

# Overcoming Poverty Together 4

The New Brunswick Economic  
and Social Inclusion Plan

2025–2030



# We dedicate this plan to the nearly **5,000 people** who have participated in the public engagement process and to all New Brunswickers.

We want to thank you for entrusting us with your thoughts, stories, and ideas. *Overcoming Poverty Together 4* (OPT4) revolves around your comments and the solutions you have suggested in the hopes of improving the quality of life of people living in New Brunswick.

Each iteration of *Overcoming Poverty Together* since 2009 has been carefully developed based on the concerns, issues, and feedback of New Brunswickers; however, the timing for the development of OPT4 was unique.

The renewal process conducted from January to April 2024 took place during an affordability crisis, and as such, resulted in the most comprehensive engagement effort carried out by ESIC to date. A record number of participants shared their stories, and over 42,000 comments were analyzed and converted into priority actions that reflect the concerns shared by the people of New Brunswick in the hopes of making this province a better place to live.

We also wish to thank people who have contributed to the plan since 2009 as a participant, volunteer, organizer, funder, or board member. Furthermore, we would like to extend our sincere gratitude to our board of directors for their hard work and dedication towards this initiative.

This economic and social inclusion plan was created by and for New Brunswickers.

We respectfully acknowledge that New Brunswick is situated on the unceded and unsundered territories of the Wolastoqey, Mi'gmaq, and Peskotomuhkati peoples. We seek to repair and rebuild meaningful relationships with Indigenous peoples and honour these lands which hold the hopes of future generations.

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# Message from Co-Chairs

As co-chairs of the Economic and Social Inclusion Corporation (ESIC), we are pleased to present New Brunswickers with *Overcoming Poverty Together (OPT4): The New Brunswick Economic and Social Inclusion Plan 2025-2030*. This plan stems from the most thorough engagement effort carried out in the 15 years of this initiative. The pillars and priority actions arise from over 42,000 comments provided by over 4,416 people during the Spring of 2024. We would like to extend our most sincere gratitude to everyone who has participated in the process. Your stories, feedback, concerns, and ideas have shaped the orientation of the plan for the next five years, as well as the actions that will be undertaken to improve the quality of life of people living in New Brunswick.

We wish to thank the Community Inclusion Networks (CINs) and the Regional Service Commissions (RSCs) for their incredible work and collaboration throughout the development of the plan. The Local Governance Reform brought about the amalgamation of CINs into their respective RSCs in 2023, and we know that we can count on this precious partnership in the implementation of the new plan.

We also want to recognize the collaboration between the four sectors. Citizens, non-profits, businesses, and government all have a role to play in improving economic and social inclusion.

The contribution at the decision-making level of citizens with lived experience of poverty is crucial to paint a realistic picture of the precarious situation in which too many New Brunswickers find themselves. Their perspective is essential to identifying measures and solutions aiming to improve the lives of people across the province in an impactful way. The input from non-profit organizations, having first-hand expertise in community development and service delivery, is an incredible asset to the implementation of OPT. Businesses have a vested interest in this initiative, because a skilled workforce helps companies compete in the global market. Finally, the government's direct involvement remains essential in the development of policies and the delivery of client-based provincial programs and services. It is also important to recognize the continued collaboration and support from successive governments, as well as opposition parties, to help move this initiative forward in the past 15 years. It is comforting to see that the non-partisan aspect established from the beginning of OPT continues to be fundamentally integral to its development and implementation.

The timing of the renewal of this plan is unique. We cannot ignore the fact that we engaged with New Brunswickers during an affordability crisis, and the feedback received made it very clear that life in New Brunswick has grown increasingly difficult over the past few years. This makes the need for a strong synergy between the four sectors that much more essential. The priority actions laid out in this plan are forward-looking, focused on preventing poverty and helping people thrive. It is our sincere hope that we can see a future where no New Brunswicker is left behind. Accordingly,

it is important to take action, to sign the pledge, and to become leaders in helping people living in New Brunswick succeed.

We would like to extend our sincere thanks to the ESIC's board of directors and staff for their work. Your unparalleled determination, dedication, cooperation, and hard work are of great value to all New Brunswickers.

We are grateful for the opportunity to present this new plan, which is the result of thousands of hours of engagement and conversations with stakeholders, data analysis, and drafting. We hope we can continue to count on the support of all New Brunswickers as we move forward with this innovative and unique social project.

## The Co-Chairs



**Jean Allain**



**Shelley Clayton**



**Michel Guitard**



**Honourable  
Cindy Miles**



# Executive Summary

Poverty is a complex issue. It has no single cause, and no simple solution. It affects individual, family and community wellbeing. Every person living in poverty has their own unique story. Many people who experience poverty may also face multiple barriers such as a low level of education, addictions, health issues, disabilities, and a lack of work experience. Stigmatization is preventing a number of our fellow citizens from reaching their full potential and contributing to our province's prosperity.

Nearly 5,000 New Brunswickers participated in the public engagement process for OPT4. The information gathered provided a broad view of the current realities faced by residents. The plan was developed around sixteen priority actions based on the feedback received. It is important to note that there are many complexities around poverty and economic and social inclusion, and not every interconnection was raised by participants. There were many issues identified that are not in the main report; however, recognizing their vital importance to poverty reduction and inclusion, they have been included as appendices to this document. There is a tendency when reading a report to skip the appendices, especially when the report is lengthy. In this case, we would strongly encourage you to invest the time in reading the additional sections to create awareness and greater understanding so that we can move forward together on a path towards a society without poverty.

## Economic and Social Inclusion Corporation

The Economic and Social Inclusion Corporation (ESIC) was created in 2010 with the mandate to develop, oversee, coordinate, and implement strategic initiatives and plans — such as *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan (OPT)* — to reduce poverty and assist New Brunswickers in becoming more self-sufficient.

ESIC is uniquely structured with a board of directors made up of representatives from 4 sectors:



Citizens



Non-profits



Businesses



Government

The board is supported daily by a small, but efficient team of dedicated employees and by the valuable collaboration of ESIC's long time partners and stakeholders, CINs, and RSCs.

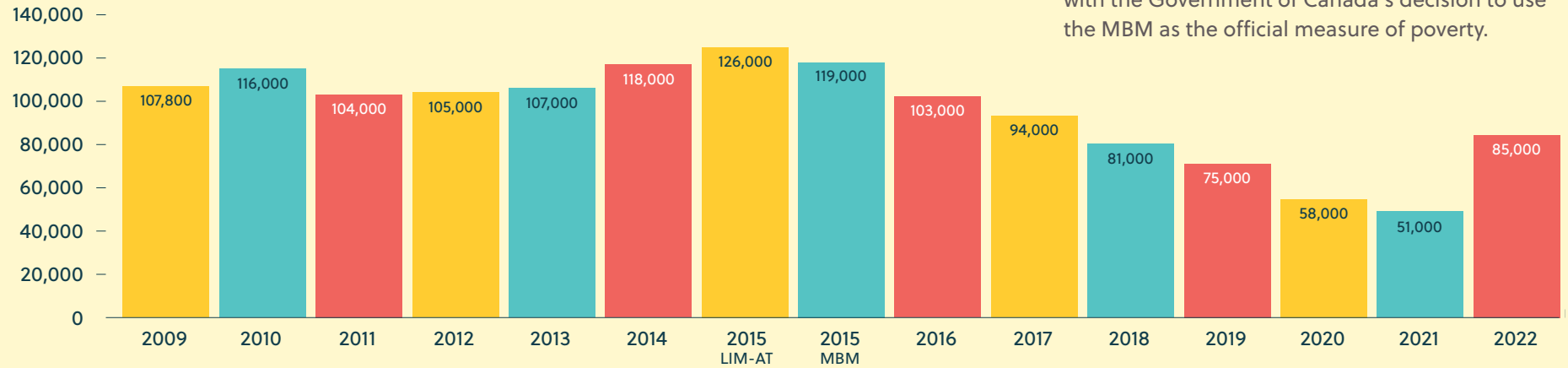
## Overcoming Poverty Together

In New Brunswick, a great deal of work has been accomplished since the launch of the first OPT plan in 2010:

- Social assistance reforms,
- The development and introduction of the *Healthy Smiles, Clear Vision* plan for children of families with a low income,
- The development and introduction of 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,
- The implementation of community transportation services across the province,
- The development and implementation of 211NB,
- The promotion of financial literacy, including help with income tax filing, and
- The development of over 675 community projects related to transportation, food security, mental health and other important priorities.<sup>1</sup>

<sup>1</sup> Please see the annual reports for detailed information on projects. These reports are published by ESIC and include important information on specific projects broken down by region of the province.

## New Brunswick Poverty Rates Over Time



\*2015 is included using both the Low-Income Measure After-Tax (LIM-AT) and the Market Basket Measure (MBM) because New Brunswick aligned with the Government of Canada's decision to use the MBM as the official measure of poverty.

The number of persons living in poverty in New Brunswick had been falling, despite the population continuing to grow at a considerable rate between 2015 and 2021. Pandemic-related supports certainly had an impact on the more positive numbers in 2020 and 2021. However, it is very important to note that several other important initiatives played a role in reducing poverty rates between 2015 and 2022 among specific groups, not the least of which were enhancements to child tax benefits, adoption of national child care programs, and other long-term supports.

Many exceptional circumstances such as:

- Changes in policies and governments,
- A global health pandemic,
- Fluctuations in employment rates,
- Rising costs of housing,
- Overall increases in the cost of living, and
- The impact of inflation and debt ratios

make it increasingly difficult to create sustainable strategies that allow us to stay on course in the long term.

Flexibility and adaptability are critical in reaching set objectives throughout a five-year plan. We saw some progress in reducing poverty during OPT3. However, COVID-19, and especially its impacts, disrupted the trend and pushed many New Brunswickers into precarious situations. The population increase in the province has also added pressure to existing systems that were already struggling to function properly.

## Development of OPT4

From January to April 2024, ESIC led a comprehensive public engagement process, which brought together individuals with lived experience of poverty, community members, non-profit organizations, the business community, municipalities, provincial and federal governments, and stakeholders. The public engagement process would not have been possible without the support and dedication of the 12 Community Inclusion Networks (CINs) and non-profit partners. Likewise, this would have been unachievable without the thousands of New Brunswickers who willingly shared their personal experiences.

