, common-law relationship or adoption." (Source: http://www.statcan.gc.ca/pub/75f0002m/2009002/s3-eng.htm)

Low Income Cut Offs (LICO)

Source: http://www.statcan.gc.ca/pub/75f0002m/2009002/s2-eng.htm

Low Income Cut Offs (LICO) is an income threshold below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family. The approach is essentially to estimate an income threshold at which families are expected to spend 20 percentage points more than the average family on food, shelter and clothing.

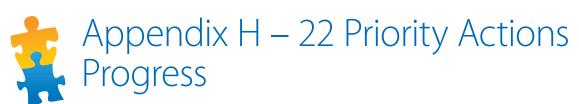
Market Basket Measure (MBM)

Source: http://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/pop165-eng.cfm

The Market Basket Measure (MBM) is a measure of low income based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the costs of food, clothing, footwear, transportation, shelter and other expenses for a reference family of two adults aged 25-49 and two children (aged 9 and 13). It provides thresholds for a finer geographic level than the LICO, allowing, for example, different costs for rural areas in the different provinces. These thresholds are compared to disposable income of families to determine low income status. Disposable income is defined as the sum remaining after deducting the following from total family income: total income taxes paid; the personal portion of payroll taxes; other mandatory payroll deductions such as contributions to employer-sponsored pension plans, supplementary health plans and union dues; child support and alimony payments made to another family; out-of-pocket spending on child care; and non-insured but medically prescribed health-related expenses such as dental and vision care, prescription drugs and aids for persons with disabilities.

^{1 &}quot;Median is the middle number in a group of numbers. Where a median income, for example, is given as \$26,000, it means that exactly half of the incomes reported are greater than or equal to \$26,000, and that the other half are less than or equal to the median amount." (Source: http://www23.statcan.gc.ca/imdb-bmdi/document/4105_D5_T1_V11-eng.htm#a3)

^{2 &}quot;All persons living in the same dwelling and related by blood, marriage, common-law relationship or adoption." (Source: http://www.statcan.gc.ca/pub/75f0002m/2009002/s3-eng.htm)



The following table provides a detailed update on all 22 actions as part of the OPT1 plan.

Priority action	Action details	Status	
Opportunities for b	eing (meeting basic needs)		
1. Reform the socia	1. Reform the social assistance system as follows:		
Immediate	Elimination of the interim social assistance rate program (single employable people).	Completed January 2010	
	Extend health card for persons exiting social assistance for up to three years until the prescription drug program is introduced.	Completed December 2009	
	The household income policy will only be applied to social assistance recipients who are in spousal relationships.	Completed January 2010	
Over five years	 Move from rules based to outcome based system – an active case management system with an employment orientation. Viewed as an overarching principle which guided the broader work on reforming the social assistance system. 	Ongoing	
	 Move from passive assistance to employment orientation. Completed within the work on social assistance reform and is also reflected in the ongoing work as described in action item #7. 	Completed	
	 Move from focus on income poverty to social and economic inclusion. Completed within the work on social assistance reform and is also reflected in the ongoing work as described in action item #7. 	Completed	
	 Restructure and increase social assistance rates including a new regime more appropriate for persons with disabilities. 	Completed Oct. 1, 2013	
	Significant overhaul of household income policy.	Completed Oct. 1, 2013	
	Introduction of vision and dental care for children in low-income families by April 1, 2011.	Completed Launched Sept. 1, 2012	
	Provide more opportunities to keep earned income as individuals transition to work.	Completed Oct. 1, 2013	

