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

Basic Needs

- Hard time to pay for basic needs such as clothes, food, heat, water and shelter
- Meet basic needs of food, shelter, clothing, gas, car to work, basic expenses and stress paying for those things
- Just making ends meet or under are the poverty line and risk of single parent
- Able to make ends meet
- Limited choices between food or heat
- Is money used well? Choices over food versus medicine
- Living without necessities, basic needs such as food, shelter, clothing and adequate medical care.
- Different levels of poverty
- Poverty means lack of access to basic human rights like food, shelter, safety, belonging, services and wellness
- Is a lot of things to live today like food and very basic things
- Essential needs that are lacking
- Benefits, welfare, and EI are not calculated according to need.
- Rural regions are disadvantaged when it comes to basic needs.
Childcare

- Daycare costs and childcare allowance
- Daycare costs are too high. Three children after school cost $700 per month and you have to pay twice if child is sick
- Lack of affordable after school programs. $60 per week for one kid is not affordable
- Lack of availability of both all day and after school day care programs
- Latch key kid phenomenon
- Local foster parents plan program
- Coordinated after school daycare fund! Could also look after nutritional programs
- Adequate affordable childcare
- Community daycares
- Not enough spaces in the daycare centers

Communication

- Lack of awareness
- Communication and language. The language used to promote or tell people about programs and services has to be more basic. More levels of literacy and reach more people.
- Awareness is growing
- Lack of information of what is available to make informed choices so without knowledge the cycle continues
- Educating public about the issue
- Those who don’t need services assume they exist for those in need. Those in need know they exist
• Lack of knowledge of what is available to needy

• Must be aware of dignity programs

• Rural regions have no say (mayor, councillors,...) – LSDs.

Community

• Lack of community empathy

• Community, rural and poverty cycle

• Rural areas have no extra curricular activities and cannot afford to transport into city for Brownies, Boys and Girls Clubs

• Rural areas do not give a lot of opportunity or access to social activities

• United Way Link

• Solutions need to be local community

• No recreation centres

• Clothing their neighborhoods

• Lack of community support

• Bring back a sense of community

• Community needs to be aware that poverty exists

• The community mentality has changed to each one for themselves, which puts an extra burden on being poor. It also causes competition to have seven more.

• Lack of activities for children in some communities

• Lack of resources or support for shelters and food banks

• No emergency shelter in local area

• Faith community has been apathetic to the needs of those in poverty
• Community values in short supply
• Breakdown of community values
• Design templates of a sustainable community

**Economic**
• Resource based economy
• Economy is getting worse
• Cost of living growing too fast to keep up

**Education/Skills**
• Lack of education and imparting the importance of education as a necessity
• Those living in poverty may not have access to education
• Even with post-secondary education may still have hard time to make it
• Lack of programs to make education affordable-i.e. employment insurance
• Decreased financial literacy
• Lack of support, teaching and life skills to persons who need
• High school drop-out rate in Miramichi is going back up and no truant officers
• Lack of nutrition programs for school age children
• Lack of education opportunities
• Poverty keeps getting worse. Education can help break the cycle
• Post-secondary education accessibility and affordability. A lot of red tape bureaucracy and hard to access incentives programs for single moms and student loans
• Improve literacy rates
• Need skills training
• Right skills and qualifications for the social sector
• Focus on basic skills of writing
• Educated but did not have the opportunity
• School single-out the poorer children
• Skills to work
• Encourage skills
• Education available for all generations and skills for kids
• Teach negotiation skills for handling bills and do not ignore the problem
• Mentoring in rules of successful living
• Not taught choices, are being responsible for their lives
• Need for a variety of educational opportunities and different levels of education
• Need free post-secondary education for college and university
• Education now just for rich
• Restrictions and limits to get the General Educational Development high school diploma.
• Training and development restrictions to qualify for assistance
• Not knowing budgeting, finance and life skills
• Illiteracy
• Lack of informal and formal education
• Home economics knowledge deficit