Approximately 42,000 comments were received from some 4,416 participants who provided their feedback through community and mini dialogues, focus groups, an online questionnaire, sectorial dialogues, a virtual dialogue, and general and thematic brief submissions.

The process revolved around three questions:

1. In terms of economic and social inclusion, what are the challenges for people living in New Brunswick?
2. What would have the greatest impact on reducing poverty for people living in New Brunswick?
3. 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.

It is worth noting that 49 focus groups were organized by ESIC and hosted by various individuals, non-profits, and community groups across the province. These private focus group sessions were held with specific demographics to ensure that people experiencing poverty and social exclusion had a very safe space to share their thoughts, feelings, ideas, and hopes. Specific demographics included:






- Individuals experiencing homelessness or who are precariously housed,
- Individuals who are working full-time minimum wage jobs,
- Individuals who have experienced domestic violence,
- Individuals living with a disability,
- Individuals who have experienced issues related to mental health and/or addiction,
- Seniors experiencing poverty and/or social exclusion,
- Individuals with criminal records,
- Individuals who are part of the LGBTQIA2S+ community,
- Newcomers, immigrants, and
- Youth.

The public engagement process clearly demonstrated the growing desire for New Brunswickers to express their concerns, as well as their real and immediate need to find solutions that will enable them to concretely improve their quality of life.



## Development of OPT4

These are the top 10 themes that emerged from the 2024 public engagement process:

-  Housing (# 10 in OPT2 and # 6 in OPT3)
-  Transportation
-  Income Supports
-  Child care
-  Stigma and discrimination
-  Food Security
-  Access to health services
-  Cost of living
-  Government service delivery and access
-  Community inclusion

From these themes, OPT4 proposes 3 pillars and 16 Priority Actions:



### I. Basic Needs and Wellbeing

1. Food security,
2. Transportation,
3. Child care,
4. Housing,
5. Health, and
6. Prescription drug coverage awareness.



### II. Income Security

7. Connection to benefits,
8. Financial literacy,
9. Improved working conditions for workers with a low income,
10. Unique challenges faced by individuals living with disabilities,
11. Review of asset exemption thresholds for government programs and services, and
12. Creation of an advisory committee on income security.



### III. Strengthening People-Focused Service Delivery

13. Reduced barriers to better connect,
14. Sensitization training opportunities,
15. Expanded support for youth who have reached the age of leaving the care of the Minister, and
16. Support of the non-profit sector.

## Development of OPT4

OPT has a unique collective and collaborative approach, based on the premise that everyone is part of the solution. Similarly, the plan is inclusive as it embraces diversity, with each measure intended to apply to all New Brunswickers. In keeping with this spirit, everyone's voice is important. Those with distinctive experiences with poverty, such as Indigenous communities, youth, seniors, immigrants, persons living with disabilities, and persons experiencing mental health and addictions issues, must be reflected in the implementation and fulfilment of this plan.

It is important to recognize that many comments expressed by New Brunswickers are being addressed at various levels in other plans and strategies already in place in New Brunswick. As such, it was determined that this plan should highlight priority actions not otherwise being addressed and serve as a complement to existing plans and strategies concerned with similar subject matter.

Throughout the plan, there are direct quotes and excerpts from New Brunswickers who have expressed not only their challenges and obstacles, but also their triumphs and hopes of a better life.

## Alignment and Partnerships

Under the Local Governance Reform that took effect in January 2023, the Regional Service Commissions (RSCs) are now responsible for regional leadership on matters such as community development and transportation. The already existing 12 Community Inclusion Networks (CINs) across the province have been integrated into their commissions and are key players in the implementation of their extended mandates as well as agents of change for local governments. The CINs will continue to call upon local and regional partners, along with their respective RSCs, to help them develop their regional priorities for poverty reduction and economic and social inclusion.

The [2030 Agenda for Sustainable Development](#) – with 17 Sustainable Development Goals (SDGs) – was adopted by all United Nations member states in 2015 as a blueprint for peace and prosperity for all persons. Canada, as a member of the United Nations, is a signatory to the 2030 Agenda. ESIC frequently speaks to the first SDG, which is to [“End Poverty in All Its Forms Everywhere”](#) and will continue to do so. Focus will also be put on another two SDGs:

- [“End hunger, achieve food security and improved nutrition and promote sustainable agriculture”](#)
- [“To reduce inequality within and among countries”](#)

In 2018, the Government of Canada released the report: [Opportunity for All: Canada's First Poverty Reduction Strategy](#). The strategy included a bold vision to build a Canada where every Canadian has a real and fair chance at success, a Canada without poverty. Within the strategy are concrete poverty reduction targets that include a 20% reduction in poverty by 2020 and a 50% reduction in poverty by 2030. The national strategy also includes the adoption of Canada's official poverty line, represented by the Market Basket Measure (MBM). ESIC continues to align its longstanding goal of a 50% reduction in poverty by 2030 with the national strategy.

New Brunswickers benefit from federal government transfers that improve their income security. In the past number of years, several federal programs have been launched that had very significant positive impacts on poverty rates, particularly among children.

## Measurements of Progress

In addition to measuring and reporting on poverty rates through the use of the MBM, we will measure and report on a number of other indicators that are important to economic and social inclusion. ESIC is committed to ensuring that projects and initiatives developed throughout the course of OPT4 are accompanied by appropriate and transparent reporting and metrics of success. Additional metrics that ESIC will follow can be found in Appendix F of this plan.

**“Poverty needs as much compassion as cancer. We don’t run away from people with cancer. We find a way to help those people. We run to them. Cancer kills people but so does poverty. The difference sometimes is that when cancer kills people, they are surrounded by the people that love them but when poverty kills a homeless person they die alone.”**



## Moving Forward

It will take collective action and alignment of all sectors on many fronts to increase the capacity of New Brunswickers to obtain better opportunities to thrive. Systemic barriers and inequalities need to be identified and removed to provide people with the opportunity to take the next step in their journey towards economic and social inclusion. The world is constantly changing, and our province is no exception. Every day, every month, every year, we must, as a society, adapt to this evolution. We invite the four sectors – citizens, businesses, non-profits, and government – to continue the alignment work begun fifteen years ago by raising their level of collaboration to improve the quality of life of our fellow citizens, and to do so with respect, dignity, and inclusion.

Many people experiencing poverty and social exclusion do not feel understood or heard. They feel invisible and unseen. It is our sincere hope that this plan demonstrates to them that while we may not fully understand their lived experience, their voices have been heard and they have most definitely been seen. As we met with vulnerable people across the province during the public engagement process, we told them that if they were courageous enough to share their lived experience with us, we would be courageous enough to boldly challenge systems and society to make meaningful steps forward for them.



**“Last year I was homeless, but I won the human lotto. A guy talked to me on the street, and he connected me with a local group that helped get me into a small apartment. The community got together and put furniture in it. A lady helped me do up a resume and the local library helped me apply for government ID and get a cellphone. A social worker at the local hospital gave me the name of a local business that was hiring a casual labourer. It was a crappy job, but the owner took a chance on me and next year after I get my math and reading upgraded, I’m going to NBCC to get my mechanic’s licence. These people that saw me as a human being and took me from being invisible to being worthy are my human lotto winnings and it’s seriously better than any million-dollar jackpot. They helped me believe I was worth it.”**



# Introduction

Poverty is a complex issue that goes far beyond an individual's income. It is multifaceted, and every individual's experience with it is unique to them. The impact of their lived experience changes their lives in a distinctive way. We can define poverty in measurable terms. We can report on it with statistics, data, and facts. We do this to monitor progress and hold decision makers accountable. What often goes unmeasured or unnoticed, however, is the answer to the question that adults who experienced poverty as children ask themselves:

**“Who would I have been if I had the same economic and social inclusion opportunities as other children?”**

With the rate of childhood poverty continuing to rise, we must be conscious that today's generation of impoverished children are at a significantly higher risk of becoming tomorrow's impoverished adults. These children are statistically more likely to encounter issues with the youth criminal justice system and are more likely to experience housing and food insecurity as adults. They are also more prone to attain lower levels of education than their peers from higher-income families.

Moreover, growing up in poverty increases the risk of developing mental health challenges, as the chronic stress associated with financial instability, limited access to resources, and social stigma can have lasting psychological impacts. In the absence of transformational systemic changes, they will become the adults who wonder how access to opportunities could have impacted their lives.

Not all poverty starts in childhood; many people experience poverty for the first time as adults due to unexpected life circumstances. For instance, there are currently thousands of New Brunswickers who have found themselves experiencing poverty for the first time as the costs of housing and other necessities have risen far faster than their incomes. There are thousands more New Brunswickers who are living just above the poverty line, perched precariously on the edge, where one major life challenge will see them fall below it.

The Economic and Social Inclusion Corporation (ESIC) was built on the foundational belief that addressing poverty is a shared responsibility that requires an integrated approach and the engagement of all residents, non-profits, businesses, and governments. This philosophy shapes our thinking and is the cornerstone of *Overcoming Poverty Together* (OPT).

The operational structure of ESIC is unique in Canada and the world. The custom-crafted New Brunswick model for poverty reduction and economic and social inclusion invites collaboration from the four sectors.

Those who live or have lived in poverty provide a realistic view of the situation in New Brunswick, and their willingness to share their lived experience, their ideas, and their thoughts is invaluable in the formulation and execution of the plan. Representatives of the business community have an important role to play, because they benefit not only from a strong and skilled workforce, but also from communities where there is a robust and healthy social fabric. Non-profit organizations are a key component of the plan, as they provide firsthand expertise in community development and service delivery. They are among the most trusted entities delivering key services to New Brunswickers. Governments' – municipal, provincial, and federal – direct involvement and commitment remain essential in the development of policies and the delivery of provincial programs and services, as well as in providing financial support to ESIC.

## Looking Back: Connections to Overcoming Poverty Together 1, 2, and 3

**Foundation:** *Overcoming Poverty Together 2009-2014 (OPT1)* was the initial plan, which saw the creation of ESIC and the CINs. The creation of ESIC and the CINs was important to the goals of reducing poverty and increasing economic and social inclusion by supporting community and regional partnerships.

**Strengthening Collaboration:** *Overcoming Poverty Together 2014-2019 (OPT2)* was collaborative at both the provincial (ESIC) and regional (CINs) levels in advancing ideas on poverty-focused initiatives and supporting the collaboration of the four sectors in efforts towards poverty reduction and economic and social inclusion.

