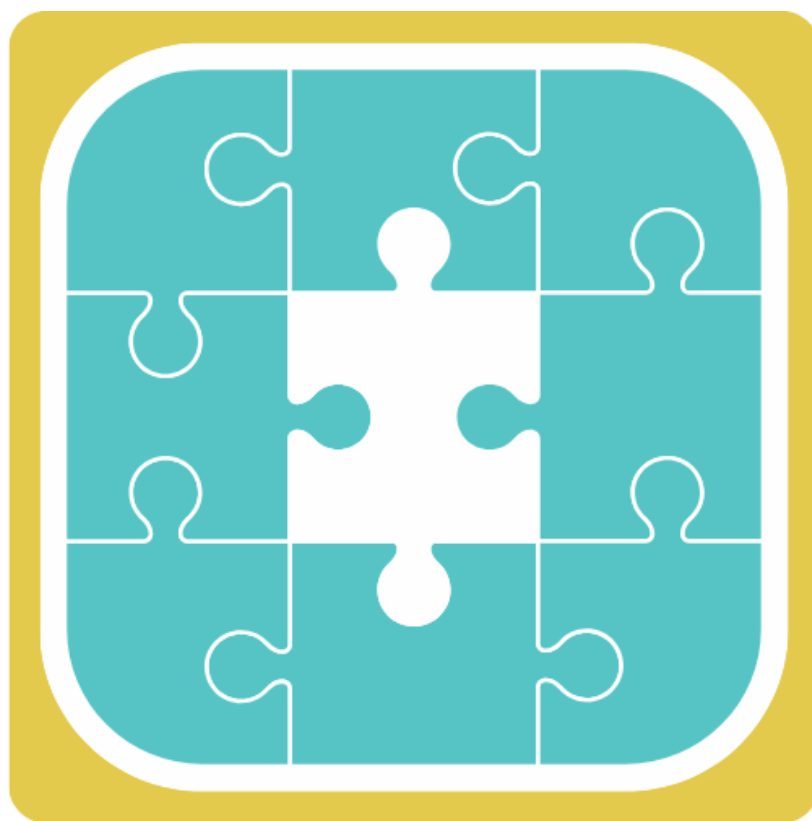


# Looking Back to Move Forward

*Renewal of Overcoming Poverty Together:  
The New Brunswick Economic and Social Inclusion Plan*



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## Introduction

Starting in January 2024, the [Economic and Social Inclusion Corporation \(ESIC\)](#) will kick off the **renewal process** of [Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan](#). Every 5 years, New Brunswickers are asked to share their views, ideas and solutions on the issue of poverty and economic and social inclusion.

### What is Economic and Social Inclusion?

“[E]conomic and social inclusion” means the ability of a person to participate fully in the economic and social activities of society.

### What is Poverty?

“[P]overty” means 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.

*Economic and Social Inclusion Act, SNB 2010, c E-1.105*

The current economic and social context is not specific only to New Brunswick. [The Blueprint for Transformation: the 2023 Report of the National Advisory Council on Poverty](#) raises essentially the same themes and concerns—at the national level—as those of New Brunswick:

- housing and food security,
- transportation,
- mental health supports,
- racism, discrimination, and stigma, and
- wages and income support.

This document presents an **overview of accomplishments** as part of *Overcoming Poverty Together* in the recent years. It demonstrates the positive results that can be achieved when **all 4 sectors** work together in New Brunswick.

## **The New Brunswick Economic and Social Inclusion Corporation**

In 2010, the **Economic and Social Inclusion Corporation** was created to oversee the development, implementation and reporting of New Brunswick's **Economic and Social Inclusion Plan**. ESIC is uniquely structured with representation from the **4 sectors** (citizens, non-profit, business, government) on the board of directors, as well as advisory committees.

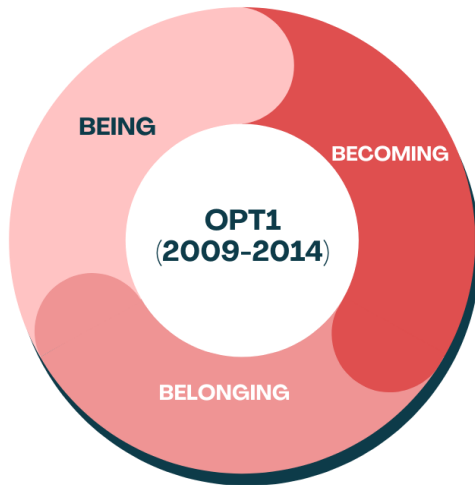
ESIC also coordinates and provides support to the Community Inclusion Networks (CINs) across the province in the development and implementation of initiatives to reduce poverty and assist thousands of New Brunswickers to become more self-sufficient.

The New Brunswick ***Economic and Social Inclusion Act*** requires that the Economic and Social Inclusion Plan be renewed every 5 years through a public engagement process. *Overcoming Poverty 4* is set to launch in 2025.