Family Unit
• Lack of support for single parents
• Divorce
• Separation
• The need to separate families living in one place and working in another
• Generational and systemic. If you grow up in poverty you are more likely to live in poverty
• Some families are facing giving up kids because they cannot afford basic needs like heat
• Upbringing
• People living in poverty do not have a voice and don’t have the skills to advocate for their children
• Stimulation of children and not ignoring the quality of care
• Undervaluing children and youth
• Traditional gender roles
• Too many men not responsible for their children and not supporting
• It is most critical to break the cycle
• Split up families to keep their homes
• No extras for children to participate with their peers
• They go home to no parents
• Parents having no time
• Other people are bringing up our children
• A mother’s job is 24/7. Children need their parents
• Death of income earner
• The children are our hope and future
• Costs of sports and extra curricular too high for some families to take part causing socially disconnected people who may later suffer from lack of social networks
• Family not able to care for themselves
• Family situation and support
• Death of a spouse
• Abuse
• Child support and enforcement
• Marriage break-ups and divorce
• Education level of parents
• Intergenerational barriers
• Dysfunctional family values in families and throughout society
• There is too little helping in families and between them
• Family cycle (generations)

Government
• Uncertainty of employment insurance coverage
• Need for employment insurance to get the training
• More services for single females with children
• Need for an address to receive income assistance
• Elderly having to cohabitate to make ends meet and survive
• Accessibility to programs, red tape and judgment
• System works against you
• Lack of resources for men’s programs
• Systemic-social and government

• Government doesn’t do enough

• Social assistance is not enough

• Issues are not addressed which causes more crime etc. This costs more money in the end than programs

• Able bodied single people should not be receiving more money for assistance and should have access to programs for retraining and case management

• Not enough is being done to find out what is wrong. As an example, for those who have literacy issues

• System is breaking down with long-term assistance

• Some take advantage of the system

• The existing programs do not lead to an improved financial situation. There is no means to continue your education and get a job that would pay higher than the poverty level

• Accessibility and the skills to be able to access the programs

• Prevention priority

• Lack of prevention measures

• Lack of early intervention

• Government not letting the community in and the outside looking in

• Gender inequity

• Degrees of poverty. Extreme and working poor

• Insufficient programming like shelter for men in the Miramichi

• Federal OAS & CPP (if applicable) is often insufficient

• System from the federal and provincial government is too fragmented to easily access the services
• Lack of support for the 16-18 years old including teens who are pregnant

• It is best if the programs delivered by wonderful service clubs and group projects are universal in nature to avoid the stigma associated with them. Schools and parents should be partners as well.

• Policy built by government looking out

• Costs more to house children in jail than to provide prevention programs

• Non-profit and government value work higher than private sector

• Backwards employment standards

• Start early to reverse the causes of poverty

• Temporary assistance is not long term

• Need to sensitize civil servants towards those in need

• Too many blanket policies in government

• Two sides to each story and real abuse needs to be checked

• Policies and government programs can actually hold people back like a medication card being lost

• Begging to have what is already allowed. The medical card again

• Put the children first when dealing with abuse of the systems or in the homes

• Need to be able to speak to a person, not the phone

• Household unit policy holds people back

• Six week waiting period for seasonal workers continues their level of debt

• No transitional period from employment insurance training dollars to a new job

• Are their training placements that can be used under provincial dollars?

• Silos in all systems. Everyone is moving in different directions which does not help the clients
• Put clients first
• Expand workability dollars and hours
• Legal liability concerns with corporate support like Tim Horton’s throwing out food, instead of giving it to food bank.
• For some people no incentive to get off social assistance
• Too many rules, regulations and road blocks
• Government needs to allocate funding better, when it is needed
• Freeze the salaries of NB Power
• You don’t qualify for services because you work, yet you don’t have enough money to get ahead or make ends meet
• There are gaps in system we need to address in order to get a social assistance cheque
• A dependence on the system that prevents moving out of poverty and not enough money to move out of it
• The system creates dependence on the system
• Getting off the system means you lose benefits
• Transitional phase needed to get from poverty to self-sufficiency
• We need incentives to get out of poverty
• Two week waiting period required for employment insurance, which puts you behind all payments
• Government regulations that prevent community sharing and a barter system
• Too much dependence on government. We need to be more dependent on community versus government
• Social assistance pay scheduling
• Social assistance payment amount
• Gender disparities
• Some abuses of the programs
• Particular problems related to Fetal Alcohol Syndrome and young parents
• Not enough government regulations in some areas
• Social assistance programs do not have enough success stories
• Lots of programs exist but still poverty persists
• Compliance, system abuse issues for those in and on programs
• Bring self-sufficiency back to rural areas
• Breakdown the statistics to the local level to make it real to that particular area