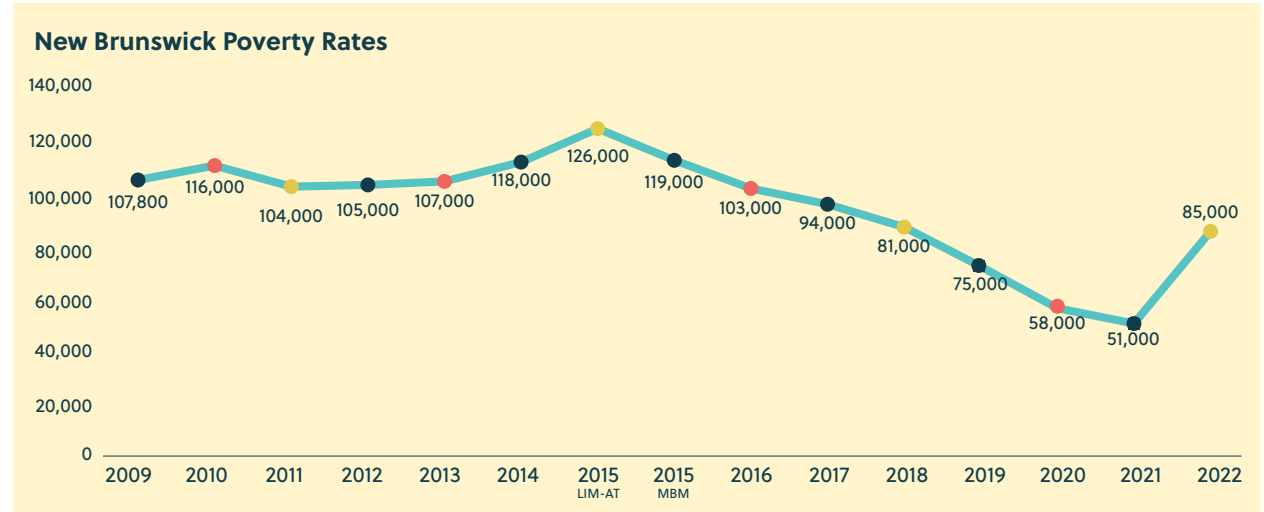
**Alignment, Regional Collaboration, and Capacity Development:** *Overcoming Poverty Together 2019-2024 (OPT3)* focused on continued collaboration across the four sectors with an increased emphasis on regional perspectives and initiatives. New Brunswick is a small province that saw an unprecedented population growth during OPT3. Approximately half of the province’s population lives in rural areas; OPT3 centred on initiatives that took the difference between rural and urban poverty into consideration. A great deal of effort was undertaken to develop and support local and regional capacity.

### Poverty Rates

Since the creation of OPT in 2009, there have been substantial changes in New Brunswick’s population, economy, and costs of living. Significant progress had been made during OPT1 and OPT2 to reduce poverty rates in the province. The chart below shows the numbers were falling as a result of concerted efforts across the province and the country.

Shortly after OPT3 was released, New Brunswick, along with the rest of the world, was plunged into the COVID-19 pandemic.

During this time, the provincial economy experienced significant challenges. Initially, poverty numbers plummeted, reflective of pandemic-related income supports from the federal and provincial government. As these supports were withdrawn, however, the poverty numbers began to climb again. In addition, inflation increased across the country, along with interest rates. In New Brunswick, the costs of living rose steadily – in some categories, at a rate far greater than other areas of the country.



A more detailed look at what was accomplished in OPT1, OPT2, and OPT3 can be found in the [Looking Back to Move Forward](#) document.

## The Impact of ESIC and the Community Inclusion Networks (CINs) on the Regional Service Commissions' (RSC) Mandate

The Community Inclusion Networks (CINs) were established under the Act with the objective to reduce poverty and promote economic and social inclusion throughout New Brunswick. As stipulated by the *New Brunswick Economic and Social Inclusion Act* and supported by ESIC, the 12 CINs identify regional poverty issues and collaborate with stakeholders to develop poverty reduction plans aligned with OPT.

Each CIN serves as a vital connector between four key sectors: government, non-profits, businesses, and citizens. Their roles include facilitating asset mapping, coordinating regional plans, and supporting initiatives in transportation, food security, mental health, housing, and more. Through these activities, CINs aim to strengthen community capacity, increase engagement, and foster collaboration at the regional level.

Following the local governance reform, the mandate of RSCs expanded to include community development, regional transportation, and a social focus in urban areas. In response to this reform, ESIC initiated a collaborative process to integrate CINs with the RSCs. Between Summer 2022 and January 2023, the CINs were formally incorporated within RSCs, which became the host organizations for the networks.



This transition has provided CINs with a more structured governance, an enhanced capacity, and a stronger regional collaboration. The RSCs' new responsibility in the management and operation of the CINs has further solidified their role in community development across the province. ESIC continues to partner with the RSCs, offering strategic support through funding, training, and networking opportunities.

With ESIC's support, the CINs will strengthen their impact within RSCs, fostering alignment among stakeholders and enhancing collaboration on regional initiatives. ESIC will work with partners and GNB departments to support the RSCs in delivering effective services, addressing local needs, as well as advancing inclusive and sustainable growth aligned with local governance reform priorities.

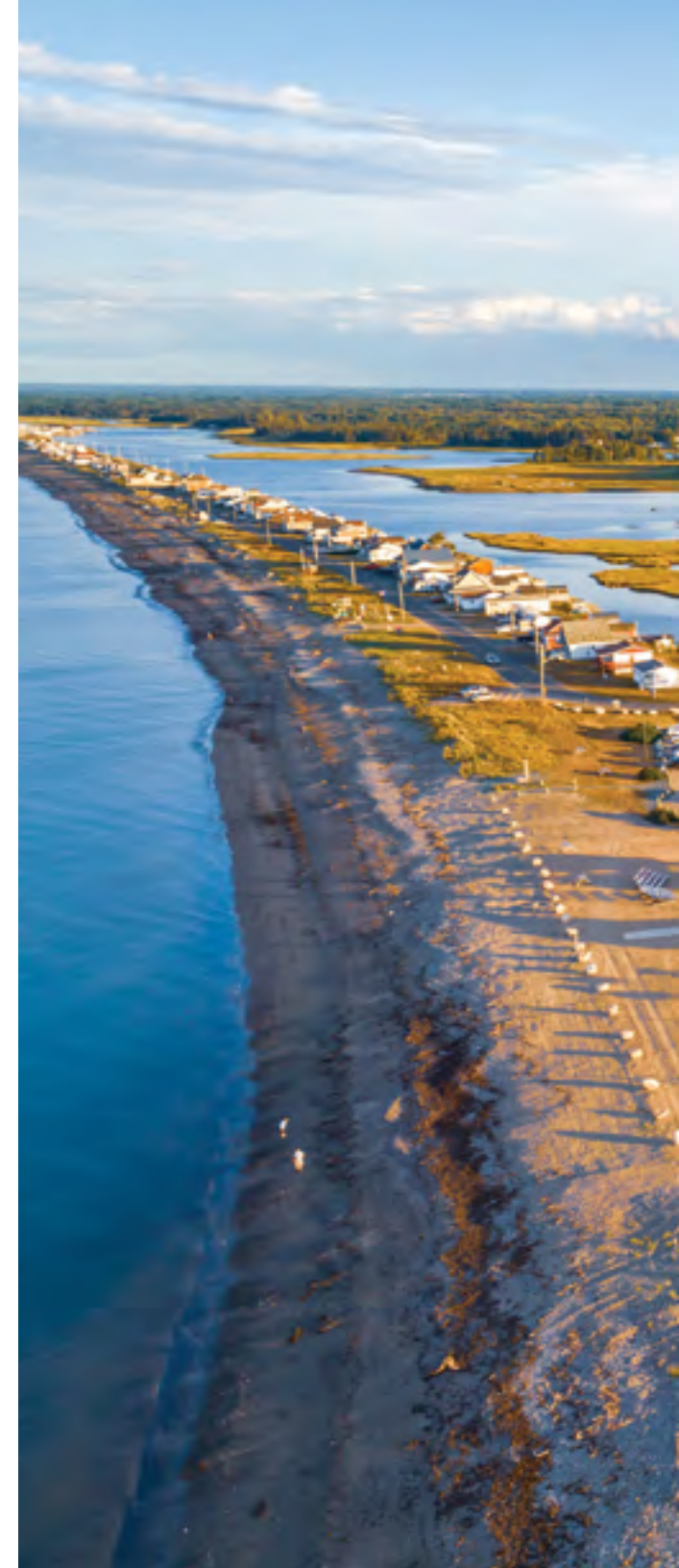
## Looking Forward Toward *Overcoming Poverty Together* 4

The renewal of the *Overcoming Poverty Together* plan comes at a time when New Brunswickers need hope. The poverty numbers are currently high, but history clearly shows that, with collaboration between the four sectors, commitment, and political will, we can reduce them and create a greater impact.

Results from the public engagement process for OPT4 show that much of the population is facing significant challenges, leading to a sense of despair and even hopelessness. There was no question that a public engagement process taking place during a period of high inflation, increased costs of living, and a housing crisis would result in the sharing of difficult stories. Many New Brunswickers expressed that it is impossible to focus on thriving when they are struggling to simply survive and meet their basic needs.

Just prior to the start of the OPT4 renewal process, the [National Advisory Council on Poverty](#) completed a broad public consultation. During that consultation, the Council found that the feelings of hopefulness and optimism for change 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 Council's 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 first three *Overcoming Poverty Together* plans and once again work collaboratively to see results through this next five-year plan. Together, we can renew and strengthen the strategy for reducing the impacts of poverty by embracing the opportunities that exist for economic and social inclusion. Each of us has the power to make a difference, and together, we can build a future where no one is left behind.







## **Overcoming Poverty Together 4: The Renewal Process**

In 2024, ESIC led a comprehensive public engagement process which brought together individuals who have experienced poverty, community members, non-profit organizations, the business community, municipalities, provincial and federal governments, and stakeholders. The public engagement process would not have been possible without the support and dedication of the 12 CINs and non-profit partners. Likewise, this would have been unachievable without the thousands of New Brunswickers who willingly shared their personal experiences.

Approximately 42,000 comments were received from some 4,416 participants who provided their feedback through community and mini dialogues, focus groups, an online questionnaire, sectorial dialogues, a virtual dialogue, and general and thematic brief submissions.