Priority action	Action details	Status
	 Reform wage exemptions to include a working income supplement. Oct. 1, 2014 – The wage exemption policy was further enhanced so that clients with a disability can retain \$500 of their monthly earnings with no impact on their social assistance while also keeping 30% of each additional \$1 of earnings. 	Completed Oct. 1, 2013 Further enhanced for persons with a disability, Oct. 1, 2014
	 Raise allowable asset exemption. Oct. 1, 2014 – The asset exemption amounts for five assets were raised; that is, business assets, life insurance, pre-paid funerals, Registered Retirement Savings Plans (RRSPs) and liquid assets. RRSPs and liquid assets were only applicable for persons with a disability. 	Completed October 2014
	 Link benefits such as child care, home heating and health to household income to the greatest extent possible. 	Completed August 2011
2. Create a prescription drug program for non-insured persons	 ESIC worked with stakeholders to determine the details of a prescription drug program for non-insured persons. As of Dec. 31, 2014, 2,438 individuals had enrolled. Most, 1,778 (73%) individuals, were in the lowest income range. This demonstrates that there is a need for affordable drug coverage that is now being addressed, particularly for the lower-income earners. 	Completed Launched May 1, 2014
3. Minimum wage increases	Minimum wage increase to \$10 per hour scheduled for September 2011.	Completed April 1, 2012
	 Adjustment with inflation annually. Dec. 31, 2014 – Platform commitment to increase minimum wage to \$10.30 per hour fulfilled. Platform commitment to increase minimum wage to \$11 per hour by 2017 and index to inflation thereafter. New minimum wage setting mechanism established through amendments of the <i>Employment Standards Act</i> received Royal Assent on Dec. 19, 2014; requires biennial review and consultation. First review to be completed by Dec. 31, 2016, will focus on inflation indexation. 	Ongoing
4. Provide stable funding for homeless shelters within five years.	 \$750,000 is provided annually to support homeless shelters: \$500,000 is provided annually to shelters and regions without shelters to provide services and supports to homeless individuals – this level of funding has been in place since 2011-12. \$250,000 is provided annually to non-for-profit organizations to deliver outreach programs in regions where there are emergency shelters – this level of funding has been in place since 2012-13. 	Completed
5. Include protection for roomers and boarders under the Residential Tenancies Act.	Amendments were made to the Residential Tenancies Act to protect boarders.	Completed April 2010
6. Provide funding for community transportation alternatives.(such as Dial-a-Ride)	 A \$900,000 fund has been established to finance community-based transportation projects. As of Dec. 31, 2014 – 47 community transportation projects focusing on individuals in poverty have been offered in communities across New Brunswick. 	Ongoing

Priority action	Action details	Status
7. Develop and implement an integrated service delivery model focused on low-income people	 The Department of Social Development (SD) has started a strategic planning process, which will include a review of its service delivery model to ensure that it is client focused. Sept. 29, 2011 – SD and the Department of Post-Secondary Education, Training and Labour (PETL) announced the establishment of a joint committee. SD continues to work with the PETL on several joint initiatives to provide seamless career development and employment counselling services for individuals involved in a plan to transition into the workforce. Oct. 1, 2014 – As part of reforming the social assistance system, the new Youth Engagement Services program was launched, offering a new rate and benefits structure for youths 16-18 with the objective of better supporting them through a more holistic integrated approach. 	Ongoing
Opportunities for b	ecoming (life-long learning and skills acquisition)	
8. Invest in early learning and childcare to ensure that a minimum of 20% of infants and 50% of two-to five-year-olds may access a registered early learning space.	 As of Dec. 31, 2014 – There were 25,326 licensed spaces, an increase of 6,541 since March 31, 2010. As of Dec. 31, 2014 – There were 1,914 infant spaces, an increase of 543 spaces since March 31, 2010. As of Dec. 31, 2014 – There were 10,529 preschool spaces (2-5), an increase of 2,256 spaces since March 31, 2010. 	Ongoing

Priority action	Action details	Status
9. Provide a literacy mentor, through collaboration with the business and non-profit sectors to every student in grades one and two who is struggling to read, so that every child may graduate with adequate literacy and numeracy skills through the leadership of Elementary Literacy/Litteratie au primaire.	 Elementary Literacy/Littératie au Primaire program was established in May 2009 as a public/ private sector partnership, with the aim of improving literacy rates in elementary school children. The non-profit organization offers two supplementary reading achievement programs to elementary schools across New Brunswick, Elementary Literacy friends (Elf) and Communauté Littératie Enfants Francophone (Clef). These programs match striving grade two readers with trained community volunteers who read one-on-one with the students twice a week for 10 weeks, after school. January 2015 update – The francophone Clef program is being offered by 38 schools. Last school year, the program engaged six more schools than the previous year, an increase of 30%. This school year, Clef is being offered in 12 more schools than last year, for a total of 38 schools – an increase of 46% from the previous year. Last school year, 197 francophone students were mentored by a Clef volunteer. In fall 2014, about the same number of students were mentored by a Clef volunteer. In fall 2014, about the same number of students were mentored. The aim is to mentor another 200 students in winter/spring 2015. The anglophone Elf program is currently offered in 105 schools. Last school year, the program engaged 47 new schools from the previous school year, an increase of 188%. This fall, the program has engaged 33 more schools, an increase of 46% from the previous year. Last school year Elf volunteers mentored 419 students in total. This fall alone, Elf volunteers mentored 442 students. In total, 351 new volunteers were trained and 277 were placed for working with students – 165 were returning volunteers from last year. Student achievement update – January 2015: On average, the Elf and Clef students increased slightly more than four reading levels on the 30 point Marie Clay reading scale used by New Brunswick schools. This is both a practically and statistically signifi	Ongoing
10. Introduce an early learning and child care act.	 The Early Learning and Child Care Act was passed in April 2010. Oct. 19, 2012 – With the transfer of responsibilities from SD from the Department of Education and Early Childhood Development (EECD), amendments were required to the unproclaimed Early Learning and Child Care Act, one being a change in name. The legislation is now called the Early Childhood Services Act, which is also not yet proclaimed. Drafting of regulations will be undertaken fall 2012 with proclamation to follow. Dec. 13, 2014 – The Early Childhood Services Act received Royal Assent. EECD continues to work on the comments received during the public review of the regulations. 	In progress