Health

• Dependencies on drugs, alcohol and gambling, Both cause and effect
• Bingo
• Video gambling
• Tattoo
• Health insurance restrictions
• Stream line health care
• Medical coverage for social assistance recipients
• Access to appropriate medical care
• Many people don’t have a family doctor. Poor health contributes to poverty
• Health and wellness suffers
• Stress and depression
• Medications for fixes

• Affordability and Medicare

• Street drug use. People who turn to substance abuse can’t cope

• Medical needs cost too much for some illnesses. This can result in a loss of the living standards and home sometimes, in order to pay for these non-covered drugs

• Mental health issues. The person can’t keep a job, pay for drugs or have to be home with sick children

• Dental costs not covered and causes can be poor nutrition during pregnancy now or later. They have no money for food and no knowledge of the good food

• Medical expenses, glasses and drugs.

• Seniors and no medical coverage

• Disabilities

• Illness costs not covered by any plan

• Food security and not just the calories, but the right nutritional components including the knowledge to use good foods well

• Tobacco, health and the money implications

• Lack of adequate medical and prescription coverage

• Interrupted support like the health card

• Health card loss inconsistent. The card no longer covers social transportation and is only for medicare usage

• More preventative health care

• Many systemic barriers for medical insurance

**Housing**

• Social classes and grouping low income housing in one spot
• Lack of affordable housing
• No roof overhead
• No fixed address
• Housing affordability and rooming houses
• Substandard housing by slum landlords
• Lack of affordable housing like the recent buildings for seniors and nothing for single men and women. Housing is awful
• Lack of shelter
• Not enough low-cost housing

Money
• When your needs are greater than your resources
• Inflation and cost of living go up and not matched by wages
• Single parent on assistance makes some money at an entry level job and have to pay their own benefits
• Lack of access to recreational programs
• Lack of resources so you are more likely to stay where you are
• Poverty is more than just the money issues
• NB is gouged. Milk almost $7 lower in Ontario
• Economic means, children and basics
• You can’t afford to get post-secondary education and have major debt when you graduate
• Two-parent minimum wages won’t qualify for daycare subsidy
• Fuel rebate program for heat not enough
• Society is glamorizing things—we want the best & we want it now
• Society makes everyone want to keep up with the Jones. In the old days if you wanted something you had to save for it. Now it is immediate gratification

• Want we want versus what we need. Society supports materialism

• Learn to do things cheaper

• Gas prices, upkeep of vehicles and tires, constant costs, labour and tow truck costs

• Clothes for interviews, haircut and shoes

• Minimum wage decreases after education

• Vehicle and appliances cost

• Eating healthy is expensive

• Success is challenging as the education costs are high

• Person wants to do the programs and get an education, but it is expensive

• Increased price lifestyles and living styles

• It is an increased expense to live elsewhere

• Lack of means for child care, education, moving and transitioning

• Can’t pay bills

• Lack of resources

• Credit poor

• Minimum wage too low especially for single mums who need to pay for daycare, school fees, etc

• Many people living in poverty don’t have access to internet or a phone so they can be better informed about services and opportunities

• Cost of living for heat and groceries

• Relative. Not having what others have in this rich country

• Minimum wage needs to be at least $10
• It is expensive to live in certain regions
• Debt, student loans and the interest rate
• Retired and not able to survive on pension and healthcare
• To start a new business, you need money and equity
• Contracts and part-time work have no stability, no benefits and no union
• Should we encourage our children to graduate with so much debt?
• Higher energy bills, utilities and transportation
• Two different poverties. Extreme and new poverty for those working hard
• Want to do one job, choose another due to pay
• Amount of money not enough to help with basics ex: hydro, etc
• Equalized payments hard at year end. Why can’t they pay it?
• Phone can be a fear when in debt
• Over indebtedness
• Cost of clothing etc
• Inadequate wage
• Low fixed income
• People have a lack of knowledge to manage income
• Power rates are too high
• Fixed income for seniors
• Prices of food like milk, bread and gas
• Car insurance
• Lack of affordable activities
• High costs for child events like sports and going to a dance
• There are fees for participating and for the equipment
• Student loan restrictions. Some people have to get bank loans or a line of credit
• Living on credit
• Oil companies will only bring $200 minimum but might not have this money and credit is not available
• Lack of money
• Infrequency of cash flow
• Spending habits
• Home care too expensive
• Wage inequity
• Regressive public policy like income assistance rate structure. $260 for single men
• Student earning employment insurance are only able to earn $50 per week because of the wage exemption
• Social assistance too low and is not livable
• No pay equity legislation for private sector
• Balance needs of small business with an increase in minimum wage
• Policy for child support. When you are on assistance there is a clawback, which keeps people in poverty. The wage exemption maximum is $50 per week for the family unit.
• Minimum wage too low
• Income assistance too low (calculation)