The process revolved around three questions:

1. In terms of economic and social inclusion, what are the challenges for people living in New Brunswick?
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  - c) Businesses,
  - d) Municipal governments,
  - e) Provincial government.

# What We Heard



## Housing

The sections that follow represent the dominant themes that emerged as we met with New Brunswickers and stakeholders from all sectors throughout the public engagement process.

This list is not exhaustive; however, it provides the context for the priority actions that form the base of OPT4.

Many New Brunswickers are struggling to make ends meet. More than 85,000 people in New Brunswick are experiencing poverty, and the most pressing issues they face are related to housing.

Residents of New Brunswick spoke at length about the rising costs of rental housing, a lack of accessible housing that is also affordable, and the overall shortage of affordable, safe housing. In fact, more than forty percent of the total comments received were related to housing. The most common call was for predictability of the cost of rental housing through the implementation of a rent cap.



"As long as I can keep a roof over our heads, we may be okay. We've downsized from a three-bedroom to a two-bedroom now to a one-bedroom apartment. It's not the best but it's clean, warm, and safe. My kids share the bedroom and I have the couch. My kids didn't realize we were poor until now because working full time was enough before the rents all went up. Thoughts of where we would go next keep me up at night. My kids deserve more but I'm giving them everything I have."

- Focus Group Participant



[TRANSLATION]

"Rent is expensive, but my apartment still isn't safe. I'm scared of complaining because I can't afford to pay more, and I'm even more scared of losing my apartment if they evict me to renovate it."

- Focus Group Participant



"I am so grateful that I live in housing run by a non-profit group. I haven't had to worry about losing my home because of rent increases and there is a sense of community here. It's more than just a place to live. People support each other here. I have my own little housing family."

- Focus Group Participant



## Transportation



“I rely on city transit. Dropping my kids at daycare in the morning before work takes almost two hours with the bus schedules. I do the same trip after work. Every day I spend four hours on buses just to be able to work. It’s great to have a bus, but I wish I had those four hours to invest in my family.”

- Focus Group Participant



[TRANSLATION]

“In rural areas of the province, if your parents don’t have a car, you’re pretty limited in terms of going to school or going out with friends after classes or on the weekend.”

- Focus Group Participant

The second most frequently raised issue was related to transportation. Residents of New Brunswick expressed frustration with transportation issues in both rural and urban areas, recognizing the need for affordable, accessible, and reliable public and community transportation. They issued numerous calls for well-funded transportation services that would allow them to participate fully in society by connecting them to employment, healthcare services, child care, recreation, and education.



## Income Supports

Throughout the process, citizens and representatives from non-profit organizations called for better income supports. The most prominent income support issues related to minimum wage, living wages, guaranteed basic incomes, and social assistance rates.



### Low-Wage Workers:



“Minimum wage is fine for a kid who lives at home with parents who pay the mortgage, heat and power but for an adult trying to be independent, minimum wage is nowhere near enough to be able to eat and have a safe place to rest your head at night. I’m working a full-time and a part-time job at minimum wage and I barely have enough to cover my basics. Anyone working full-time should have enough to meet their basic needs in Canada.”

- Online Questionnaire Participant



[TRANSLATION]

“I work three jobs and I can barely pay my bills. We need a higher minimum wage to survive. All I do is work. I’m just so tired.”

- Focus Group Participant

There were numerous calls for minimum wage to be raised to a level more accurately reflecting a living wage. Additionally, low-wage workers called on government and businesses to work together to implement paid sick leave for the people who can least afford to lose a day’s work to illness but who are most likely to work in a place of employment where paid sick leave is not currently a benefit.

## Social Assistance Rates and Eligibility:

“There are so many programs, and I know there are probably programs that can help me, but I never know where to start. I wish it was less complicated to get help when you need it.”

- Focus Group Participant



“If you’re a single person trying to get back on your feet, the social assistance rates don’t even cover rent let alone food. They are too low.”

- Focus Group Participant

“I tried to get help, because even with both of us working, we are falling behind. But there is this thing where they think that if you have \$80K in income as a family with kids, you aren’t poor enough to get help. That was only true ten years ago, but it’s not true now. It doesn’t seem like the programs have kept up with reality.”

- Focus Group Participant



[TRANSLATION]

“The last thing someone wants to do is turn to social assistance. It means losing the last bit of dignity that is left. And when you get there, they treat you as if you haven’t tried hard enough on your own.”

- Focus Group Participant



Individuals relying on social assistance to help them transition to employment or other supports, as well as those who support them, pointed out the inadequacy of low social assistance rates in New Brunswick in comparison to the rates of other jurisdictions.

Hundreds of comments were submitted related to how hard it is to navigate eligibility thresholds for social assistance and other income support programs and expressed that some of the thresholds were in need of updating to reflect current costs of living.



## Income Supports

Income Supports for People Living with Disabilities:



People living with disabilities provided recommendations for redesigning disability support programs offered by the Department of Social Development. There were also calls for more efforts to be made to help people living with disabilities secure meaningful employment so that they can have equal opportunities to thrive.

**“I have two university degrees and so much to offer, but I cannot find an employer who will take a chance and hire me, so I’m stuck on provincial disability even though all I want is to work and contribute in my community.”**

- Focus Group Participant



[TRANSLATION]

**“I worked until I had a stroke; I have worked for over twenty years, but now I can’t find a job that pays well enough to live and still be able to cover my medical fees. I could lose the coverage for my medical devices if I find a job. It’s a tough choice. I would like there to be more help for those of us who live in limbo and who just need a little more help to be independent.”**

- Focus Group Participant



**“Having a disability isn’t a choice for us. It’s not the same as choosing not to work. Disability support programs need to be designed to recognize the difference so that we have a chance to escape deep poverty.”**

- Focus Group Participant





**“I was proud to be the first girl in my family to go to university. I was proud to start a career. I was so excited to start a family. I was less excited to realize that I couldn’t afford child care to go back to my career after I started my family. I feel like the lack of affordable child care is a real setback for women’s equality.”**

- Focus Group Participant



[TRANSLATION]

**“There are not enough daycare spaces. The grandparents often have to help because there are no spaces available, or the parents are single and are not able to pay for child care by themselves.”**

- Community Dialogue Participant

Participants in the public engagement process indicated that a lack of access to affordable, quality child care was a barrier to economic and social inclusion. When presented with a list of potential items that could reduce poverty and increase economic and social inclusion, access to affordable child care was the sixth highest-ranked item.



## Stigma and Discrimination



**“The stigma hurts more than the cold night in a tent.”**

- Focus Group Participant



**“The public library is the best place to go if you want to be helped and be treated like you’re equal. In the library, everybody matters and you’re all the same. There’s no stigma there.”**

- Focus Group Participant



[TRANSLATION]

**“If you’re homeless, people assume you’re addicted to drugs. A lot of us who live on the streets live drug-free, but the stigma is always there.”**

- Focus Group Participant



**“My biggest thing every day is to go to school and do everything I can not to let anyone know that my family is poor... Once my friends find out they’ll treat me different and that will be the worst.”**

- Thematic Brief Submission by a Youth

Many participants expressed the impact of stigma and discrimination on their daily lives. Surprisingly, some participants reflected on the pandemic and wished to return to a time where they were “equal and treated with kindness and compassion”. It was often pointed out that the solutions to stigma and discrimination require the least amount of financial investment, and often the least amount of effort, yet this seems to be difficult to attain.





**“I’m so thankful for an employer that lets me buy groceries through her business account and deducts it over time from my pay cheques. Without her, we would go hungry. Thankfully, between her and the school breakfast programs, my kids are fed.”**

- Focus Group Participant



[TRANSLATION]

**“Businesses can improve the situation by directly helping one or many families, reducing waste, and sharing excess food rather than throwing it out.”**

- Focus Group Participant

The last several years have seen the cost of food rise at an alarming rate. It is no secret that the use of food banks, even among adults who are working full time, is at an all-time high in New Brunswick and across the country. Participants in the engagement process shared details about very difficult decisions they were left to make simply to feed themselves and their children.



## Access to Health Services

### Primary Healthcare



“I didn’t have access to a doctor, so I didn’t realize I was pre-diabetic until I had full diabetes. I got so sick that I missed a month of work. If I’d had a family doctor, they probably would have caught it, and maybe I could have prevented it from getting worse. I went from not enough money for food to not enough money for diabetes-friendly food. I’m more than a little scared about how to manage this without a doctor and with limited income.”

- Focus Group Participant



[TRANSLATION]

“It is so hard to access healthcare that a parent must now choose between paying private clinic fees or wait 12 hours in the ER with their baby, because there is no other service available... When your child is sick every month and you have two or more kids, it’s tough on the parents. If the child does not get the necessary care, they are sick more often and the parent has to miss work more often, which leads to a tough situation with employers. Parents risk having to lose their jobs.”

- Online Questionnaire Participant

Residents of New Brunswick spoke about the impact of not being able to access primary healthcare, due to not having a family doctor or due to long waitlists for medical services. Despite the existence of New Brunswick Provincial Drug Plans, many New Brunswickers reported not having prescription drug coverage and missing prescriptions or doses due to the cost.



“My employer doesn’t have a drug plan, but I was using the government plan. When things got really tight, I decided I needed the money I was spending on the premiums so now I just hope I don’t get sick enough to need a prescription.”

- Online Questionnaire Participant

## Mental Healthcare



“Having access to mental healthcare when a person needs it is so important. It’s very hard to tell someone when you are having mental health issues, and if you finally get the strength to do it, then you have to wait for referrals and appointments, and then you can lose your nerve. I think that happened to me a lot. I could have gotten help sooner and moved into employment sooner if mental health help didn’t have such a long waitlist.”

- Focus Group Participant



[TRANSLATION]

“Getting in the system is tough; you talk to the wrong person, and when you finally do find someone, it takes years to get an appointment. I am transitioning from woman to man and I can’t even get help.”

- Community Dialogue Participant

Access to mental healthcare is an important component of wellbeing. Many participants reported that a lack of mental health supports was negatively impacting their lives.

## Substance Use and Addictions Supports



“Many people think that you become an addict and then you become homeless. For a lot of us, bad things happen in our lives, then we became homeless, then we became addicted to be able to cope with being on the streets. I wish people could see that under the addiction is a real human being who hurts.”