Priority action	Action details	Status
11. The McCain Family Foundation will fund five additional integrated early learning sites.	 Five early childhood development center demonstration sites were developed as part of a three year pilot project by the Margaret and Wallace McCain Family Foundation. October 2013 – The New Brunswick Early Child Development Centres (ECDCs) released its third year evaluation report from the five regional centres. As of Jan. 31, 2014 – Utilization hours increased by 24% across the initial four demonstration sites in the third year of the pilot. Participants indicated that children involved in the model were more prepared for school. ECDCs were described as employing a holistic, play-based emergent curriculum that encourages children to use their imagination and develop their creativity. Being housed in schools was described as beneficial for the early identification of special needs and the implementation of appropriate interventions. Participants indicated that within this model, the school becomes a place in which families play, learn and grow together. Cultural activities, holiday celebrations and school-wide initiatives we seen as engaging families in the school community. Participants noted a change in parental attitudes toward school, and in the kinds of relationships that parents were building with teachers and administrators. (Report: Action Plan Progress.docx www.mwmccain.ca) 	Completed
12. Advance the community schools concept with a particular focus on literacy and numeracy, life skills, experiential learning, trades and co-operative education and extra-curricular activities.	 A \$1 million annual fund to support community learning (formally called community schools) schools has been developed. (September 2010). The fund will operate until 2015. ESIC will administer this fund and programs for the fund will be implemented by the CINs. As of December 2014 – One-hundred and sixty-five community learning projects focusing on individuals in poverty were offered in communities across New Brunswick. EECD will be undertaking an analysis of the utilization of its schools. Part of that analysis will involve ensuring that it is maximizing the community use of schools. Francophone sector: 78% of schools (72 of 93) are already considered community schools and benefit from the services of a community schools co-ordinator; 34 have been officially designated and 39 are pending. Anglophone sector: Currently analyzing success of community schools model and examining model in the francophone sector to inform planning for next steps. Thirty-five schools are still designated community schools. In the restructuring of districts, each now has a community engagement officer and 22 community schools co-ordinators hired across the province to work directly with schools to enhance localized programs. Facilities have been reviewing rental agreements for community use of the schools with a view to standardizing procedures and fees across the province. 	Ongoing
13. Continue training teachers to expand educational programs to accommodate diverse learning styles.	 The anglophone sector, in agreement with the four English faculties of education – University of New Brunswick, Fredericton and Saint John campuses (UNB and UNBSJ), St. Thomas University (STU) and Crandall University – has developed standards of practice for beginning teachers in New Brunswick. The work on the standards has been completed; the training of the teachers is ongoing. The changes are being put into effect within the New Brunswick School Improvement Standards and have therefore been introduced in 75 schools. 	Completed and ongoing
	• The Université de Moncton's (U de M) faculty of education has also prepared a "profil de sortie" for beginning teachers. Work was undertaken in 2010 in collaboration with the francophone sector and school districts that provided feedback and suggestions. The "profil" establishes standards for beginning teachers. U de M has developed a training program aimed at professors and university professors for students and students with disabilities. This online training includes an introductory module and 10 modules focusing on different learning disabilities or handicaps.	Ongoing

Priority action

Action details

Status

Opportunities for belonging (community participation)

14. Develop a comprehensive housing strategy that enables mixed income neighbourhoods, affordability, supported housing options and coop housing.