## ***Overcoming Poverty Together***

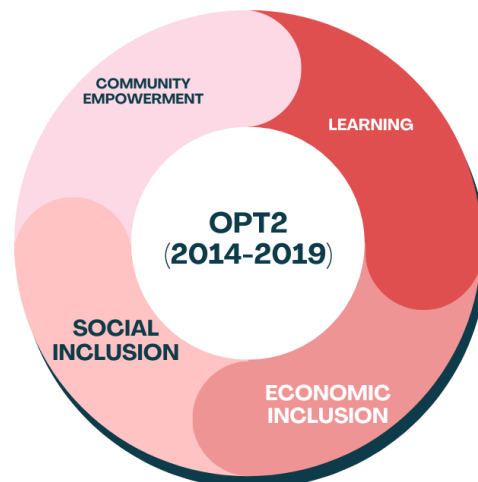
***Overcoming Poverty Together (OPT)*** is New Brunswick's Economic and Social Inclusion Plan. At the heart of OPT is the desire for every New Brunswicker to be included and to have the opportunity to thrive. Each plan (OPT1, OPT2, and OPT3) outlines **pillars** and **priority actions** to help shape its implementation.

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**OPT1, from 2009 to 2014, focused on 22 priority actions divided within 3 pillars: Being, Becoming, and Belonging.**

**OPT2, from 2014 to 2019, focused on 28 priority actions divided within 4 pillars: Community Empowerment, Learning, Economic Inclusion, and Social Inclusion.**



**OPT3, from 2020 to 2025, focused on 9 priority actions divided within 3 pillars: Income Security, Programs & Services, and Inclusion & Healthy Communities.**

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A great deal of work has been accomplished since *Overcoming Poverty Together* was first launched in 2010:

- Social assistance reforms ([2013](#) and [2021](#)),
- [Healthy Smiles, Clear Vision](#) plan for children of families with a low income,
- The [New Brunswick Drug Plan](#), which provides drug coverage for people without a prescription drug plan,
- Frequent increases to the minimum wage, including indexation to the cost of living,
- Implementation of [community transportation](#) services across the province,
- Development and implementation of [211NB](#),
- Promotion of financial literacy, including help with income tax filing, and
- Over 675 community projects developed and implemented in communities.

OPT aligns with United Nations' **2030 Agenda for Sustainable Development**, which serves as an overarching framework for the development and implementation of the plan. In 2015, Canada and nearly 200 other countries have committed to the Agenda, which follows an important guiding principle: leave no one behind.

*Overcoming Poverty Together* is focused on poverty reduction and improving the quality of life for people living in our province. The plan has a **unique** and **collaborative** approach which requires the alignment of all sectors at the local, regional, and provincial level. Just as this plan is collaborative, it is also **inclusive**. It embraces diversity as each measure is intended to apply to all New Brunswickers.

OPT aligns with Canada's first poverty reduction strategy, **Opportunity for All**, which was released in August 2018. The strategy emphasizes working together to end poverty so that all Canadians can live with dignity, have real and fair access to opportunities to succeed, and be resilient enough to get through difficult times.

In keeping with this spirit, everyone's voice is important and must be heard. Public, private, and non-profit partners as well as citizens must continue to come together to look at the impact of services and programs designed for people living in poverty.

It has been proven that government alone cannot eliminate or reduce poverty. ESIC was established as a **catalyst** to **promote** and **foster partnerships** between the **4 key sectors** in the community: non-profit, business, government, and citizens.

## Looking Back

### The Community Inclusion Networks

The objectives of the 12 **Community Inclusion Networks (CINs)**, established in 2011, are to identify, through a collaborative process, regional poverty issues and priorities; and to develop and implement regional poverty reduction plans that are tailored to local needs and align with the *Overcoming Poverty Together* plans.

The CINs, which became part of their respective **Regional Service Commission (RSC)** in 2023, are at the heart of building community capacity and raising the level of engagement through collective and collaborative impact. They play a coordination and collaboration 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.

ESIC provides financial contributions and support to the CINs.

All citizens, community organizations, local business, government agencies, and communities are encouraged to participate in their local CIN.

### Healthy Smiles, Clear Vision

**Healthy Smiles, Clear Vision** is New Brunswick's dental and vision plan for children of families with low income who do not have dental and vision coverage through any other government program or private insurance plan. Developed under the first *Overcoming Poverty Together* plan and launched in 2012, this program continues to provide access to dental and vision care for vulnerable children in NB.

The plan provides the necessary coverage for basic items such as:

- **Dental:** regular exams, X-rays, and extractions, with some focus on preventative treatments such as sealants and fluoride treatments.
- **Vision:** yearly exam, lenses, and frames.