- Online Questionnaire Participant

There were many comments about the need for substance use treatments and supports. In addition to being able to access treatment, there were concerns about the services that exist after a person successfully completes treatment. In several cases, people spoke about the fact that after they got clean, they struggled to find housing or employment, which led them back to their old friends and habits. This cycle often repeats, and it highlights the need for strong and inclusive wraparound services and social supports.



## Cost of Living



[TRANSLATION]

**“The cost of living has quickly gone up, but wages have not followed the same rhythm. A lot of people who were ‘well off’ now have a hard time making ends meet.”**

- Online Questionnaire Participant



**“Everything is just so expensive right now. Every penny we have is spent on basic necessities and it’s barely enough even though we have pretty good salaries things are really tight. We’ve cut out everything extra from our budget but if things don’t change soon we’ll be cutting necessities.”**

- Online Questionnaire Participant

In addition to the concerns about the rising costs of housing and food, participants expressed concerns about the burden of taxation in all its forms, the cost of electricity, the cost of gasoline, and the cost of purchasing and owning a motor vehicle. Many seniors spoke about the rising costs creating fear that they would lose their homes. Families expressed their frustration about taxes being applied to things they consider necessary goods, like children’s clothing, footwear, and basic toiletry items.



**“Someone asked me what I do for fun, and I told them I play a game called ‘Where will I sleep tonight and what will I find to eat?’. I’m not always good at the game and I often lose, but the point is there is no money or time for fun when you’re trying to survive.”**

- Focus Group Participant



## Government Service Delivery and Access

**“Government is just too hard to figure out. I feel like it’s made to be intentionally hard so that you don’t cost them money if they help you.”**

- Focus Group Participant



Those with lived experiences of poverty repeatedly told us that accessing government services often left them feeling stigmatized and isolated. Several reported feeling traumatized when accessing government services. Across the province, participants told us that the push to move from paper to digital had left many of them disconnected from information. Many rural participants expressed frustration that they could not access programs and benefits where they needed them. Time and time again, participants said that they felt that government services were designed to prevent people from accessing them. There were many recommendations for government to meet people where they are.

Throughout the public engagement process, individuals started sentences with “I wish there was a program...” or “There should be a program that...”, and the needs they described were addressed by services that already exist in New Brunswick or at the federal level. This demonstrated very quickly that there is a communication issue between government and the citizens it serves, and efforts must be undertaken to raise awareness of the programs and services that are out there. Additional efforts must also be made to ensure that they are rendered in a way that preserves dignity and is empathetic.





**"I really wanted to play hockey, but the equipment and the ice time is expensive. My dad told me that we just couldn't afford it. I was sad that he cried when he told me."**

- Thematic Brief Submission by a Youth



[TRANSLATION]

**"The lack of resources in rural communities leads to isolation and reduces people's participation and contribution."**

- Community Dialogue Participant



**"I wish people could recognize that sign language is a language so that the members of our community could be fully included. When communities and organizations make the effort to offer sign language interpretation, we have the ability to be full members of our community for that event or service."**

- Focus Group Participant



An important component of social inclusion and poverty reduction is tied to an individual's ability to participate in recreational and social activities. Throughout the public engagement process, we heard powerful stories about what it means to participate in a sport, go to a concert, attend a community barbecue, or participate in other types of activities. Participants told us that, while they recognize the benefits of recreation, they are so focused on efforts to meet their basic needs for food, shelter, child care, and transportation that they do not have any capacity to even think about such activities.

## VISION



**A New Brunswick where every person can build a good life, where they have equitable access to services and benefits provided with compassion and dignity, and where they have a chance to flourish in their culture and community.**

## TARGET



**In OPT4, ESIC remains committed to the pursuit of the goal of a 50%\* reduction in poverty by 2030, which is consistent with established national and international goals.**

\*from the 2015 poverty rates





# Spirit of the Plan

At the very heart of *Overcoming Poverty Together* is the desire for every New Brunswicker to be included and to have the opportunity to thrive. True economic and social inclusion cannot be reached without a balanced approach that focuses both on those who are most vulnerable and already experiencing poverty and those who are living on the edge of poverty. A solid plan must focus on reaching those who are furthest behind while also proactively supporting those most at risk. A mix of poverty reduction and poverty prevention is critical to achieving the vision of “A New Brunswick where every person can build a good life, where they have equitable access to services and benefits provided with compassion and dignity, and where they have a chance to flourish in their culture and community”.

*Overcoming Poverty Together 4: The New Brunswick Economic and Social Inclusion Plan* is an important roadmap to guide all four sectors towards a time and place where poverty rates have been reduced, quality of life has improved, and every person has an equal opportunity to participate and thrive in their communities.

New Brunswick’s plan is unique. The model for poverty reduction in New Brunswick was built to enhance alignment and regional collaboration, and to ensure that every voice is taken into consideration as the plan is built and implemented. OPT is not a government plan. Clearly, it requires political will and a strong commitment to positively contribute to better outcomes for New Brunswickers. Equally important is the willingness of non-profits and businesses to work together to support the plan and the people whose lives are most impacted by the measures contained within it. Citizens play an important role in the success of the plan: their voices must be heard, and they must do their part to ensure that no person gets left behind.

## OPT4 is committed to 16 priority actions that will:

1. Make significant strides towards the goal of supporting New Brunswickers in achieving sufficient income and assets to thrive and remove barriers to fulfilling employment.
2. Increase access to safe, affordable, accessible, and sustainable community and public transportation systems for all, with special attention to the needs of those in vulnerable situations, children, persons with disabilities, and older adults (modified SDG 11.2).
3. Ensure that all New Brunswickers live in a strong, supportive, inclusive community where non-profits, social enterprises, and local governments have access to supports and resources necessary to promote connection, compassion, well-being, and a sense of belonging; facilitate partnerships and support community-based organizations.
4. Champion and support the development and transformation of government programs and services that honour the dignity of the individual and facilitate the ability of all New Brunswickers to be full and active participants in society.

# Guiding Principles

The following guiding principles were adopted in previous plans, and we continue to recognize their critical importance in building a province where no one is left behind:

## Equity



Recognizing that one size does not fit all. Inequality results in different levels of access to opportunities.

## Inclusion and Belonging



Ensuring that everyone can fully participate in their community and the economy.

## Affordability



Helping people have the financial resources to meet their basic needs.

## Wellbeing



Helping individuals thrive so everyone can reach their best quality of life.

# Three Pillars, Sixteen Measurable Priority Actions

## Solutions Proposed by New Brunswickers

Participants in the public engagement process for OPT4 were generous in sharing their views about what the current barriers to economic and social inclusion are in New Brunswick. They were equally generous in offering up potential solutions. By the close of the public engagement process, we had assembled over 1,000 potential priority actions for consideration in OPT4.

It would be unmanageable to draft a plan that included 1,000 priority action items. We knew we had to include the items that would have the greatest impact on the tens of thousands of New Brunswickers currently experiencing poverty and the tens of thousands more who are precariously perched on the edge of it. During the course of the development of the plan, the list was reduced by:

1. Removing potential priority actions that are already covered in an existing strategy,
2. Removing items that are specifically the responsibility of another level of government,
3. Removing items that could be easily rolled into a yearly operational plan for ESIC.

Regardless, ESIC remains committed to working in collaboration with departments from the government of New Brunswick (GNB), different levels of government, businesses, and non-profits to review and advance as many of the potential solutions as possible throughout OPT4.

Following many months of meeting with representatives from the four sectors, a list of sixteen priority actions emerged under three pillars. It is important to note that all the information that was received has been, or will be, shared with government departments, agencies, businesses, non-profit organizations, and other levels of government who have mandates tied to the issues raised. Throughout the development of OPT4, we treated the information we were given as a precious asset. We have guarded it, referred to it, analyzed it, and shared it broadly – while carefully respecting confidentiality – to ensure that the voices of the people who entrusted us with their stories will be heard by the decision makers who need to hear them most.

## Three Pillars and Sixteen Measurable Priority Actions

The three pillars and the sixteen measurable priority actions are:



# I. Basic Needs and Wellbeing

## Priority Actions 1-6

1. Collaborate with the Department of Education and Early Childhood Development and other government departments, community partners, and stakeholders to increase **food security**.
2. Increase access to affordable, accessible, and available **transportation**.
3. Collaborate with the Department of Education and Early Childhood Development and partners to ensure that New Brunswickers have access to high-quality, affordable **child care**.
4. Support the New Brunswick Housing Corporation in their strategy: **Housing for All**.
5. Study the options and provide recommendations for a cost-shared program between government, businesses, and employees that would provide paid sick leave to employees. **(Health)**
6. Increase the awareness of the various New Brunswick Prescription Drug Programs. **(Prescription Drug Coverage)**



## II. Income Security

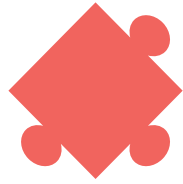
### Priority Actions 7-12

7. Increase awareness and access to federal and provincial benefits that will improve income security by **connecting people to their benefits**.
8. Work with community partners to improve **financial literacy**.
9. Collaborate with the Department of Post-Secondary Education, Training and Labour to improve **working conditions for workers with a low income**.
10. Recognize the unique challenges faced by **individuals living with disabilities** and implement changes that improve their access to income and resources.
11. Complete a review of **asset exemption thresholds** for programs and services provided by the Department of Social Development.
12. Explore additional options for increasing income security for New Brunswickers through the creation of an **advisory committee on income security**.

As part of the 16 Priority Actions, ESIC will establish and lead two advisory committees that will focus on:

- **The non-profit sector:** To collaborate with partners to strengthen the non-profit sector and the social economy ecosystem across the province.
- **Income Security:** To study options for a cost-shared program for sick leave, explore options to better connect citizens to programs and benefits, and review existing program eligibility thresholds and make recommendations for required changes.

As prescribed in Section 41.3 of the *Economic and Social Inclusion Act*, each OPT plan shall include a vision statement, objectives, initiatives designed to promote economic and social inclusion, priority actions, and progress indicators to monitor and measure progress of OPT.