- A housing strategy (initially a housing framework) has been completed which will guide the
 provincial government in increasing the availability of housing, ensuring access for persons
 with disabilities and reducing chronic homelessness.
- In 2010, Hope is Home: New Brunswick's Housing Strategy, was completed.
- The strategy identified objectives for increasing affordable housing and decreasing homelessness, and looked at the continuum of housing from homelessness, to affordable rental housing, to homeownership.
- The focus of the strategy was to make quality housing more affordable, ensure the sustainability of government assisted housing, create more homeownership opportunities, and increase assistance for accessibility for persons with disabilities.
- The strategy incorporated a five-year homelessness framework, entitled, A Home for Everyone.
 Part of the plan is to provide stable funding for homeless shelters.
- New Brunswick has seven emergency shelters with a total of 157 beds. Since 2011, these
 shelters have received \$500,000 for operation and programming costs. Regions without
 shelters have access to \$15,000 to support the homeless through a regional non-profit
 organization.
- \$460,000 has been made available to shelters to address health and safety concerns.
- Rent supplements are now being targeted specifically to transition residents of shelters into affordable, stable housing, with the proper supports.
- Under the Affordable Rental Housing Program, 63 units for non-elderly singles have been created since 2010. These units are available to transition residents of homeless shelters into permanent housing.
- \$250,000 has been provided to non-profit organizations to provide outreach services to the homeless shelter-clients. This funding provides outreach services to support people who have been chronically homeless maintain their tenancies, therefore bringing down the number of individual clients using emergency shelters over time.
- The vision of the framework is that New Brunswick becomes a province where chronic
 homelessness does not exist because people who are homeless or at-risk of homelessness can
 obtain a broad range of housing options, in a timely manner, to meet their specific needs, with
 the proper supports.
- To increase the number of affordable rental units in the province, 260 units have been created under the Affordable Rental Housing Program since 2010.
- Of these units, 100 units have been specifically designated for seniors and 61 for persons with disabilities.
- To increase the quality of existing affordable rental units, 326 have been renovated or repaired since 2010 under the *Residential Rehabilitation Assistance Program*.
- During the past four years, the provincial government has invested \$24.4 million to ensure the sustainability of government-assisted housing through modernization and improvement as well as repairs, renovations and upgrades.
- In 2010, enhancements were made to the Homeownership Assistance Program to allow more New Brunswickers to benefit from this program and become homeowners. Since 2010, 88 households have participated.
- Under the Housing Adaptation for Seniors Independence program (HASI), funding is available for modifications that allow seniors to live independently in their homes longer. Since 2010, 102 households participated.
- The F/P Repair Program provides low-income households with loans and grants to complete mandatory and/or emergency repairs. Under this program, 2,342 households have benefited.
- Under this program, eligible households can obtain funding to improve the accessibility of their homes. Since 2010, 409 households have benefited from this funding.

