



**DIALOGUE SESSION**  
**St. Leonard – February 9, 2009**  
**Knights of Columbus**  
**15 Union St.**  
**1-4p.m.**

**Summary of Session Notes**

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

**Basic Needs**

- There is a lack of food and essentials.
- Not having enough to eat means problems at school.
- The basic needs are not being met.
- There is a lack of resources (money, education, primary needs).
- If you don't have the basics, you cannot develop and achieve your potential.
- The needs of disabled persons are not being met.
- The cost of living and basic food is too high.
- Basic elements (electricity, food, gas, clothing, etc.).

**Childcare**

- Access to affordable quality child care is a problem.
- Child care services are expensive. It's not worth it for a woman to work for the minimum wage.

**Communication**

- There is a lack of communication among the departments.
- Too much information technology or a lack of access.
- We don't have enough information to make good choices.
- The world is changing. We have to adjust, change our ways, not our values.

**Community**

- There is a lack of resources in rural communities.
- Lack of community-based mutual aid.
- Rural areas have fewer services than urban areas.
- Support at certain levels of the community is no longer available.
- Community integration: everyone needs to have a setting that is right for him or her.



## Education/Skills

- Literacy.
- Lack of knowledge and education.
- Poverty is a question of education (not a diploma), the capacity to know and to seek out information and resources.
- Education gives us tools, and that provides authority.
- The school system abolished trades programs, and that pushed young people toward university, even if that's not where their interests lie.
- Education is too focused on technology.
- Literacy: everyone should be able to read an article and have some level of understanding of what it says.
- Literacy is a cause of poverty.
- Progress with regard to school dropout rates.
- Literacy must begin at birth.
- More education = less poverty; less education = more poverty.
- Dropping out of school contributes to poverty.
- If you drop out of school or have a Grade 12 diploma, it's difficult to get a job.
- How do we get people to stay in school?
- Some students aren't where they belong because they are manually oriented (elimination of trades programs). Lack of programs (alternative classes). E.g., Phare (Peninsula); K.C. Irving (Bathurst).
- Lack of services, e.g., child care, for those who want to get an education. That can prevent them from going to school. Or offer basic support to parents who stay at home.
- Education costs are too high.
- Lack of education and education adapted to the needs.
- Schools don't develop all skills, e.g., plumbing.
- The school system isn't adapted to the young people.
- School system: coaching program from the start.
- Lack of basic knowledge.
- Education is focused on academic subjects and less on technical instruction: young people drop out because they don't feel they belong.
- Lack of opportunities with the cuts to technical programs in the schools.
- Integration of disabled children: the teacher assistants need better training.
- The school system is too black and white: a lot of students are in the grey zone.
- Home schooling by parents/guardians: value of work, money, help others, others will help you.



- Lack of resources at school and after school: need for support for disadvantaged children / difficult family situations.
- If you can't learn it at home, you should learn it at school.
- Lack of education at school about credit companies, multinationals.
- Education: know-how.

### **Family Unit**

- Family cycle.
- Low-income families / single-parent families: do they have enough services?
- Disadvantaged families (vicious circle).  
Family violence.
- Family unit.

### **Government**

- Lack of reality on part of government (e.g., keeping seniors at home vs. placement in nursing home).
- Government is not managing public funds efficiently.
- Waiting period for employment insurance.
- Too much bureaucracy, and bureaucracy is slow.
- No provincial legislation forcing employers to introduce pay equity.
- Government should listen to what is being said now.
- Lack of listening on the part of government (those who make the decisions).
- Government system is not flexible when it comes to individual needs.
- Lack of government money.
- Solutions: policy on credit cards for young people.

### **Health**

- Mental and physical health problems cause poverty.
- Lack of medications: diabetes, cancer.
- People affected by mental health problems don't have the ability to work. Many are homeless.
- Being born with an intellectual and/or physical disability.
- Benefits too low (welfare, illness).
- Addiction.
- If you get a job, you lose the health card.



- Mental health services have waiting lists.
- Medication: only a half-treatment; not worth anything without education and support.
- Pensions soon run out after paying for medical and household expenses.

### **Housing**

- Lack of adequate affordable housing.
- NB Housing groups people who are going through the same difficulties together. Resources aren't distributed evenly.
- Not enough housing for disabled persons.
- There is a need for housing for single persons and low-income families.