Other
• Working middle class resent paying for social services through taxes
• Poverty is complex
• Poverty is disabling
• A lot of people on assistance don’t want to be on assistance
• Murphy’s Law. Anything that can go wrong will
• Some of us don’t know
• Kraft dinner church (KD Baptist)
• Return to the front step
• We live in the best country in the world and we may not need to have these problems
• Sometimes a combination of factors
• Poverty affects all of us
• Perception of poverty and homelessness
• Need to give poverty a face and make it more than a concept
• Need to change attitudes about people deserving to be poor
• Address senior poverty. They often hide and get together
• Acknowledging poverty means having to deal with it
• Social norms and values change, leaving people behind
• People should be able to cooperate
• Too inflexible to implement
• Many lessons have been lost over time
• Compliance and self determination issues
• Change the mentalities.
• Lack of access to human resources (interventions)
Transportation

- Lack of accessible transportation like public transportation. No bus system
- No accessible transport in rural areas
- Rural areas have no bus and transportation services to access services and employment Too expensive along with taxes
- Transportation needed especially in rural areas. It costs $12 to get to the food bank from many areas
- Transportation – rural regions

Volunteer

- Greed of business. An example is the insurance costs when being a volunteer, especially in driving
- Need for volunteers and information sharing

Well-Being

- Not being able to access what you need to be the best person you can be
- Social circumstances and stigmas. Mindset and learned behavior and self-esteem
- Youth not realizing their own potential
- Work and life balance
- Discrimination against certain family units like single parents
- Breaking cycles requires support
- Believing what you have been told that you are poor
- If your needs are not being met, you are not going to meet developmental milestones or full potential and you become dependent on the person
• Affects us emotionally

• Poverty is more than just money. It is a Family’s ability to live at a certain level of well-being like access to a doctor, but can’t go because you can’t afford the transportation

• Barriers to quality of life issues and self-sufficiency

• Negative attitude toward people on welfare

• Poverty can create a sense of isolation and a feeling of not belonging

• Children and teens cannot get past this

• Kids and teens get made fun of

• Attitude

• Society looks down at not having brand or cool clothes

• Working poor attitudes are affected by stigma

• Small things impact what you do like school, sports, and deprived of good life

• Lack of resiliency

• Trapped in the cycle

• People are afraid to be judged

• Dignity

• Purpose and fulfillment

• Isolated

• Confidence and opportunity

• Can’t leave home to visit friends socially because of childcare, transportation, clothing, and self-worth

• Personal sacrifices. Food, happiness, job choices, material things, mobility and socializing

• Social values
• Lack of common sense
• Work outside of province
• Passion about jobs suffer based on wages
• Intimidation
• No one really understands
• Tell story too many times
• Understand, but hands tied
• Feel insignificant
• Not motivated to be successful
• People helping may not be able to deal with our stuff
• Referred to others
• Services are not coming together unless we are very vocal
• Dinged for doing extras
• No one or few can help
• Stress
• Not band-aids
• Comparing your quality of life was to what it is now
• Poverty is just managing to get by
• Singled out in neighborhoods being on social assistance
• Becomes a way of life
• Singled out even by the houses and clothing
• Harder to get out of poverty
• Not enough incentive to better yourself

• Single mothers trapped. System makes you feel you are worthless. Some individuals disrespect or abuse of authority

• Pride

• Many do not understand the way to get help

• Higher ups get better respect than the poor

• Too many stereotypes towards the poor

• You can’t tell me attitude of what to do

• People are reluctant to get help because of stigma or image attached to poverty