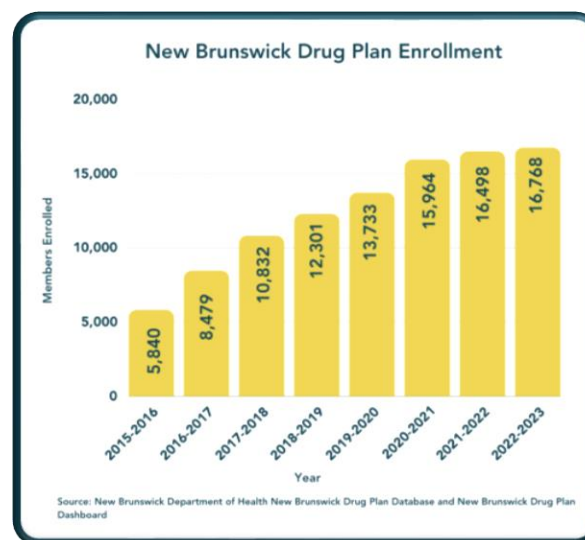
As of December 31, 2022, a total of **16,371** New Brunswick children had access to the program.

Eligibility criteria can be found on the [\*Healthy Smiles, Clear Vision\*](#) webpage.

## New Brunswick Drug Plan

Developed under the first *Overcoming Poverty Together* plan (2009–2014), the **New Brunswick Drug Plan** provides prescription drug coverage for New Brunswickers without drug insurance. The plan covers more than **5,000** prescription drugs, including many high-cost drugs. The premiums and maximum copayments are based on the annual family income, as indicated on the Canada Revenue Agency (CRA) tax return for the year immediately preceding the current year. All adult plan members pay monthly premiums to be part of the plan. Children 18 and younger will not pay premiums but a parent must be enrolled in the plan.

Eligibility criteria can be found on the [New Brunswick Drug Plan](#) webpage.



Note: Data takes account of improvements to the plan throughout the years.

## Get Your Benefits

In 2011, ESIC started collaborating with the Canada Revenue Agency (CRA) and the Department of Social Development (SD) of New Brunswick to promote the **Community Volunteer Income Tax Program (CVITP)**. The **Get Your Benefits** program in New Brunswick—formerly known as *Get Your Piece of the Money Pie*—has been greatly promoted by ESIC ever since. Through the program, community organizations host free tax clinics where volunteers complete tax returns for people with a modest income and a simple tax situation. Depending on their situation, individuals and families may be eligible to receive provincial and federal tax credits and benefits that could help improve their lives, as eligibility to these programs is income-based by simply filling an annual income tax and benefits return. This project has helped New Brunswickers access over **\$424 million** in benefits for their families since its inception.

In addition to the income tax clinics, **Super Clinics** have been held throughout the province to help participants file their taxes, get their children Social Insurance



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Numbers, and sign them up for the Canada Learning Bond all at the same time and same location. Information on other programs and possible benefits for their family is also provided at these Super Clinics.

### Get Your Benefits 2010-2022

Filing Year	Benefits Accessed (in millions)	# Returns	Super Clinics	# Volunteers	# Organizations
2010	N/A	13,969	N/A	323	61; 3 year-round
2011	\$22.5	14,481	N/A	352	62
2012	\$25.96	17,705	N/A	443	68
2013	\$29.4	17,763	N/A	579	89
2014	\$32.36	20,124	N/A	539	99
2015	\$35.84	21,402	N/A	450	125; 61 year-round
2016	\$38.87	22,671	5 Clinics	571	166; 87 year-round
2017	\$46.8	23,389	5 Clinics	571	177; 75 year-round
2018	\$55.71	25,720	8 Clinics	758	236
2019	\$36.19	16,990 (as of June 29, 2020)	4 Clinics (5 Clinics were cancelled due to COVID)	740	250
2020	N/A	19,270 (18,610 filers)	No Super Clinics hosted due to COVID	750	240
2021	\$44.42	21,450 (20,430 filers)	No Super Clinics hosted due to COVID	530	210
2022	\$55.27	25,030	N/A	440	200

Source: Government of Canada Free Tax Clinic Statistics

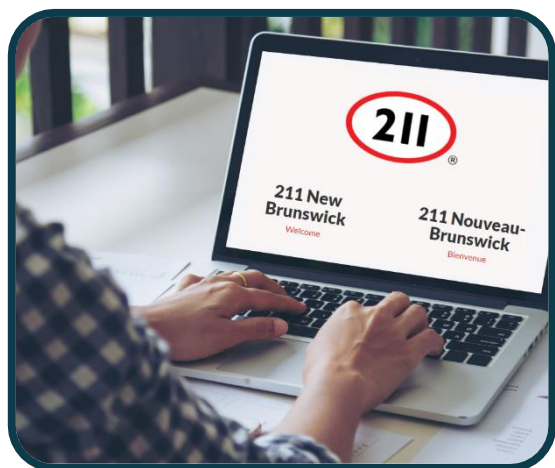
The strength of New Brunswick's *Get Your Benefits* project continues to be the **collaborative partnerships** developed amongst the organizations. ESIC is the project lead and assists CRA in connecting with individuals and communities, enabling the program to expand throughout the province. *Get Your Benefits* is unique in that it is a provincially operated program connecting provincial and federal departments and agencies like Service Canada, Employment and Social Development Canada, and the New Brunswick Public Library Service.