## III. Strengthening People-Focused Service Delivery

### Priority Actions 13-16

- 13.** Explore innovative ways to better connect with people who face barriers when accessing government information, programs, and benefits. **(Reducing barriers to better connect)**
- 14.** Review and improve **sensitization training** opportunities to ensure that training resources exist that reduce the risk of stigmatizing or retraumatizing individuals who are seeking government services.
- 15.** Continue to expand support for youth who have reached the age of leaving the care of the Minister to ensure that they have access to housing and post-secondary education and training. **(Aging out of care)**
- 16.** Develop and lead a taskforce model tailored to the needs of the non-profit sector in New Brunswick while focusing on sector strengthening. **(Supporting the non-profit sector)**



**We trust that this list of sixteen priority actions will contribute to the goals of reducing poverty and increasing economic and social inclusion in New Brunswick. People who are currently struggling will feel the impact of these changes over the course of OPT4. While the objective must always remain the eradication of poverty, we must embrace meaningful changes, no matter how small, if they contribute towards the ultimate goal. We strongly believe that some of these actions will be transformational. It is our sincere aim that this plan will play a role in restoring hope to New Brunswickers.**

**ESIC will develop an operational plan for the sixteen priority actions. Refer to Appendix B for a sample of sub-actions that will support each measure.**

# A Call to Action

Achieving significant results in addressing poverty will require all sectors to work together. The sixteen priority actions highlighted in the plan do not represent a full accounting for all the efforts that will take place over the course of the next five years. They are detailed here as a roadmap and a plan to create important momentum towards the goals of reducing poverty rates by at least 50% by 2030.

There are many important insulators against poverty and there are many interventions that can reduce the poverty rate and increase economic and social inclusion. In an effort to keep the report itself as concise as possible, we have included appendices with additional information on intergenerational poverty, education, child care and employment. Similar to the format of the text of the overall document these appendices include quotes from New Brunswickers and we encourage everyone to read the entirety of the document despite its length. Investing the time to gain a greater understanding of the issue is part of the solution.

Throughout the public engagement process, we heard suggestions for actions that would reduce the stigma and discrimination that citizens consider to be the greatest barrier to full inclusion in their communities. There were hundreds of calls for kindness, compassion, and empathy. People cried out for understanding and second chances to enable thriving.

The plan relies upon the four sectors to achieve success. The following sections include opportunities that were presented during the public engagement process as potential solutions. We challenge representatives from the sectors to embrace these opportunities. Make a bold move now and begin a ripple of change that will transform your community into a place where all people can thrive. Start today by taking the Pledge! Even better: Raise your level of engagement and lead by example by displaying your signed Pledge and sending it to ESIC!



# Pledge

I, \_\_\_\_\_, am a proud citizen of New Brunswick who believes that everyone living in New Brunswick should have access to resources and security to avoid living in a state of poverty. I recognize that having a secure and sustainable roof above your head, access to adequate and safe food, and opportunities to thrive and actively participate in community life is essential to reduce the impact of poverty.

I believe everyone in New Brunswick should be included and have the opportunity to thrive, and that together, we can contribute to reducing the impacts of poverty by helping our fellow New Brunswickers enjoy a better quality of life. I therefore personally commit to undertaking the following actions:



## NON-PROFIT

- Volunteer with organizations in my community that promote economic and social inclusion
- Assist New Brunswickers in doing their annual tax filing with the CVITP Program
- Get to know my region's Community Inclusion Network and keep an eye out for their initiatives
- Donate to organizations in my community that promote economic and social inclusion



## GOVERNMENT

- As an elected municipal official, identify and understand poverty issues in my community and act upon opportunities
- Be proactive, rather than reactive, in addressing specific issues around poverty and inclusion
- Recognize that each New Brunswicker, regardless of their status, deserves to be treated with dignity and respect
- Recognize that every New Brunswicker deserves to have a safe and sustainable roof above their head, and to have safe and available food to maintain their health



## CITIZEN

- Spread the word about 211NB and its services
- Vote and encourage others to do the same
- Become more knowledgeable about poverty in my region and in the province
- Raise awareness about poverty and its impacts
- Fight stigma and discrimination faced by people living in poverty
- Create barrier-free spaces
- "Adopt" a vulnerable person, couple, or family by including them in my regular weekly routine and activities
- Recognize and support fellow citizens who suffer from mental health and addiction issues



## BUSINESS

- Pay a living wage
- Help newcomers integrate into their new communities
- Provide or support child care spaces for struggling families
- Support local community transportation services
- Provide on-site training opportunities
- Work with financing institutions to help customers and employees obtain affordable and reasonable financial help

By undertaking these actions, I am playing an active role in increasing economic and social inclusion in New Brunswick and moving the Overcoming Poverty Together objectives forward. I am choosing to join forces with fellow New Brunswickers from the four sectors – citizens, non-profits, businesses, and government – to achieve the common goal of helping reduce poverty and its impacts in our province.

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Signature



# Opportunities for **Businesses** to Increase Economic and Social Inclusion and Reduce Poverty

Businesses play an important role in our communities. They are the source of local employment; they drive economic prosperity in the province, and they support charitable and social activities in their communities. Businesses provide goods and services that meet the basic needs of New Brunswickers.

Businesses have many opportunities to participate in the important work of reducing poverty and increasing economic and social inclusion. The following list, though not exhaustive, provides suggestions for where to start:

- Consider flexible work arrangements to help families experiencing barriers with child care or transportation,
- Proactively design barrier-free spaces to enable the full participation of all persons,
- Adopt a living wage policy,
- Promote employees from within to provide opportunities to grow with a company from lower-wage positions into careers,
- Offer on-the-job training for people with willingness to work but who lack the full desired skillset,
- Consider employing people with criminal records to give them a higher chance of a successful return to their communities,
- Commit to volunteer days in your community,
- Hire people living with disabilities and recognize their skills, education, and experience as valuable,
- Support activities that embrace and highlight the benefits of bilingualism in New Brunswick,
- Adopt plain language principles in communication,
- Offer paid sick leave to employees, and
- Organize a community volunteer tax and benefits clinic for employees and their families to help connect them to important benefits and services.

# Opportunities for Local Governments to Increase Economic and Social Inclusion and Reduce Poverty

Under the Local Governance Reform that took effect in January 2023, the regional service commissions are now responsible for regional leadership on matters such as community development and transportation. The existing 12 community inclusion networks across the province have been integrated into their Commissions and are key players in the implementation of the RSCs' extended mandates as well as agents for change for local governments. Here are potential actions that can be undertaken to help reduce poverty and increase economic and social inclusion:

- Support opportunities to reduce stigma and discrimination through the use of arts and theatre,
- Support community transportation that is affordable, available, and accessible for all and collaborate with partners to expand services between communities,
- Deepen place-based partnerships by encouraging projects that are co-led by equity-denied residents,
- Create an environment where collaboration between businesses and non-profits can thrive,
- Reduce regulatory and administrative burden to make services more accessible and adopt plain language principles in communication,
- Mobilize communities toward celebrating diversity and sharing knowledge that strengthens New Brunswick's social fabric,
- Explore creative solutions to cover the summer care gap in collaboration with local partners,
- Promote and support the development of social enterprises focused on food security,
- Create community challenges linked to mental and physical health, and provide training and workshops for municipalities,
- Offer financial literacy workshops and resources in local communities,
- Promote kindness, empathy, compassion, and wellbeing in your community,
- Collaborate with partners to create opportunities for Community Volunteer Income Tax Program (CVITP) clinics to be hosted in more communities,
- Launch a promotional campaign to raise awareness of programs and benefits that exist, such as the Registered Education Savings Plan (RESP), Canada Learning Bond (CLB), and Registered Disability Savings Plan (RDSP),
- Promote and raise awareness of the 211NB program,
- Create a regional volunteer hub, or get involved if one is already in place,
- Explore the possibility of organizing and offering sensitization training and/or workshops to bus drivers, and give them various personalized tools for inclusion with the goal of ensuring regional cohesion, and
- Organize more citizen roundtables and open forums where people living in poverty can talk freely about the challenges they are facing, while focusing on strengths and available resources; gathering information allows to hear innovative ideas and encourages active participation within the community.

# Opportunities for **Citizens** to Increase Economic and Social Inclusion and Reduce Poverty

Citizens individually and collectively wield a tremendous amount of power in the fight against poverty and in efforts to increase economic and social inclusion in New Brunswick. Within the individual lies the ability to create a kinder, more inclusive community simply by being the best version of who they are. When the individual gathers with other like-minded individuals, they have the collective power to lead by example, drive change, and be a strong voice in shaping the place they call home. The following list, though not exhaustive, provides suggestions for where to start:

- Challenge the myths and misconceptions around poverty so that people with a low income can be seen as valuable, contributing members of society who are deserving of compassion and opportunities to thrive,
- Embrace opportunities to increase literacy rates in New Brunswick through mentoring, tutoring, and helping with homework,
- Support local libraries and their activities,
- Start a multi-generational book or math club,
- Be an ally for people who are part of marginalized communities,
- Volunteer with a non-profit,
- Provide a hand up when you have the opportunity,
- Share knowledge about programs and services that exist and work to connect those in need with the services that will help them,
- Learn sign language to promote the availability of interpretation, which will create more inclusive communities for people who are Deaf or hard of hearing, and
- Embrace opportunities to learn more about the cultures of your community members.



# Opportunities for **Non-Profit Organizations** to Increase Economic and Social Inclusion and Reduce Poverty

Participants in the public engagement process expressed an incredible amount of appreciation for the non-profit organizations that operate in their communities. They spoke at length about the trust they have in these organizations and the people who work and volunteer in this sector. When people spoke about non-profits, they spoke positively about the hope, the help, and the humanity components of the non-profit organizations in New Brunswick. They provided a lot of suggestions and they want their non-profits to continue to support the people in their communities. The following list, though not exhaustive, provides suggestions for how to continue the important work that's already begun:

- Implement culinary skills and food security workshops that focus on building skills and reducing food waste,
- Collaborate with partners to strengthen the non-profit sector across the province,
- Provide volunteer opportunities that allow people to gain skills that are transferrable to the workplace,
- Share resources with other non-profit organizations to reduce costs and barriers to providing services,
- Ensure that hiring practices provide opportunities for employment of people who may otherwise experience barriers,
- Ensure that the organization is listed with 211NB and that the information is always up to date,
- Acknowledge and promote your critical role as a field catalyst who accelerates action and deepens impact, and
- Inspire others to lead change through authentic storytelling and trust building to meet people where they are, and help to reduce the stigma through understanding an individual's lived experiences.



The image features a large, abstract stone sculpture in the foreground, with a sunburst effect emanating from a central opening. In the background, three people are riding bicycles along a paved path that curves along a grassy bank overlooking a large body of water. The scene is bathed in the warm, golden light of a low sun, creating long shadows and a hazy atmosphere. The sky is a pale, clear blue. The overall composition is framed by teal and red geometric shapes on the left and bottom-left corners, and a yellow shape on the bottom-right corner.