• General societal attitudes towards people on social assistance, are barriers

• Attitudes within the system

• Shame of poverty

• Not knowing how or where to access services

• Lack of hope

• Environmental causes and inability to rise above

• Apathy. Change is hard work

• Accept your position of being poor because that’s how it has always been

• Poor self-esteem

• Poor choices, often based on lack of knowledge

• Poverty means limited choices

• Hunger and fear

Work
• Having two or three jobs to make ends meet
• Lack of tools and resources to apply to the workforce like resumes, clothing, confidence, and transportation
• Lack of options, economic quality, diversification of employment and lack of meaningful employment
• Low paying jobs with low education
• Exodus to west from rural areas although it is reversing a bit now
• Payroll deduction programs and corporate matching
• Not valuing certain work, protective services and women’s work
• Salaries and pay equity
• Loss of jobs in the industry
• Working in Alberta keeps more in income in your pocket, lower taxes
• Not enough jobs and people out of work
• Employers not concerned with the employees benefits, needs and job security
• Call centres become a back-up career, but doesn’t solve problems
• Keep people part-time
• We work more jobs than our parents
• Minimum wage gives no incentive to work harder or go to school
• People want to get union jobs because you get protection
• Co-op programs to offset university costs
• Work for students in summer doesn’t do enough
• Pay for jobs that help social issues and society, but do not pay as much as other industrial sectors
• Business mentors and not selective by marks
• Proper job training
• Lack of benefits with some types of jobs
• Lack of dollar value for certain types of jobs
• Lacks job in certain fields
• Working class poor unable to get ahead, poor wages, job loss
• Layoffs and cutbacks cause poverty
• Seniors work opportunities workability and retirement income, fixed income challenges
• Barrier to working
• Criminal record is an impediment to employment
• Lack of work
• Too much seasonal work
2. What do you think can be done to reduce poverty?

**Childcare**

- Increase accessibility to affordable and quality childcare
- National childcare plan
- Childcare salary
- Educated staff in childcare
- Day cares made available even in high schools
- Keep subsidized childcare levels with tax
- Advocacy of programs and services
- Reduce apathy by increasing awareness
- Daycares should take responsibility for teaching basic life skills
- Increase the number of licensed daycare facilities in rural regions.

**Communication**

- Increase and maintain awareness
- Make known what services and programs do exist like Kidsport
- Don’t know what they don’t know
- Tell people more about programs and services that exist
- A voice to access services and programs that exist
- Language communication of services and programs. Keep it basic literacy
- Promote and use services that exist more effectively and tell more about them
- Increase communication between agency, government, business and have non-profit give the information to the people
• Advocacy for people
• List of services accessible to all
• More cross departmental communication

Community

• Business owners getting together to help the poorer community list priorities like daycare, sports, and sponsorships going to the schools

• Community co-operatives

• Local businesses tend to support local community more so than bigger companies from outside the community

• Community involvement. Awareness, come together and have the right people at the table with life experiences and empathy

• Infusing neighborliness will take time. It’s a cultural change

• Bring back sense of community

• Educate community on the services and need

• Everyone is part of the community and responsible for all

• Bring things back to the community even rural communities

• Community awareness of the issue of poverty and providing opportunities for the community to respond as individuals, businesses, schools and non-profits.

• Develop a community garden and a compost and kitchen system to complement the 100 km diet program

• Towns and municipalities initiatives, to address community issues and poverty

• Provide incentives to the policy makers to have communities and support the communities

• Have training in the community to avoid not in my back yard syndrome
• Make school facilities available to the community (facilities, bus, school, etc...) at reasonable rates.

**Education**

• Increase access to training and trades

• Teach personal finance courses and budgeting in high school, lower grades and middle school, before habits are set. Realistic money management and value of the dollar

• Teach how to access part-time jobs and teach the skills

• Why are kids leaving high school?

• Invest in schools and education

• Focus on children’s needs both academic and social

• Use of literacy classes

• Teach younger age appropriate courses on finance, life skills and money needed for survival

• Work with children from 0-5 years or 0-7 years and maybe 9 months to 7 years old. You must be patient with long-term results, but certain indicators can show short term progress like literacy.