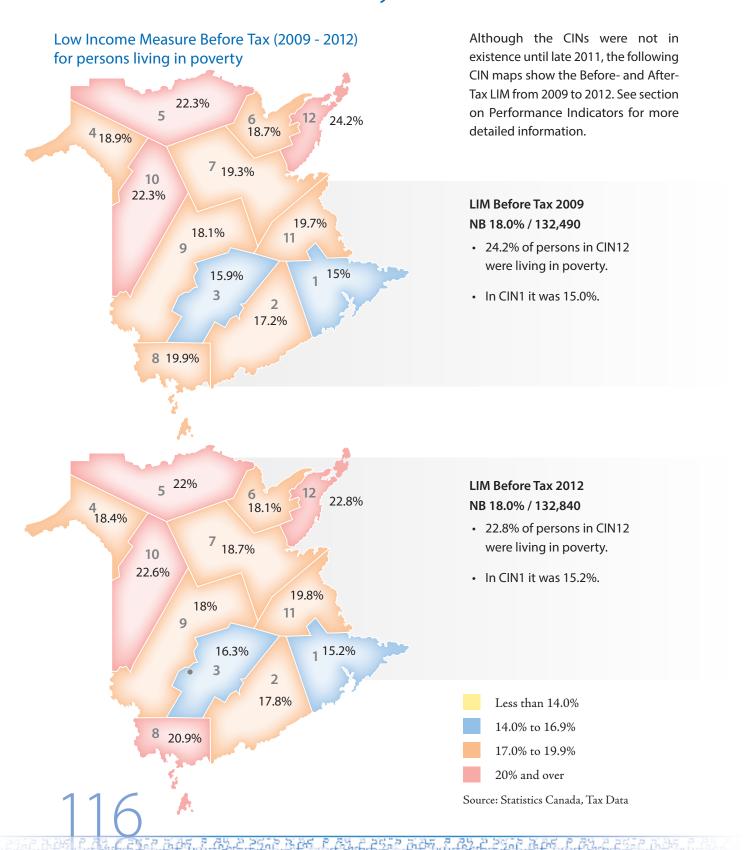
Completed

Priority action	Action details	Status
15. Explore the concept of SECIFs.	 January 2011 – The Advisory Committee for Social Enterprise and Community Investment Funds was established to develop a policy framework on social enterprise and to examine financing and investment programs within which the CINs can work. Under the OPT plan, SECIFs were among the most promising approaches for helping the provincial government address the multi-dimensional issues associated with poverty. For ESIC, this approach was essential for promoting entrepreneurship, increasing employment, training workers and filling economic niches. The committee studied the concept in a comprehensive manner and took into consideration what is being done in other provinces. Spring 2012 – The committee conducted a comparative social enterprise survey in New Brunswick, which fed in the construction of a progressive framework for social enterprise in the province. April 17, 2013 – The committee presented its final report, Learning and Earning: Building a Social Enterprise Policy Framework, and presented its findings to government. June 2013 – A working group composed of four sub-committees was established to review the relevance and practicality of adapting proposed government actions identified in the report to the New Brunswick context; and, to create a long-term policy framework with articulated goals, actions and timelines for building a supporting environment for social innovation in New Brunswick. Momentum was created, and in its 2014-15 budget, the provincial government announced the creation of the Community Economic Development Investment Fund (CEDIF) program and changes to the New Brunswick Small Business Investors Tax Credit program to allow participants of social enterprises and co-operatives with active business incomes to be eligible. The CEDIFs allow individuals and investors to contribute to a registered local community fund, thus strengthen local economy as opposed to investing internationally through RRS	Completed
16. Strengthen the ability of low-income people to enter the skilled work force through the provision of training, education and volunteer opportunities as part of the transition to work as well as job training.	 PETL unveiled a new adult literacy strategy, Working Together for Adult Literacy: An Adult Literacy Strategy for New Brunswick. The strategy focuses on four priorities: reducing barriers and increasing participation; increasing the number and range of learning opportunities; ensuring the quality and effectiveness of adult literacy programs; and strengthening partnerships to develop an effective adult literacy system (February 2011). PETL in collaboration with The Community Adult Learning Network has developed a Digital Literacy program. As of Feb. 3 2014 – PETL continued to deliver programs and services that meet the priorities within the adult literacy strategy, Working Together for Adult Literacy: An Adult Literacy Strategy for New Brunswick. 	Strategy is completed; training is ongoing