## 211NB

**211NB**, a free and confidential resource to help New Brunswickers navigate services, was launched in October 2020 by the provincial government in partnership with the federal government, United Way, and ESIC. 211NB is an **information and referral service** that connects New Brunswickers to critical human, social, community and government support. This service helps people navigate government and community

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programs and services quickly to find what they need for their unique situation. Phones are answered **24/7, 365 days a year**, in **both official languages** and **170 other languages** through interpretation services.



The website [www.nb.211.ca](http://www.nb.211.ca) was launched in August 2021, with a search function for accessing information on community resources. An online chat service was activated in November 2021.

211NB has provided much-needed support to citizens to help navigate services and resources, like housing and food access, mental health services, services to seniors and youth, and much more. The program has helped fill many gaps, especially during the pandemic.

The call volume has been increasing in 2022-2023, particularly with new initiatives such as the fuel and housing benefit.

From April 1, 2022, to March 31, 2023, a total of **16,266** contacts were answered by 211NB navigators. Another **608** conversations took place via chat, email, or social media. Most of the calls were seeking information on temporary financial assistance, housing expense assistance and basic income programs. Over **42,000** users visited [www.nb.211.ca](http://www.nb.211.ca) at least once since its launch in August 2021.

### Social Assistance

As part of OPT3, ESIC, in collaboration with the Department of Social Development, has made social assistance reform a priority, focused on removing barriers to employment and providing adequate income support for citizens who do not have the capacity to work.

As a result, on October 1, 2021, the Government of New Brunswick brought forward changes to social assistance programs to increase financial support to social assistance recipients:

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- Social assistance recipients no longer have their benefits reduced if they are also receiving child support payments, the Canada-New Brunswick Housing Benefit or compensatory money related to personal injury.
- The wage exemption, which allows clients to keep a portion of their income assistance benefits while being employed, has been increased.
- Nurse practitioners are now authorized to sign medical forms for social assistance clients who are applying for disability designation, removing a barrier to access.
- Social assistance benefits for clients living with parents or spending less than 25% of their monthly assistance payment on housing are no longer reduced.
- The changes also include an updated definition of “deaf” in social assistance programs to facilitate better assessments for people who are hearing impaired.
- Indexation of all social assistance rates to inflation. This means that on April 1 each year, social assistance rates are increased by the percentage change in the New Brunswick Consumer Price Index.

Additional investments in social assistance are expected in the Spring of 2024.

More details on the reform can be seen on the [\*Social Assistance Reform 2021\*](#) webpage.

### Community Transportation

Transportation access is critical to poverty reduction, particularly in rural New Brunswick. It is imperative for New Brunswickers to have access to medical care, food, family support, banking services, and vital connections to their communities.

One of OPT3’s priority actions is to **develop** and **implement regional transportation plans** to increase accessibility, affordability, and availability of transportation services. Community transportation has been a priority action since OPT1 and has continued to grow through OPT2. In 2017, ESIC’s **Rural and Urban Transportation Advisory Committee**—made up of stakeholders from various sectors with an expertise related to transportation issues in New Brunswick—developed and



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submitted to government a sustainable transportation strategy for NB to improve access to community transportation: *From Surfaces To Services*. Since then, community transportation programs have come a long way. With OPT3 coming into play, the CINs worked persistently to increase the offering of services as the pandemic highlighted the importance of community transportation.



ESIC provides administrative and financial support towards the establishment and operation of transportation services by promoting links between the various services to improve the operating model. ESIC also offers support for implementing, monitoring, and maintaining the community/regional transportation program while collaboratively expanding a community program to a regional focus, participating in the provincial transportation group(s) and actively seeking grant opportunities from parties other than ESIC.



In March 2023, ESIC held a [Symposium on Public and Community Transportation in N.B.](#) to discuss the importance of public transportation in the lives of New Brunswickers. The event attracted approximately 200 participants with an interest, mandate, knowledge or experience in public and community transportation. The objective of the symposium was to promote and foster the creation of integrated regional transportation strategies in New Brunswick.

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As part of the local governance reform that took effect on January 1, 2023 in New Brunswick, the province's 12 RSCs were given the mandate to provide **regional leadership** with respect to regional transportation and community transit. To optimize these efforts and the pooling of resources, RSCs are tasked with bringing stakeholders and local governments together, in collaboration with ESIC, to further develop and implement strategies and services to better serve people of New Brunswick.

A [directory of independent community transportation services](#) is available.