### **Money**

- Lack of money: people in need, social services.
- The minimum wage is too low.
- Debt (money): people in too much debt in relation to what they earn.
- People's incomes are too low in comparison with the cost of living.
- The consumer society in which we live (e.g., easy credit).
- Lack of resources to pay for medical needs and other expenses.
- Lack of regional health services. Lack of money for transportation to health and service centres.
- Seniors (disabled, etc.) who live alone have less income but the same expenses.
- People are moving from the regions to the large centres.
- Lack of financial resources.
- The cost of living is too high.
- Social assistance benefits are too low.
- EI needs to be improved.
- Pay equity (difference of \$2.70 between men and women).
- No money for prevention.
- How can a single person live on \$16,000 a year?? (or \$6,000 to \$7,000 on welfare)
- The old age pension is too low, if you don't have any other pension.
- People on social welfare can't earn more than \$150/month.
- \$150 per month: can't live on that.
- The poverty line is \$18,000.
- Income too low to meet basic needs (heat, food,...).
- Inability to manage money can contribute to poverty.



- We need more home economists to help people manage their budget.
- Inability to manage a budget.
- Fees (prescriptions) to doctors.
- In Quebec, people on assistance are given \$50 for volunteer work.
- High tuition fees.
- Income assistance went up 3%, but rent went up 5.5%.
- \$7.75 minimum wage => increase in July (at least \$10).
- People without the means to pay are given credit too easily
- Difference between using bank card and real money.
- Gradual tax increases here and there.
- Social assistance benefits are ridiculously low. Should be higher.
- Government: people are hired on contract for several years and paid minimum wage.

### Other

- Lack of political will to create social programs.
- Different sorts of poverty.
- Child raised on income assistance becomes an adult who lives on income assistance.
- Lack of support for informal caregivers (regulations).
- Loss of the small family business (politics, regulations).
- Lack of succession. Need of encouragement for next generation of workers (e.g., trades in schools).
- Lack of harmonization of services to combat poverty.
- Regulation of programs: employment, volunteering.
- Abuse of services.
- Vision – people's perception.
- Lack of awareness of services available. Lack of referral to services.
- If we knew the causes, we would know the solutions.
- Several causes.
- Several types of poverty, not just financial. It's a complex subject.
- Poverty is the result of political choices.
- It's not accidental or inevitable.
- The same mistakes keep being repeated.
- Lack of human resources.
- Bad choice of priorities.
- Self-esteem.
- The system isn't working. People are kept in poverty.



- Abuses in the system. Those who have the means to work and those who can't.
- Criminality: living off the sale of drugs, prostitution, etc.
- Elderly persons – average poverty rate of 20% to 50%.
- Vicious circle (alcoholism,...).
- Poor = life not balanced.
- When youth turn 18, social services no longer help out.
- Between the ages of 16 and 18 (critical period), you fall through the cracks. Grey zone, no assistance. Neglected population.
- Social injustices (pay equity – men versus women, minimum wage, support for the elderly and disabled, family assistance, jobs not valued).
- Cause: isolation. Not willing to help out neighbour, lack of generosity (“Me, myself and I”).
- Poverty: prejudices. Difficult to break through.
- When difficult moments arise in one's life, e.g., loss of job, illness, depression.
- Assistance is offered only at Christmas.
- Certain person are using up the resources, and resources are more and more limited.
- Disabled persons: more vulnerable. Learning problems, mental health, living with major challenges (often, persons who have made it through major challenges will accomplish great things).
- Society too materialistic.
- Human dignity.
- Discrimination/disabled (excuses).
- Persons born in poverty need help.
- U.S. 5 years => assistance => work.
- Sport programs:
  - increase self-esteem of youth
  - more rewarding
  - inactivity increases the risks of illness.
- Help for individuals: babysitting/caregiving courses.
- Lack of knowledge. Mental illness=> creates instability in those affected...problems at work, etc.
- Feeling of being deprived.
- Few recreational activities that provide sense of accomplishment, joy.
- Consumer society, no creation.
- Receive many more resources from the community, and little from the government (except for taxes).
- Municipal amalgamations: Finn report.



- Few people involved in coordinating human resources at provincial level.
- Lack of respect for the “little guy.”
- Problems not recent, have been around for a long time.

### **Transportation**

- Public transit.
- Lack of transportation may be one cause.
- Students have no transportation to extracurricular activities after classes.

### **Volunteer**

- Lack of primary workers.
- Food banks: there are abuses.
- Lack of human resources at food banks. Families are given food that they won't use. Make sure that boxes are prepared according to the needs.

### **Well-being**

- Social welfare: assistance only for a while.
- Social welfare system.
- Social welfare policies must be changed.
- I would rather have my taxes go to people on social welfare than to companies or armies.
- Everyone has potential, but not everyone has the chance to develop it. A lot depends on one's environment (environmental and family factors).