## Measuring Progress and Success

## Overcoming Poverty Together 4 – Global Objective

In alignment with [Canada's Poverty Reduction Strategy](#) and the United Nations' [2030 Agenda for Sustainable Development](#), the global objective of the OPT4 plan is to reduce income poverty by at least 50% by 2030.

ESIC will expand the reporting of the plan with evidence-based measurement and monitoring. We will continue to align with Canada's baseline year of 2015 to calculate the poverty rate based on the nationally adopted Market Basket Measure (MBM).

### Market Basket Measure (MBM)

The MBM is a measure of absolute poverty, based on the level of disposable income required to afford a specific basket of goods and services, which represent a modest basic standard of living for individuals and families in specific geographic areas. The basket components are food, clothing and footwear, transportation, shelter, and other expenses such as personal care, household supplies, and other goods and services that permit engagement in the community. Individuals or families who cannot afford the basket are deemed to be living in low income or in poverty. The MBM methodology is reviewed and updated regularly.

The table at the top shows the MBM income thresholds for geographic regions of New Brunswick over the last decade:

Market Basket Incomes, 2018 Base Year in Current Dollars									
	Total Threshold								
Region	2015	2016	2017	2018	2019	2020	2021	2022	2023
NB, Rural	38,966	39,683	40,043	40,766	41,716	41,965	43,714	47,508	49,794
NB, Population <30K	40,386	41,135	41,528	42,284	43,259	43,512	45,320	49,231	51,578
NB, Population 30K to 99,999	40,175	40,919	41,307	42,058	43,030	43,282	45,081	48,975	51,313
Fredericton	41,851	42,645	43,068	43,906	44,932	45,211	46,954	50,995	53,405
Saint John	39,754	40,505	40,895	41,700	42,685	42,953	44,599	48,468	50,768
Moncton	40,049	40,808	41,226	42,026	43,001	43,257	44,932	48,790	51,082

<https://www150.statcan.gc.ca/t1/tbl/en/tv.action?pid=1110006601>

The table below shows the percentage of people living in low income based on the market basket measure over the same time period:

Market Basket Measure 2015-2023 (2018 MBM Base) Percentage of Persons Living in Low Income									
	Years								
Economic Family Type	2015	2016	2017	2018	2019	2020	2021	2022	2023
All Persons	16.2	13.9	12.6	10.8	9.9	7.6	6.7	10.9	
Persons in economic families	12.2	9.6	9.3	6.7	6.6	4.4	3.7	7.1	
Persons under 18 in economic families	19.9	16.4	15	11.6	11.2	5.8	6.9	11	
Persons under 18 in couple families	14.6	11.9	7.1	5.9	F	3	F	6.8	
Persons under 18 in female lone parent families	48.5	42.3	52.9	36	29.8	F	31.3	27.4	
<b>Not in an Economic Family</b>									
Persons not in an economic family	36.7	35.3	28.8	30.5	25.4	22.6	20.7	27.8	
Elderly persons not in an economic family	25.7	25.1	14.6	14.9	16.3	15.2	16.9	21.7	
Non-Elderly persons not in an economic family	41.6	40.4	36.4	39	31.4	27.1	23.1	30.8	

\*F denotes data too unreliable to be published by StatsCanada



## Low Income Measure after Tax (LIM-AT)

Research shows that relative poverty and inequality also have a significant impact on wellbeing and population health. As a result, ESIC will also track the change in Low Income Measure After Tax (LIM-AT). The LIM-AT is a relative measure of income poverty, calculated as 50% of median adjusted household income for Canada. ESIC will continue to monitor this metric and include it in transparent dashboards.

## Deep Poverty

In New Brunswick, deep poverty is measured using a number of key indicators, including the MBM and the LIM-AT. Deep poverty is living far below the poverty line, at 50% or less during a given year. While the MBM is used in New Brunswick to measure poverty, LIM-AT provides valuable information relative to depth of poverty.

Despite the decreases in the rate of poverty in several years of OPT, the depth of poverty (the gap between the low income line and the average income of those in low income) and the number of people in deep poverty has increased. Someone living in deep poverty in New Brunswick is more likely to be single, living alone and middle-aged, or receiving social assistance as their sole income. Having children or being over the age of 65 reduce the likelihood of experiencing deep poverty. ESIC will continue to monitor the prevalence of deep poverty and will include it in dashboards.



**ESIC will also collaborate with partners to reduce the number of people living in deep poverty in the province as part of the 2030 Sustainable Development Goals.**

## More than the MBM

An integral part of OPT is its measurement framework that ensures accountability to all New Brunswickers and provides an evidence-based structure for measuring the outcomes of its initiatives.

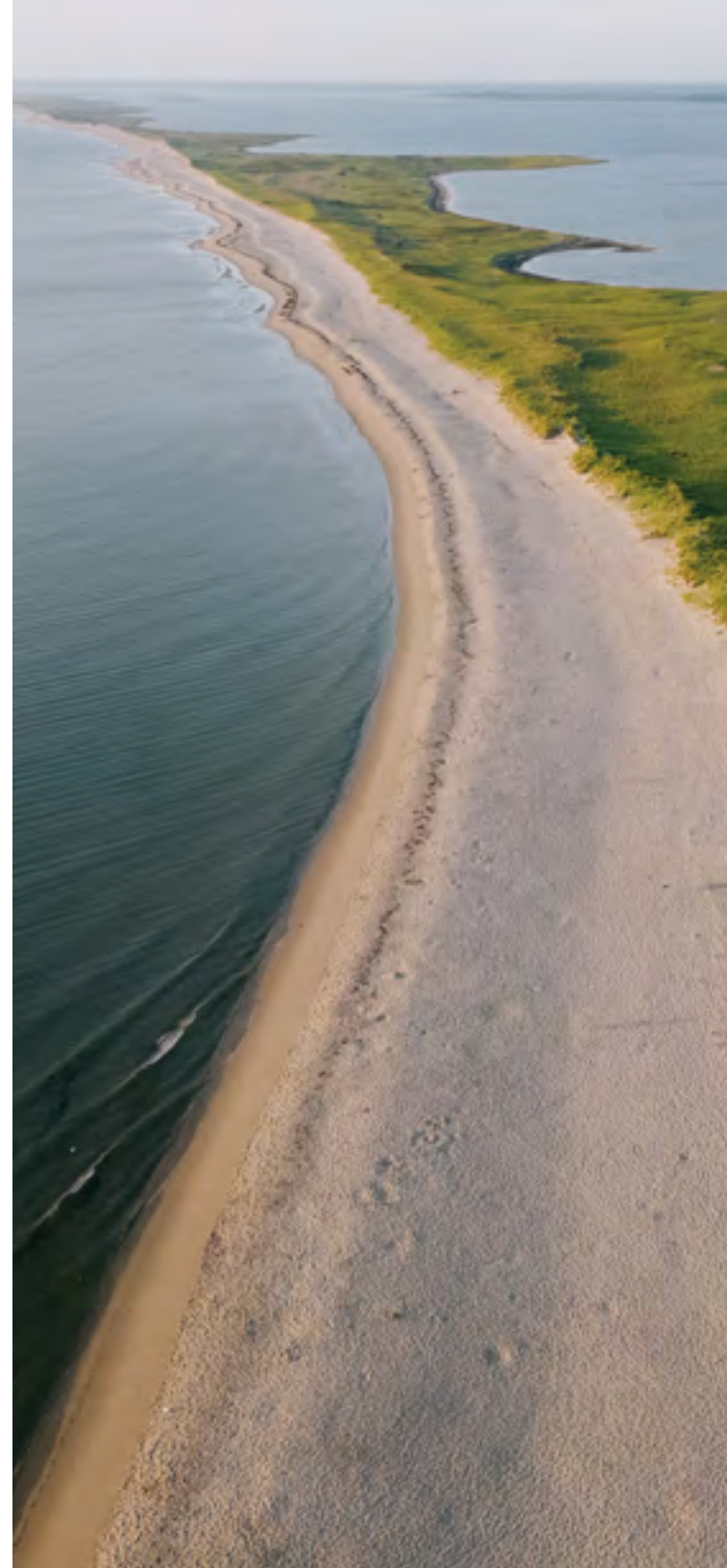
We consistently speak about the complexity of poverty and the fact that many different circumstances contribute to the root causes of poverty. It would be unfair to measure the progress and success of OPT4 action items without considering the impact of other metrics.

ESIC is committed to measuring and transparently reporting on the following additional metrics throughout OPT4. These metrics have been chosen because they are important indicators of poverty and social inclusion that tell a story beyond the MBM. They allow for interventions that prevent poverty while also working to reduce it. The metrics we will use to measure progress and success are:

1. Core housing need being met,
2. Number of youth not in employment, education or training,
3. Poverty entry rates and exit rates,
4. Literacy rates and numeracy rates,
5. Social assistance caseloads,
6. Sense of belonging to community,
7. Food security rates,
8. Number of children on the child care waitlist,
9. Number of people with a disability living in poverty, and
10. Number of eligible people connected to benefits.

Each of these metrics and their targets are included in Appendix F.

As part of OPT4, ESIC will make website enhancements to provide updated data as it becomes available and allow the public to see progress that is being made on the sixteen priority actions in addition to the metrics above.



# Alignment with Sustainable Development Goals and the National Poverty Reduction Strategy

## Sustainable Development Goals (SDGs)

The *2030 Agenda for Sustainable Development* was adopted by all United Nations member states in 2015 as a blueprint for peace and prosperity for all persons. Canada, as a member of the United Nations is a signatory to the *2030 Agenda*. At the core lies seventeen SDGs.

ESIC frequently speaks to the first SDG which is to “End Poverty in All Its Forms Everywhere”. Each of the SDGs contain a series of targets and indicators against which to measure progress. It is within Target 1.2 that you find the wording “By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions”. The indicators require the measuring of the proportion of the population living below the national poverty line, by sex and age.

What we haven’t historically spoken of are the variety of other targets and indicators that are part of ending poverty, such as Target 1.b, where it states: “Create sound policy frameworks at the national, regional and international levels, based on pro-poor and gender-sensitive development strategies to support accelerated investment in poverty eradication actions”. The indicator related to this is “Pro-poor public social spending”. It’s important to make mention of the fact that the global goal of OPT4 is not just aligned with SDG1, but we understand that the target and indicators are more complex and contemplate a significant commitment to improving the lives of citizens.