## Moving Forward

### What is the current situation in New Brunswick?

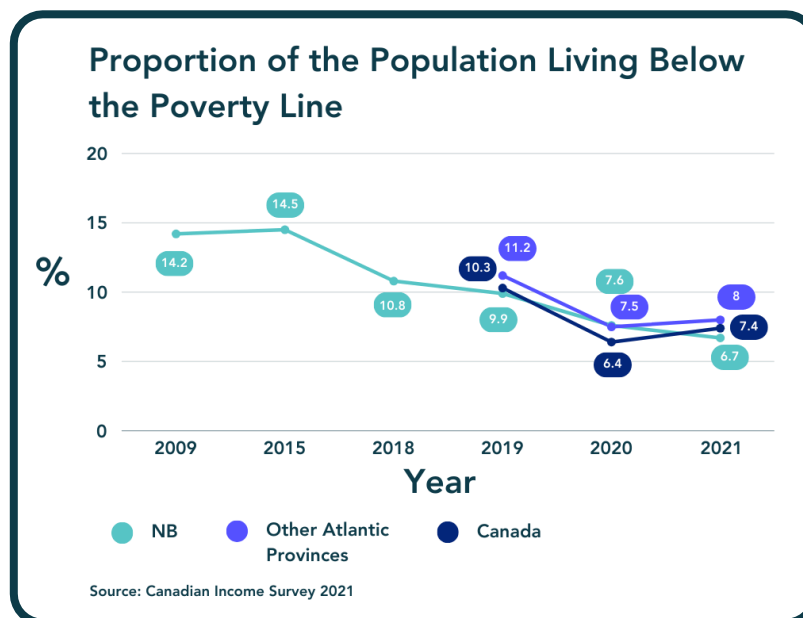
The post-pandemic global economic recovery continued in 2022 and into 2023, but at a slower pace than in 2021. On a positive note, New Brunswick's economy has been supported by record-high growth in exports, employment, average weekly earnings, wages and salaries, manufacturing sales, investments, housing starts, and the retail trade.

Over the last few years, New Brunswick has experienced record population growth reaching **834,691** as of July 2023, with continued growth anticipated.

#### Local Impact of the Global Economic Situation

New Brunswick's economy is clearly recovering, but individuals in the province are not immune to the negative impacts of the rising interest rates and steadily increasing costs for basic necessities, such as shelter, groceries, clothing, and transportation. In all regions of the province, individuals face challenges related to food insecurity and securing affordable housing.

#### Measuring Poverty



In 2018, with the release of *Opportunity for All: Canada's First Poverty Reduction Strategy*, the **Market Basket Measure (MBM)** became Canada's Official Poverty Line. To ensure consistency, ESIC adopted the MBM as its official measurement of poverty in New Brunswick. There are other measurements, including the **Low Income Cut-Off (LICO)** before and after tax, and the **Low Income**

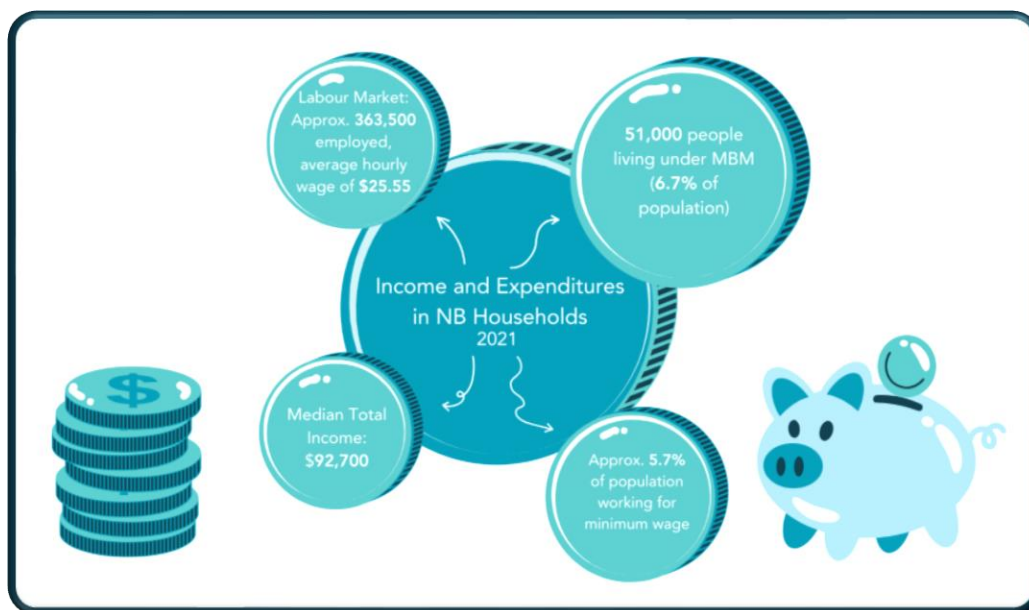
**Measure (LIM)**, which provide additional context for measuring poverty in our

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province. Looking at the MBM allows us to see that, in 2021, **51,000** people (**6.7%** of the population) were living under the poverty line.

Where an individual or family's disposable income is insufficient to purchase the predetermined basket of goods, they are considered to be living in poverty. Provisional estimates for 2022 were released showing that the MBM in rural New Brunswick is **\$46,665**, and the average of the three major cities provides an MBM for urban areas of **\$48,674**. Current projections indicate that this measure will continue to **rise**, and without additional interventions, New Brunswick families will continue to feel the pressure of rising costs for basic necessities.

### Income and Expenditures in New Brunswick Households



Individuals working full-time do not necessarily make enough to meet their basic needs. Despite significant changes to the minimum wage rates in New Brunswick over the past several years, people making minimum wage are often living below the poverty line, especially if they are not receiving other government benefits. Studies show that people who have a higher risk of poverty are more likely to work in minimum wage positions.