• Early intervention and assessment, school readiness and connect to school

• Increase rigor in school system

• Need academic options like trades and skills

• Remove calculators from schools and let students think for themselves

• All kinds of education, like life skills, formal education, financial literacy as youth, basic home economics and how to shop for deals, should be brought back into the schools.
• Need to bridge the gap and link the pieces together like free education as we cannot afford to pay for education
• Better communication in the schools and get parents involved
• Better coordination for fund raising for school programs
• People need to be prepared for life when they leave high school
• Reduce illiteracy
• Education and awareness
• Use education as a tool to break cycle which builds confidence and self-esteem
• Make programs accessible at the most community and basic levels
• Education affordability
• Counseling for career and employment
• Early childhood education to give skills required for self-sufficiency, education, life skills, budgeting, parenting, self-esteem and hygiene
• Bring in basic trades in school so people graduate with an employable skills
• Change education system to align schools with interest and skills of students
• Do something to get your social assistance cheque like life skills, financial planning or training
• Mentoring programs like matching those who are retired with the youth
• Use of role models to positively motivate people
• Program awareness development
• Home economics and life skills education taught in the public school system
• Nonprofits, can give individuals life skills and job skill experience
• Food security lessons and how to buy in bulk and eat real food
• Offer community sessions to the public (and to the school beginning in Grade 7). Free sessions: budget, nutrition, parenting, family violence, etc.

Family Unit
• For prevention, focus on early child and family development
• Re-enforcing strong families and values

Health
• Medical coverage is not adequate. Seniors should have access to free health care and medication
• A health plan for low-income earners and students
• Health card has to be renewed every 6 months. This is a difficult process for people with an illness
• Allow medication for when you disagree with a worker’s decision
• Keep benefits like the health card for a few years after going off social assistance
• Medical coverage and health card
• Breast feeding as an example of good child development and the need for prenatal education
• Income test health card and change health status which will change social status
• Health plans for part-time workers too

Housing
• Using all empty places
• Caps or more subsidized housing especially when a boom starts
• Housing situated throughout neighborhoods not in a ghetto
• Government needs to step up with additional 2\textsuperscript{nd} stage housing
• Housing has substandard policies
• Enforce basement suites with apartment legislation
• Increase for more quality housing. Poor housing stock and decreased vacancies.
• Need apartment housing
• Home ownership like habitat for humanity
• Co-op housing using provincial dollars
• C-1 housing with regulations and fit into rule, stringent
• Only place affordable is unsafe and not cared for
• Need affordable housing. Just because you have a house, utilities are still expensive
• Increase access to low-income housing.
• Offer rent reduction programs in relation to income.

\textbf{Money}

• Would have to be aware of impact on business and can they afford to pay higher wages?
• Businesses accepting different payment options
• Minimum wage should be a minimum of $10 per hour
• We need incentive programs to start a business and one that does not need money down and assets
• Develop and legislate wage parity
• We need better access to student debt assistance
• We need better regulated tuition costs
• Lower cost of post-secondary education, tuition and books
• Increase money and accessibility for community non-profits and judgment free
• Wage gap. Equal pay for equal work
• Reduce and remove tax on basic necessities like heat, food and clothing
• Lottery revenue redirected to community needs and have foundation to disperse fairly
• Student loan credits if you stay in New Brunswick
• 30 hours does not mean full-time, especially at minimum wage
• College, wealth and low pay are still below the low income cut-off
• Working poor demographic is changing
• Have the Province of New Brunswick pay the utilities directly
• Graduated subsidies for utilities and rental, 100% when under x income, 75% when under y income
• Insufficient money is simply a reason not to care
• Income tax exemptions when starting out
• Lower costs of education and housing to make it accessible to more people
• Raise minimum wage to meet living needs
• Talk to people living in poverty and ask them what they need. Money will tell what they need
• Increase base funding
• Reduce clawbacks to stimulate working
• Funding should still motivate for self-sufficiency
• Guaranteed income for care giver from birth to 5 years
• Social enterprises funding for the individual
• Raise money for families at New Brunswick Community College
• Raise the money of someone on social assistance to help at Christmas like an “Act of kindness” project
• Dependents wages affect mom’s cheque
• Wage exemption of $350 per month graded
• Raise the amount someone on social assistance can earn before they lose from their cheque
• Government needs to address guaranteed annual income and prorated to income of both or one working parent. National program
• Allowing people to earn more while on income assistance and with medical benefits
• Student loan interest and interest relief
• Raise the minimum wage.
• Benefits (health card) should be offered to minimum-wage earners.
• Benefits should be available as of first day at work.