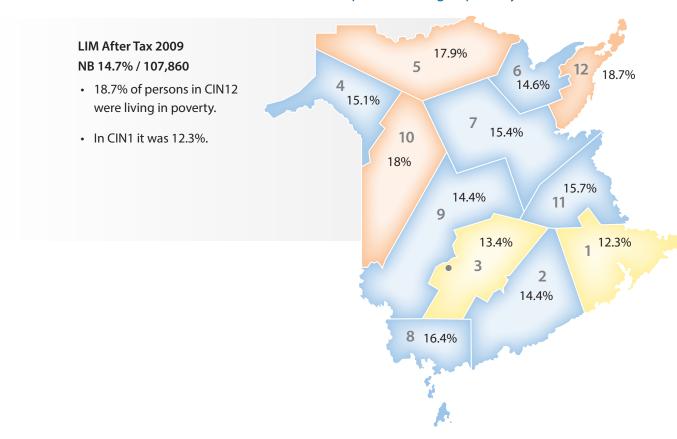
Priority action	Action details	Status
17. Reduce Barriers to Continuing Education making it more accessible and affordable.	 Since December 2009, provincial government investments in increasing access to post-secondary education included \$1 million in additional training seats at the New Brunswick Community College (NBCC) and the Collège Commuautaire du Nouveau-Brunswick (CCNB) as well as \$108 million for new construction and building upgrades. New Brunswick invested more than \$3 million to help aboriginal persons pursue post-secondary education. (June 2013). New Brunswick announced tuition freezes at the four public universities and community colleges. (January 2010). Since then, the colleges have made modest increases to tuitions fees: \$200 per year (2011 and 2012) and \$150 per year (2013). The provincial government has adopted a tuition policy that allows for an annual university tuition increase of up to 3% starting in 2014-15 (at STU, tuition will be increased by no more than 3% of the provincial average of publicly funded universities excluding the tuition of STU, as well as an adjustment of \$170 per year for the next four years starting 2014-15). The 3% increase in tuition for UNB, U de M and Mount Allison University reflects what has been tolerated in the past two years and remains lower than the average increase in Canada of about 4.25% in 2012-13 and 3.35% in 2013-14 (Statistics Canada). STU, which currently has the lowest tuition in the province, will have the opportunity to bring its tuition rate to within the provincial average during the next few years. 	Ongoing
	 Projects with the objective of increasing the participation of Aboriginal persons in post-secondary education are ongoing. Projects with the objective of increasing the participation of underrepresented groups such as aboriginals, persons with disabilities, persons from rural areas, males, second chance learners in post-secondary education. As of Feb. 3 2014 – Number of aboriginal students at NBCC reported in January 2013 was 159 versus 136 from January 2012. There is an indication of an increase in aboriginal students at universities, but the exact figures are pending. Projects aimed at increasing access to the NBCC and the CCNB are ongoing. In September 	Ongoing
	2011, the provincial government invested \$3.5 million in additional training seats. In 2012-13, it added \$1.13 million in additional training seats. In 2013-14, the provincial government invested \$720,000 to pay for second-year seats in programs announced the year before.	Ongoing
	In 2011-12, funding for improving access to post-secondary education for families with lower incomes was increased to \$1.5 million.	Ongoing

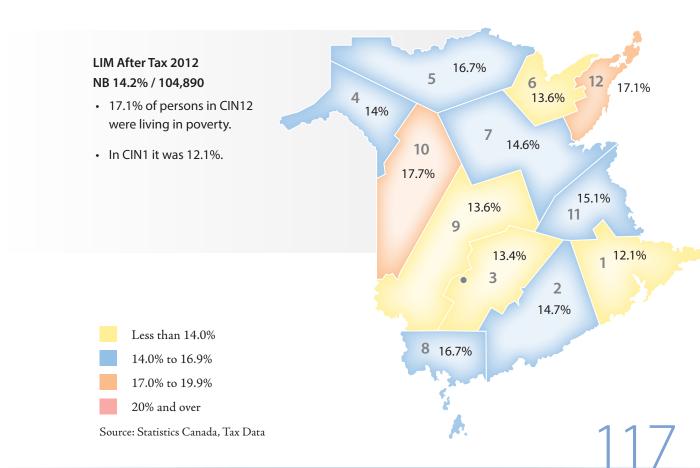
Priority action	Action details	Status	
18. Develop a public awareness campaign which is critical to the success of the poverty reduction strategy.	 October 2012 – A communications strategy was adopted by the ESIC board of directors. Key messages were developed to help the CINs and ESIC with creating public awareness and recognition. The communication strategy has assisted the CINs with their public awareness activities for their poverty reduction plans and program initiatives. Developed a communication network with hundreds of stakeholders and groups, at the provincial and CIN level. Supported the CINs with communication issues. One-on-one meetings with the CINs. Developed a communication tool box (e.g., guides to writing news releases and media interviews, official language support). 	Ongoing	
Delivery and accountability			
19. Pass the Economic and Social Inclusion Act.	The Economic and Social Inclusion Act received Royal Assent.	Completed April 2010	
20. Create the ESIC.	 A board of directors and the corporation were created in June 2010. The board oversees implementation and evaluation of the Economic and Social Inclusion Act. 	Completed	
21. Create three advisory committees of ESIC.	 November 2010 – The three advisory committees were created, to provide input on social assistance reform, health benefits and SECIFs. The three committees have submitted their final reports. 	Completed	
22. Create CINs.	All 12 CINs have been established and approved by the ESIC board of directors. The CINs have updated their regional plans for March 31, 2014.	Completed June 2011	