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Approximately 5.7% of the population works for minimum wage.

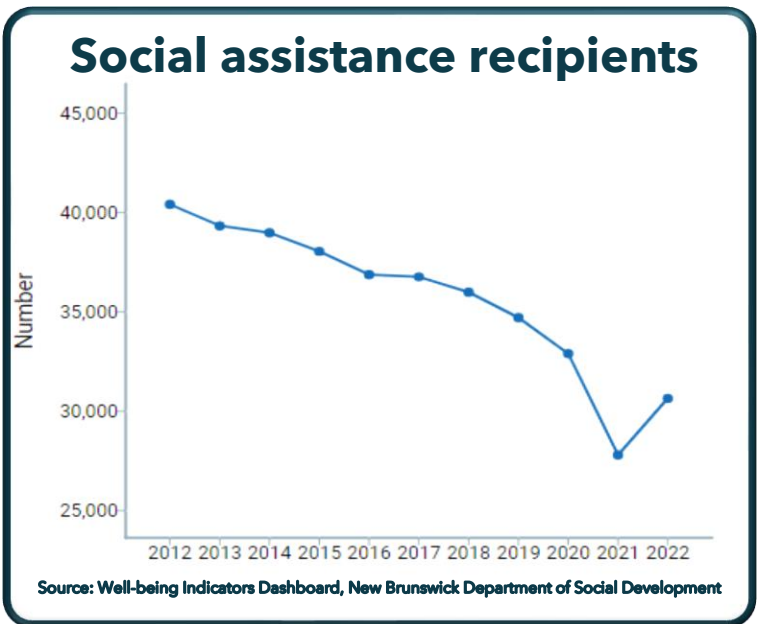
**Prevalence of Earning Minimum Wage by Age and Sex – New Brunswick – 2022**

	Proportion Earning Minimum Wage	Proportion of Minimum Wage Earners
<b>Sex</b>		
Male	5.2%	45.6%
Female	6.3%	54.4%
<b>Age Groups</b>		
Age 15 to 19	42.8%	43.0%
Age 20 to 24	10.3%	15.5%
Age 25 to 54	2.5%	28.0%
Age 55 to 64	2.3%	7.3%
Age 65+	8.5%	6.2%

Source: New Brunswick Minimum Wage Report April 2023



In New Brunswick, in 2022, there were **30,655** people receiving social assistance payments to meet their basic needs of food, clothing and shelter. The number of social assistance recipients has continued to decline since 2012, with the exception of



the time period when individuals transitioned from pandemic supports back to social assistance. Social assistance is considered the last resort of people who are struggling. Some people who are relying on social assistance to meet their basic needs are living in a state of deep poverty.

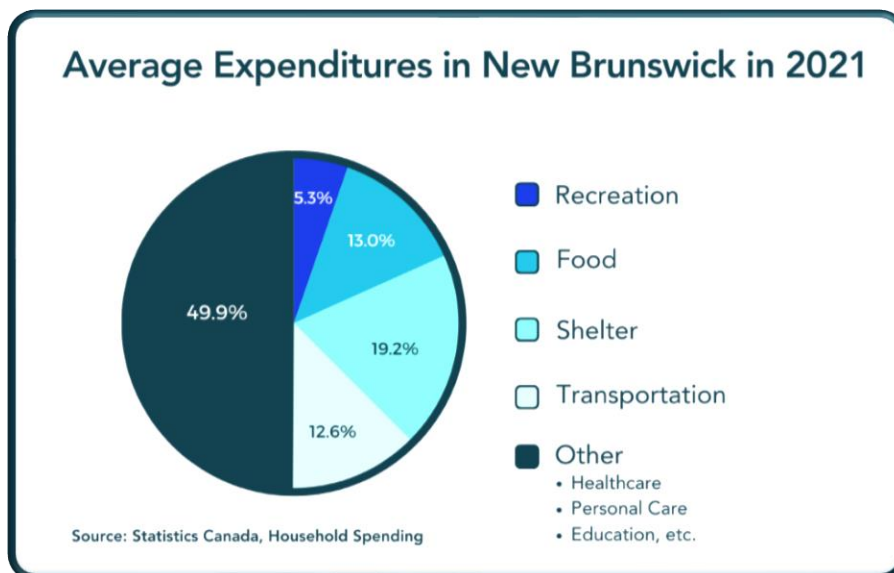
Looking at Statistics Canada data in 2021, it was clear that household expenditures had risen, and the expectation is that the data for 2022 and 2023 will reveal further increases. In 2021, the average



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expenditures per household in New Brunswick were **\$76,577**. The measured expenditures are related to recreation, food, shelter, and transportation.

In April 2022, about **75%** of people living in Canada reported that rising costs were affecting their ability to meet day-to-day expenses. In 2022, shelter costs rose across Canada by **6.9%** on an average annual basis, and by the end of 2022, **more than half** of the people surveyed reported being very concerned about their ability to afford housing or rent.