Other
• Encourage philanthropy and good corporate citizenry in New Brunswick, realizing the social bottom line
• Advocacy of programs and services
• All services work together as they need to be coordinated
• Everybody has to participate and play a role in this
• Innovative partnerships
• Corporate sponsorships of New Brunswick programs.
• We need business as part of the solution to develop innovative corporate partnerships. Food drives with Sobeys, as an example

• There is nothing to support business owners reinvesting back in their community

• Too global. Business comes from outside the community

• Do not reject ideas before they are presented

• Assign responsibilities and accountabilities to the city, municipalities, regions, individuals, businesses, schools, non-profits, service sectors and churches.

• Get put on the map for businesses

• Economic development

• Bigger corporations need to do more

• Encourage local markets to seek local products, like farmers markets

• Incentives to have big businesses buy local product

• Atlantic regional co-operation

• Diversify economy

• Place higher value on our limited resources. Value added ourselves

• Government has to bend down and meet people in their environment and comfort level instead of just urging people to come and get assistance

• Programs and assistance must be targeted at the working poor

• Develop programs for businesses and employers to assist in poverty reduction

• True follow-up. Don’t screw this one up

• Eliminate red-tape for assistance

• More benefits for family members who are helping out

• Put real life value on wages for most important work like youth care workers, daycare workers, social workers, home care workers, teachers, single parents
• More assessment of individual needs and the services and programs based on that individual
• Access to available services
• Empowerment of the client
• Developing a poverty reduction strategy will be a step in reducing poverty
• Act on the strategy
• Redefine economic unit policy. Remove dependents wages out of the equation
• Allow people to work part-time without losing benefits
• Remove the barriers to quality of life
• Use the benefits to meet that individual’s needs at that time and not a one size fits all
• Use existing services more effectively like the enforcement of child support
• We need individual asset building. What is needed and what is available
• Allow people to share accommodations
• Raise the amount someone can earn while on employment insurance or income assistance. Sometimes rules force people to cheat, like for student aid you have to claim single to get help
• Broaden the criteria to be able to access upgrading programs like existing programs for 21 years or older. They only allow younger people to access help then when they are reading
• Grant subsidy program to transition people from end of program to employment that would allow them to afford living and pay for daycare, health, etc.
• Services for people with learning disabilities. Long wait lists to be assessed
• Interventions have to be in place at a younger age
• Stimulus package for the economy
• Explore income assistance paid bi-weekly versus once monthly
• Policy on how much I can have in account
• Different rules based on situations-income assistant policies reviewed
• Expanding wage subsidy programs. Higher wage for more weeks allow the person to be more ready
• Increase wages for childcare, youthcare and teacher’s assistants. They have a high level of responsibility
• Case plans to reflect the true skills of individual or family
• Special circumstance needs like for surgeries or travel
• Non-profits support for the jobs government cannot do
• Investing in non-profits
• Crisis intervention
• Increase wages for front-line workers
• Can’t forget poor seniors, isolated in rural areas. Not necessarily about money. They need to be included and have access to home support
• Part of this plan should be able to be paid for through the avoidance of duplication between government and community
• We shouldn’t have to choose between population groups to prioritize. We need to help everyone, because there’s never enough money
• Human rights violation and regulation
• Break cycle of contact, ST, PT policy
• Government role model and do not turn over contracts
• Cost savings for tax payer
• Extended benefits like childcare and health
• Food stores and breakfast programs
• One on one interventions and support
• Improve percent in poverty by one year
• Privacy laws reviewed
• Provincial case review system should be accessible to all professionals
• We need more funding for social programs
• Government needs to take the lead. Put the money where it is needed
• Government programs need to be checked. Commitment checks and balances to safe
guard follow-up and to ensure the program is working
• No band-aid solution. School breakfast programs do not eliminate poverty
• Provincial and federal government needs to respond
• Energy efficient programs for everyone to reduce the costs of utilities
• The more money you make, the more taxes you should pay including business as well
• People on social assistance should receive food vouchers and education instead of or
in combination with funds
• Look beyond four year government mandates. It is much more than the party in
power
• Put the Opposition to work
• Social transfers and designated federal dollars
• Federal participation solutions for those elected and in the bureaucracy
• Childcare and healthcare card should be extended for those on social assistance and
employment insurance
• Set-up system for the percent who do not abuse
• Toll highways in province for a bigger better highway and increased government
revenue
• Eliminate paper work
• Incentive to work
• Make sure no policy makes it more appealing to not work
• We cannot do it alone, hold decision makers accountable for not doing what we want
• All party cooperation, changes and promises that last beyond the mandate
• Government provide better employment standards
• Check into abuse of the system
• Assistance should be a second chance and not a way of life
• Look at the cases of those who do receive assistance and review their case once a year. Redirect them to the workforce
• Penalize abuse
• Tourism
• Provide incentives to those who want to change
• There should be benefits to everyone and not just social assistance receivers, to take away the incentive
• Better pension oversight
• Younger government officials that are not be set in their old ways. What was good in their day, is not necessarily good today
• Younger people give up and don’t want to care
• Reduce the obstacles to getting things done
• Long-term planning
• Chambers of Commerce to be invited to bring all business in on their health insurance plan so all workers can have benefits. Government could be a partner in premiums where absolutely necessary
• Make services user friendly
• Provide the services required such as shelter
• Define the problem of poverty
• Language barriers to resources
• De-centralize services
• Develop plans and create a sense of hope
• Bring right people to the table
• Bring those living in poverty to the table
• Go to those in need and find out what they need
• Transition phase needs to be extended before losing benefits
• Assistance should target at risk populations universally
• Programs and help though universal, should be very case specific
• Program caseworkers should help and advise clients about the options
• Accountability and responsibility
• At a certain age, you should be able to retire comfortably
• Community non-profits are already doing a lot
• Non-profit groups need more resources
• Solving poverty when the economy is tough will not be easy as there are so many organizations asking for so much
• Political will. Newfoundland and Labrador and Ireland say it can be done when all the parties work together
• Case study of cross party and public experiment. Use this as a model for further issues
• Public needs to think this is a good idea. Poverty is expensive and for everybody’s interest
• Show impact of wealthy, economy and cost of health care
• Has to be win-win
• Be proactive
• Society should take care of people first
• Change attitudes about living on the system
• Organize resources by a recycling network and stores
• Finn report = would help LSDs have a say.
• Partnership – the government, non-profit organizations, and citizens should work together.