### **Work**

- Lack of jobs.
- Some persons are unable to work.
- Employment criteria too high.
- People are often caught in a trap by companies for jobs.
- Platform for a loan: make sure that no one who is employed is below the poverty line.
- Encourage people to work.
- Trying to go back to the job market permanently, but things are not going well.
- EI (lack of work). After EI, there's nothing else.
- Certain persons want to work but don't have access to very many opportunities, or the ones that are available are underpaid.



- Lack of work: too many seasonal jobs, too many temporary jobs.
- Need for help/money to find work.



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

### Childcare

- Child care: subsidize child care facilities so that parents can go to work.
- Child care: wages.
- Child care: in companies.
- The Province can help finance rural regional child care facilities.

### Communication

- Take the time to listen. Have empathy for those going through major difficulties (helping resource).
- Change the attitude of retirees so that they contribute to society.
- Go into the field to see these persons' needs.
- Liaison officer to facilitate the process (work => child care).
- Government responsibility: connection of various assistance programs, advertising and information about programs, reduction of unnecessary taxes.

### Community

- Go back to the concept of farms and family and community gardens.
- Encourage community kitchens.

### Economy

- Meet the market's needs.

### Education/Skills

- Education is a poverty factor (e.g., put children with special needs back in the same classroom).
- Teach trades in the schools.
- Valuing of technical programs versus academic subjects (trades).
- Better planning between the work world and academic needs: co-op programs.
- Balance educational needs versus jobs (skills).
- Begin education as soon as possible, daycare with education services (accessible and regulated).
- Families – programs that would pay for education (single parent).
- Education: resources for equipping oneself.
- People without the intellectual capacity to see to their needs.
- Give the necessary resources to the education system.



- Adult literacy programs.
- Need for education (literacy, school system).
- Literacy: lack of premises, resources, money, ...
- Enable courses to be offered without restriction (e.g., premises, budget).
- Promote education, facilitate services (e.g., child care). Adapted education for all (alternative classes).
- Adapt the school system.
- Reduce the number of students per class.
- Courses adapted to the clientele: practical courses (home economics, shop, carpentry, etc.).
- Human resources in classroom: well trained (detailed training).
- More psychologists, professionals, resource persons at school: less travel between schools.
- More help for adults who want to go back to school (assumption of responsibility by government, not always volunteers): change the criteria.
- Tuition fees too high.
- Employment orientation for post-secondary education.
- Basic education: home, school, health, management, life skills, trades, post-secondary orientation.

### **Family Unit**

- Families carry on the social welfare cycle.
- Implement a provincial family policy to support families. Provincial vision for the family. Focus on the base: early childhood, attachment. The government does not do enough at the early childhood level. Take a look at what is done by the rich countries (Sweden, Denmark, Norway).  
Self-sufficiency (interesting approach).
- Cultural heritage.
- Support for families (single parent).
- Help for parents in form of paid leave: so they can raise children themselves.
- Two-week waiting period for EI: eliminate the two weeks for certain jobs (e.g., seasonal).
- Help parents who stay at home (housework is not valued).
- More family resources for those who earn just above the poverty line but still have expenses (car, mortgage, etc.).
- With disabled child, lack of financial and human resources, inclusion with friends and others.
- Increase benefit rate.

### **Health**

- Universal drug insurance plan for low-income earners (define minimum income).



- Specialists should move to rural areas and have health centres.
- Be proactive in disease prevention.
- Increase in efforts to combat addiction.
- Raising of awareness concerning healthy eating.
- Education about nutrition.
- Collective kitchen.
- Help for food banks: “Give a man a fish, feed him for a day. Teach a man to fish, feed him for a lifetime.”
- Tax reduction for volunteers.
- Encourage community work for those on EI and social assistance (according to needs and interests: not as punishment, but to help others, establish a network of acquaintances, interests, new contacts without penalties).

### **Housing**

- Housing with services. Assisted-living housing. Need for supervision and basic regulations.
- More low-income housing.
- Low-income housing should be integrated into the community.
- Adapt housing to money.
- Encourage assumption of responsibility with regard to rent.

### **Money**

- Minimum guaranteed income for all.
- Cap salaries.
- Cap student debtload.
- Pay equity. Equal pay for work of equal value. No discrimination (whoever can work–work).
- Guaranteed annual income to meet basic needs (housing, food, clothing, health, education, transportation).
- Alberta: minimum wage is still low.
- Minimum wage: legislate minimum wage so that, in 2010, it reaches \$10 per hour in order to achieve parity with the other Atlantic provinces.
- Put a moratorium on tax reduction.
- Ask large corporations to pay their taxes => help low-income families.
- Pay equity for women, in both the private and the public sector. Fix this once and for all. Help women’s incomes.
- Increase social assistance benefits (elderly, disabled).
- Persons receiving social assistance should be able to earn a higher income without being penalized (100%). Increase the amount of income with no penalty (suggestion: \$800).