Food insecurity is defined as “**the inadequate or insecure access to food due to financial constraints**”. In 2022, New Brunswick was reported to have the **highest rate** of moderate food insecurity in any province in Canada, and the **second highest** overall food insecurity, defined by the PROOF research project at the University of Toronto as “**compromise in quality and/or quantity of food due to a lack of money for food**”. In New Brunswick, **22.7%** of individuals live in food-insecure households and **29.4%** of children under 18 live in food-insecure households.

The [National Advisory Council on Poverty](#) recently completed a [broad public consultation](#). During that consultation they found that the feelings of **hopefulness** and **optimism** for change that were seen early in the pandemic have largely been replaced by feelings of **hopelessness** and **desperation** as the cost of living continues to increase and pandemic financial supports have come to an end. While this consultation was national in scope, the feelings of New Brunswickers were captured in the data and addressed in the resulting report.

While the statistical data reveals that significant challenges remain for New Brunswickers and across Canada, we cannot allow hopelessness and despair to define the future. We must focus on the **successes** achieved throughout the three previous *Overcoming Poverty Together* plans and once again **work collaboratively**

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to create the next five-year plan. Together we can build a **new strategy** for reducing the impacts of poverty by **embracing the opportunities** that exist for economic and social inclusion.

### Working Together to Overcome Poverty

Starting in January 2024, ESIC will begin the **renewal process** for the OPT4 plan through a **public engagement process**. The public engagement will include:

- An online **questionnaire** (January to April),
- A series of **community dialogues** throughout the province (January to March),
- A call for **briefs** (January to April),
- **Sectorial dialogues** with non-profit organizations, the business sector and government departments and agencies (April),
- **Virtual dialogues** offering an opportunity for New Brunswickers to provide ESIC with their comments (April), and
- **Focus groups** with people living in poverty (January to April).

Throughout the public engagement process the focus will be on gathering input around **the following questions**:

- In terms of economic and social inclusion, what are the challenges for people living in New Brunswick?
- What would have the greatest impact on reducing poverty for people living in New Brunswick?
- How could the following sectors further help reduce poverty and increase social and economic inclusion?
  - a) people living in New Brunswick,
  - b) non-profit organizations,
  - c) businesses,
  - d) municipal governments,
  - e) provincial government.

New Brunswickers are invited, and indeed **encouraged**, to get involved in the public engagement process when it opens in **January 2024**. There are multiple ways to share your thoughts and ideas. Visit **[www.nbtogether.ca](http://www.nbtogether.ca)** to:

- Take the online questionnaire,
- Participate at or organize a public dialogue, or

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- Submit a brief on the issues that you think are the most important to economic and social inclusion in New Brunswick.

The development of the plan is a **shared responsibility** of all New Brunswickers. The engagement process has been designed to ensure that every person has a chance to participate in the renewal and development of the economic and social inclusion plan. **Working together** ensures the opportunity to collaboratively create visions and policies that will reduce poverty in the province so that **every person has the opportunity to live with dignity**.

ESIC will coordinate the renewal by collaborating with the 4 sectors (citizens, business, non-profit organizations and government) to build on the successes achieved in the first three plans and to create **new priority actions** that will bolster efforts to increase economic and social inclusion.