Transportation

• Access to available transportation
• 50% off during off hours to use a bus pass. It helps workers on shift and seniors
• School buses as alternate transportation in rural areas especially, but for all communities
• Assist with transportation issues especially where access to assistance and programs are concerned
• Set up a system of public transportation so people can work, go to school, or access services such as medical and supports
• Transportation for single mothers to get to work and to child or daycare
• More affordable public transit for people especially in the rural areas
• Create a category on the tax form for remote regions (e.g., regions with no accessible public transit).
Volunteer

- Individuals put themselves out to there to help others
- People who are retired can volunteer and give back
- This is a catch 22 situation. Volunteers needed and they have the time and resources

Well-being

- Accountability and responsibility
- Dignity in processes. No begging
- Respect people and put people first, not money
Work

- Accommodate shift work and work-life-balance
- Mentoring by businesses to go into neighborhoods and encourage their staff to mentor and put in money and resources
- Employer training for work commitments like army, recruitment and training
- An enterprise network creating jobs in the region
- The owners don’t take pride in their employees
- Create new green energy jobs
- Technology jobs
- Companies need to have realistic standards for job requirements
- Cluster manufacturing
- Beat the need of having to go away to get stamps
- Jobs, jobs, jobs and more higher paying and higher valued jobs
- Work programs that are separate from government
- Without consistent employment, you can’t buy a house
- Need full-time good paying jobs
- Workability programs for targeted populations and we need better matching and training
- Help businesses grow so they can hire more and pay more taxes
- Some attraction for jobs, but not enough to fully bring success to projects
- Work for your social assistance cheque versus having it given to you, when you are capable of doing so
- Work can be education, training, awareness, job search skills or life skills
- Job creation and sustainable jobs. Not jobs to get off one system into another
• It needs to make sense to work
• Retired and want to stay retired, but are pushed back because of market
• People in military
• Make it easier for the young to work. If retired, stay retired
• We need more corporate support and businesses support
• Should hire people and train them
• Make shared jobs available with benefits.
• All jobs should provide access to EI.