Appendix I – Poverty and Deep Income Poverty by Community Inclusion Network Measured by LIM

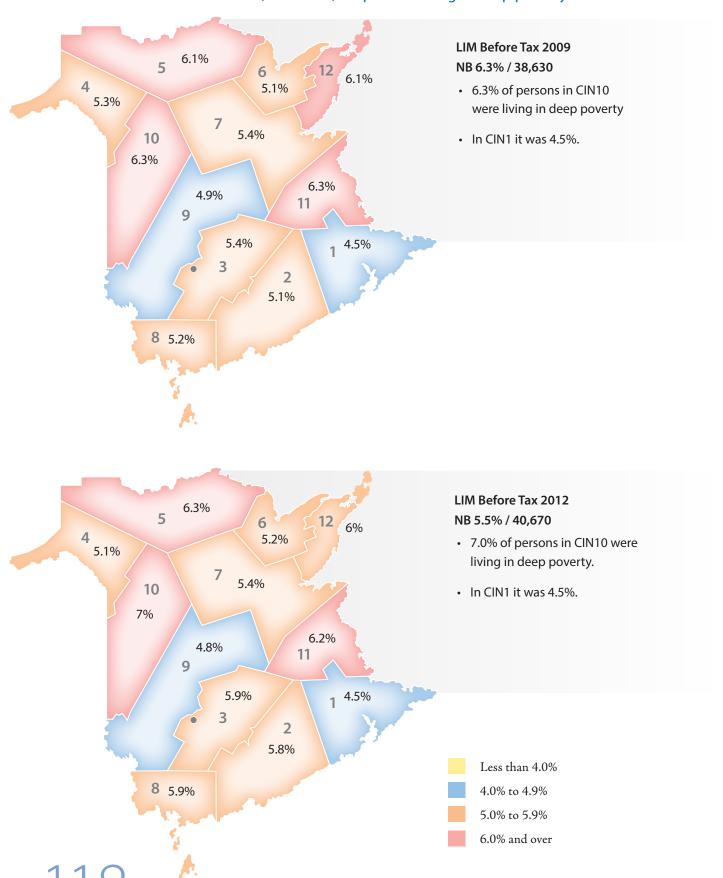


Low Income Measure After Tax (2009-2012) for persons living in poverty

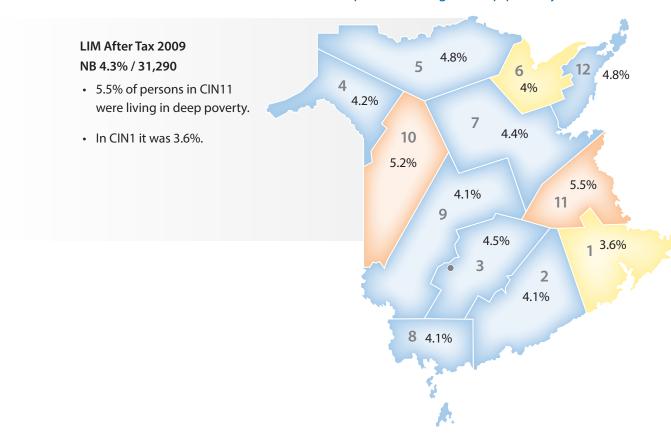


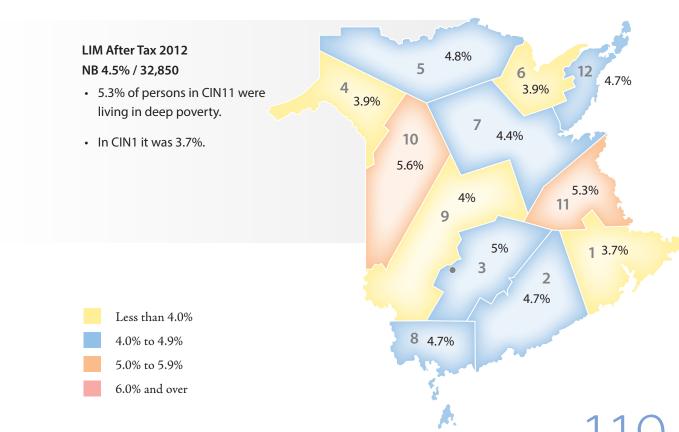


Low Income Measure Before Tax (2009-2012) for persons living in deep poverty



Low Income Measure After Tax (2009-2012) for persons living in deep poverty





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