### **Poverty is complex, which is why it requires the collaboration of the 4 sectors.**

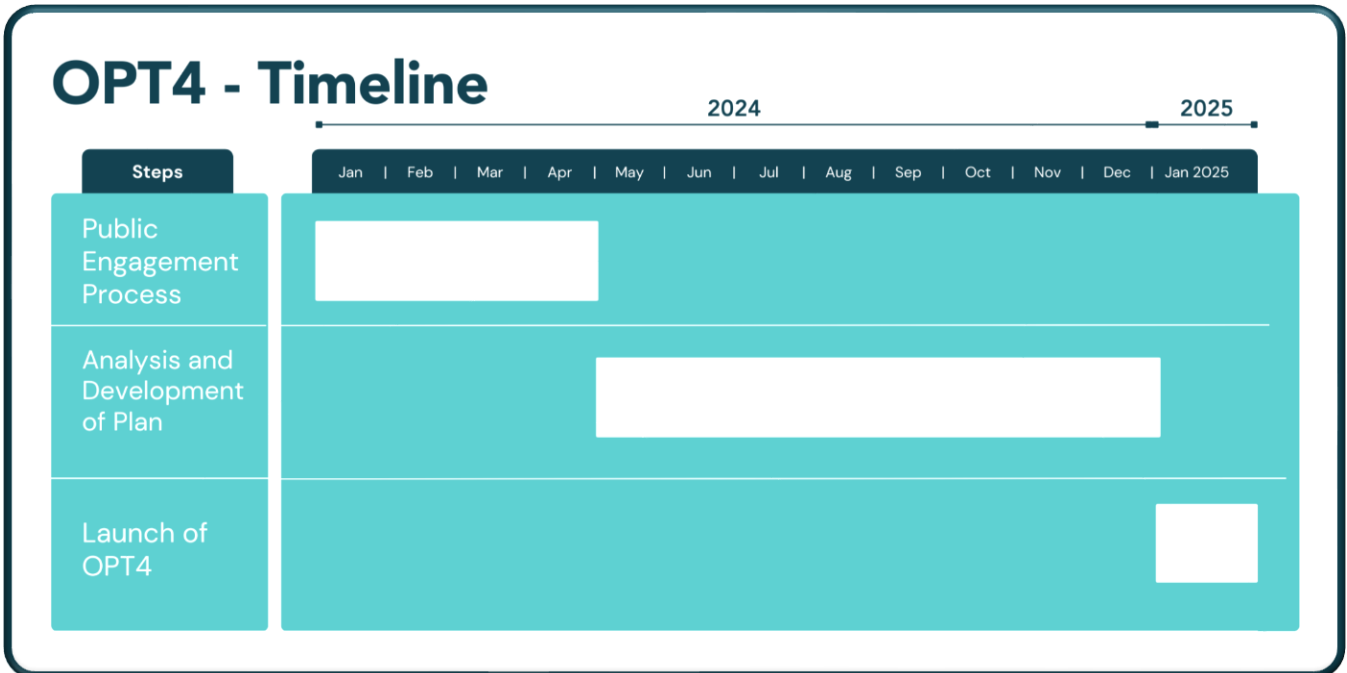
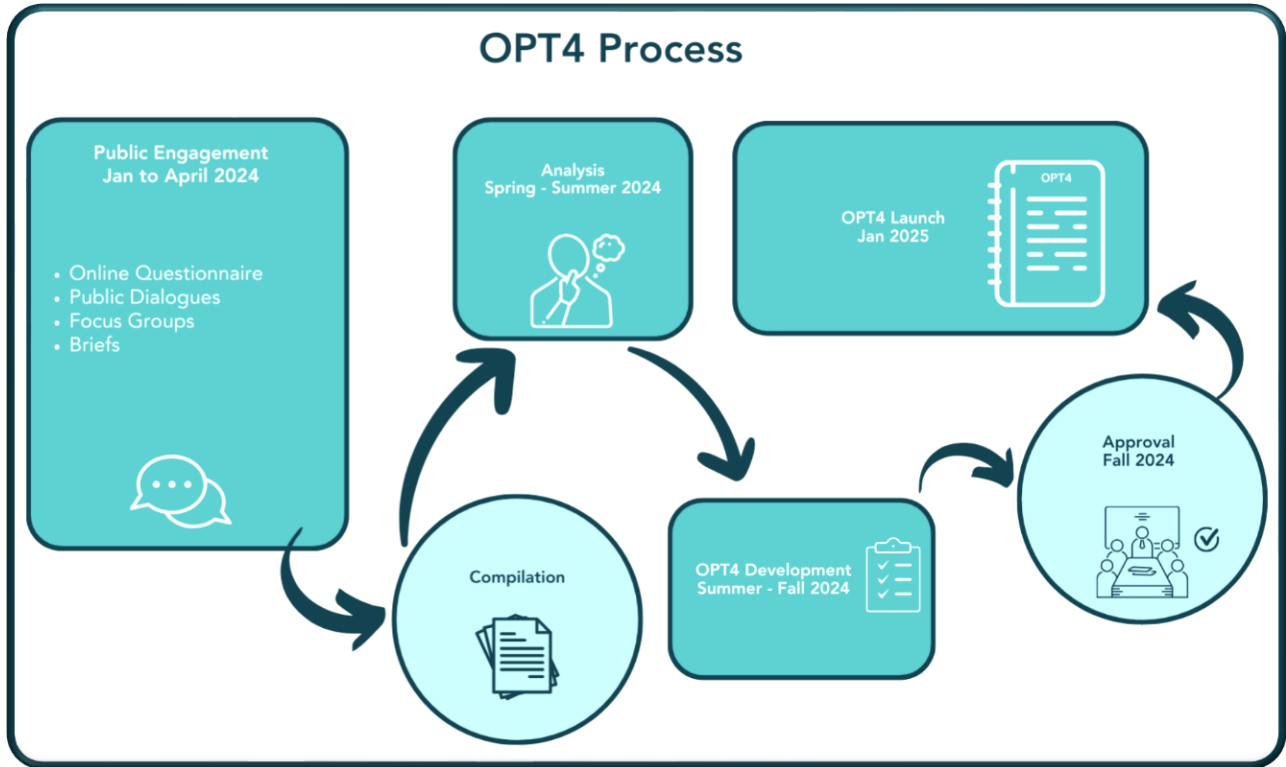
The current economic situation, both here in the province and across Canada, has created hardship for many of us, even more so since the pandemic.

New Brunswick's economic and social inclusion efforts to date have been marked by a commitment from all sectors to work together to reduce poverty and to create a province where **all citizens are able to fully participate**.

A great deal of work has been accomplished since the first *Overcoming Poverty Together* plan was launched in 2010. There is still lots to do. **Everyone** has a role to play in the process of improving the lives of our fellow citizens. This plan is created **by New Brunswickers, for New Brunswickers**.

We invite everyone to **engage fully** in the many activities that will take place as part of the public engagement process leading to the renewal of *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan*.

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## **NOTES**

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