- Tax credit (for businesses).
- People who do volunteer work should receive more money.
- Government should adjust the minimum wage to the cost of living.

### Other

- Enable social assistance recipients to earn additional money.
- Improve, change government policies.
- That the government not take all of people's income in exchange for services.
- Prevent overconsumption (e.g., through education).
- Better assessment and follow-up for persons receiving social assistance.
- Prioritize children and the elderly in our services.
- Tax reduction not the solution. System should help the poor and not the rich. (Review tax system.)
- Tax system that favours the poor, not the rich.
- There are programs, but there is room for improvement.
- Dependency is created when too many programs are established.
- Individual responsibility (proverb – fish/fishing).
- We should not go to excess (not be too dependent).
- Making access too easy will not solve the problem.
- Empower people.
- Giving everything for free doesn't help people learn to be responsible.
- Make more human resources available to people on income assistance to help them find work.
- Increase income assistance up to the average of the other Maritime provinces.
- It's necessary to be creative.
- Rural poverty and poverty in the cities: is there a difference? (city – cost of living, transportation).
- Combatting poverty means combatting social injustice.
- Reducing taxes will only help those who are already making money.
- Small farmers no longer exist – cannot survive.
- Facilitate access to literacy programs by eliminating the bureaucracy that limits participation.
- Recommendations: Set the wage exemption cap for social assistance recipients at \$350 per month, and above that, let them keep 50% of their earnings, on an annual basis, until their income reaches \$12,000.
- Focus on prevention by identifying young people who have difficulties and helping them.
- Have the resources to help young people (pass them or have them repeat a grade).
- Minority – you can work with these young people.
- Identify the problem and have programs to help.
- Allow everyone to benefit.



- Increase the human and financial resources for the schools in order to help young people grappling with learning difficulties and behaviour disorders.
- Universal social measures.
- More programs and human resources to help people overcome poverty.
- Universal basic level.
- Food banks: ask for minimum fee from persons who abuse them.
- Disabled persons have potential. Don't limit them. Also, don't isolate retired persons. Match them up with someone if interest exists.
- Disabled persons: design system so that they can live in their environment. Offer the same resources at home as in a nursing home.
- Avoid isolating the elderly. Mentoring service.
  - [1] Leadership: sharing of resources
  - [2] Connection: avoid isolation.
- Policy on volunteer work (start at young age). Recognize this on taxes. E.g., travel, ...
- Grey zone for 16-to-18-year-olds: determine the services. Currently, income at age 18, services stop at age 16. Change this law.
- Provide budgets if you want results.
- Stamp out prejudices, develop empathy, focus on human aspect. Civil servants should spend a day with a poor person (e.g., no money to go to doctor) => connection with reality.
- Have government assume responsibility for providing services instead of private sector (manage public funds better).
- Assistance should go to the individual, not the housing unit.
- Services should be flexible for each person.
- Programs (TESS) should be extended in relation to the needs of individuals. Employment support.
- Encourage SME initiatives.
- Persons living below the poverty line (with children) should have access to the government's health card.
- Eliminate the two-week waiting period for EI.
- Increase the EI percentage for persons with dependents.
- Eliminate the barriers that prevent access to work for persons with special needs.
- Long waiting period: rationalize services. Lack of staff.
- Simplify bureaucracy (e.g., Service NB "good service").
- Disadvantaged families need more help (organize, coach, follow-up).
- Create a mutual aid climate.
- Review current provincial programs.
- Abuse of the system.
- Facilitate the process.
- Give tax credits.



## Transportation

- Have access to means of transportation to get to medical and other services.
- Public transit where it's feasible (grant).
- Review the travel expenses of civil servants (40¢/km) versus those driving their neighbour to the hospital (20¢/km).
- Rural areas should have access to an adapted transportation system.
- Clarify transportation responsibility => Policy 104.
- Transportation: facilitate access.

## Volunteer

- Collaboration/network of resources. Community organization: volunteering.

## Well-being

- Develop people's potential, support them so that eventually they become independent. Equip them for self-sufficiency, according to their needs.

## Work

- Diversify employment and added value.
- Have incentives to go back to the job market.
- In New Brunswick, employable persons should work. Find, create jobs.
- Some people aren't able to work.
- Business people: can just create a certain number of jobs.
- Sponsoring of employees.
- Initiative to help employers.
- Incentive for going back to work, motivation.
- All businesses (private or government) should hire a percentage of disadvantaged persons (example: disabled or uneducated persons).