Historically, ESIC has not explicitly outlined how it contributes to the second SDG, which is: “End hunger, achieve food security and improved nutrition and promote sustainable agriculture”. Under this SDG is a target of ending hunger and ensuring access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious, and sufficient food all year round (SDG 2.1). Within the indicators is a recommendation to measure the prevalence of moderate or severe food insecurity in the population (SDG2.1.2).

While not explicitly outlined, it is clear that, through its commitment to food security initiatives, ESIC and the contributors to OPT plans over the years have been very committed to SDG2.

A third SDG of importance to the OPT plan is SDG10, which is: “To reduce inequality within and among countries”, where we find Target 10.2: “By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status”. Indicator 10.2.1 measures the proportion of people living below 50% of median income, by sex, age, and persons with disabilities. Also, under SDG10 we see the commitment to “adopt policies, especially fiscal, wage and social policies, and progressively achieve greater equality”.

While we have only highlighted three of the seventeen SDGs, it’s important to note that every single SDG has intersections with the goals of reducing poverty and increasing economic and social inclusion. For that reason, ESIC is committed to doing its part to expand its knowledge and experience in the area of SDGs and commits to collaborating with all necessary partners to drive progress towards their achievement.

## National Poverty Reduction Strategy

On August 21, 2018, the Government of Canada released the report: *Opportunity for All: Canada's First Poverty Reduction Strategy*. The strategy included a bold vision to build a Canada where every Canadian has a real and fair chance at success, a Canada without poverty. Within the strategy are concrete poverty reduction targets that include a 20% reduction in poverty by 2020 and a 50% reduction in poverty by 2030. The national strategy also includes the adoption of Canada's official poverty line, represented by the MBM.

New Brunswickers benefit from federal government transfers that improve their income security. In the past number of years, several federal programs have been launched that had very significant impacts on poverty rates, particularly among children.

The national strategy also includes 12 indicators that are transparently reported on so that Canadians can see progress on the fight to reduce poverty for all. One important component of the national strategy was the creation of the National Advisory Council on Poverty. The Advisory Council is a group of ten members, including persons with lived experience. Similar to the design of the ESIC Board of Directors, the Council provides advice on poverty reduction.

We highlight the SDGs and the National Poverty Reduction Strategy to demonstrate that poverty is not just a New Brunswick issue, but also a national and global issue. By aligning goals and strategies, we create a stronger team of collaborators working towards the same set of goals.

# Moving Forward Together

Moving Forward Together:

# In Conclusion, It's Just the Beginning

**It will take the collective action of all sectors to ensure that residents of New Brunswick have the chance to thrive. There are systemic barriers and inequalities that need to be identified and removed to provide all New Brunswickers with the opportunity to take the next step in their journey towards economic and social inclusion.**

We heard through the public engagement process that many people experiencing poverty and social exclusion do not feel understood or heard. We were made aware that they feel invisible and unseen. It is our sincere hope that this plan demonstrates to them that while we may not fully understand, their voices have been heard and they have most definitely been seen. As we met with vulnerable people across the province, we told them that if they were courageous enough to share their lived experience with us, we would be courageous enough to boldly challenge systems and society to make meaningful steps forward for them. May our collective commitment to the vision carry us from the conclusion of this document to a new beginning where everyone has the opportunity to thrive, and where no one is left behind.

# Appendix A – Understanding Poverty and Focusing on Prevention

Poverty is a complex issue. The root causes are not always easily identified nor rectified. Poverty cannot only be addressed through efforts to reduce the number of people experiencing it, but we must also focus our collective efforts on preventing people from entering into poverty. This may mean providing temporary support that enables a person to get through a difficult time in their lives or it may mean having a serious look at issues like intergenerational poverty to determine effective points of intervention. It's also important to examine the availability of resources to insulate against poverty.

## Intergenerational Poverty

Imagine, if you will, that we are all in a giant track meet – from the time we're born until we can retire and enjoy the lives we've worked hard to build. Running this race is not ever without effort; it's tiring, and it requires work and determination to make it all the way in good time. But for a section of the population, the lane is riddled with pits and large stones that threaten to trip them up. Their shoes have holes in the toes, their shorts are too small, and they can't keep their hair out of their eyes.

While everyone else has a clear lane, somehow they've ended up with hurdles to leap over. Many will still finish the race in good time, but the fact remains that it was immensely harder at every step of the way. When they finish, likely taking home no medal, their peers will scoff at them and say, "If you tried a little harder, you could have finished at the front with us".

Intergenerational poverty refers to the likelihood that a child raised in poverty will experience poverty as an adult. It can be measured statistically in terms of income mobility, a measure that indicates how much of their parents' disadvantage a child is likely to "inherit" in a given locale. In places with lower income mobility scores, children raised in low-income families have greater opportunities and ability to make more money than their parents and to overcome poverty in their own lives. In contrast, individuals living in places with higher income mobility scores will have much greater difficulty moving out of the economic class into which they were born.

Canada has an income mobility score of 0.234. This means that, on average, a child living in poverty will "inherit" 23.4% of their parent's disadvantage.

If a parent is making \$10,000 under the poverty line, for example, their child will make, on average, \$2,340 under the poverty line.<sup>2</sup> Canada's score is increasing, from 0.19 in 2000 to 0.234 today, indicating a stronger relationship between the earnings of a parent and their children.

As of 2017, a Canadian child born to a poor family has a 30% chance of living in poverty as an adult. This varies across regions. The majority of children across the country live in municipalities where the chances of remaining in a cycle of intergenerational poverty are between 25-30%.<sup>3</sup> These numbers may seem hopeful – after all, most children raised in poverty will themselves escape poverty as adults. But 30% is no small number, clearly indicating that there is something about poverty that is self-replicating and pervasive, limiting the opportunities of children raised in low-income environments.

With any social issue, certain assumptions and theories can arise as citizens and policymakers view a problem (in this case, poverty and the way it appears to be transmitted from generation to generation) without being in a position to see the myriad of complexities that contribute to the perpetuation of the problem.

<sup>2</sup> <https://www150.statcan.gc.ca/n1/pub/11f0019m/11f0019m20211001-eng.htm>

<sup>3</sup> [https://humcap.uchicago.edu/RePEc/hka/wpaper/Corak\\_2017\\_Divided\\_Landscapes\\_r2.pdf](https://humcap.uchicago.edu/RePEc/hka/wpaper/Corak_2017_Divided_Landscapes_r2.pdf)

## Understanding Poverty and Focusing on Prevention

Some people view intergenerational poverty from a perspective that government providing social assistance removes the incentive for people living in poverty to find well-paying jobs to support themselves and their families.

As tempting as it may be to take a clear and simple explanation as truth, it is important to step back from the problem and view it as a whole, away from preconceived notions and assumptions. When we step back, we begin to see poverty not as a simple state of being, but as the intersection of a wide array of conditions and experiences that each impact the individual in compounding ways. These conditions interact with one another, further compounding the experience of poverty and creating a vicious cycle that is exceedingly difficult to escape. Throughout the plan we have detailed priority actions that attempt to tackle the many facets of poverty that contribute to its cyclical nature and lead to intergenerational transmission. In addition to the identified priorities, there are operational priorities that will zero-in on interventions targeted at poverty prevention.

### Education

One very important insulator against poverty is education. While we did not hear the volume of calls for education that we heard for housing and other costs of living, we recognize its vital importance to both economic and social inclusion.

Children experiencing poverty are already disadvantaged in school due to the likelihood that they are not sufficiently fed, but their ability to access the full benefits of a public education system may be further limited by other factors in their lives. Children living in poverty are more likely than other children to have parents with limited literacy who may struggle to help with homework and projects. They are less likely to have access to computers and project materials. Older children living in poverty are more likely to spend their time off working or caring for younger siblings, further inhibiting their ability to engage with schoolwork outside of the classroom.

Over time, as the experiences compound and are compounded by other factors, it becomes more and more difficult for children in poverty to access post-secondary education or college, a next step that many of their classmates take for granted. Even if a child manages to navigate these disadvantages while maintaining good grades, they may well need to work immediately after graduating to support themselves, further diminishing the possibility of attending a post-secondary institution. In today's economic climate, job opportunities for people without post-secondary degrees or training are limited and low paying, typically without benefits and security, further cementing the individual into a life of long-term poverty.

Research shows us time and time again that education has the power to break cycles of poverty and empower individuals from the most marginalized communities with work that is dignified while providing opportunities for social inclusion.

In recognition of the importance and value of education as a way to combat poverty and increase economic and social inclusion, a specific SDG was created. It is SGD4, and it states: ["Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all"](#) (UNESCO 2007).

### New Brunswick Public Education:

Since the New Brunswick Legislature passed Bill 85 in 1986, New Brunswick has been a leader in inclusive education and its program is nationally and internationally recognized as having provided a model that continues to evolve and adapt while striving to meet the needs of students from kindergarten and grade twelve. Between the legislation and policy, New Brunswick has created an inclusive provincial education system within a human rights-focused framework. New Brunswickers believe that everyone has the right to learn and work in an environment that values each other's strengths and uniqueness.

## Understanding Poverty and Focusing on Prevention

The Department of Education and Early Childhood Development is focused on equitable and inclusive education practices and recognizes their necessity in building a diverse society that is inclusive of all people and their basic legal, civil, and human rights.

During the OPT public engagement process, New Brunswickers told us that their K-12 public education system is very important to them. They expressed a strong desire for literacy and numeracy rates to increase in both the anglophone and francophone systems. When we asked New Brunswickers to tell us about the challenges that people are facing as they relate to poverty and social inclusion, there were more than 350 comments related to low literacy rates being a barrier to full participation in society.

In addition to numeracy and literacy concerns, New Brunswickers told us that they were worried that chronic absenteeism isn't well tracked in every school.

They expressed their concerns that opportunities are missed to support children and their families who may be experiencing poverty or other risk factors. When children don't attend school regularly, they miss out on access to important supports and services, and they lose access to their peers and food programs.

New Brunswick is currently in year eight of the ten-year education plan called *Everyone at Their Best*, and there is a strong focus on numeracy and literacy skills within the plan.

While the public education system carries a large part of the responsibility for improving the numeracy and literacy skills of New Brunswick children, there are many other sectors who play a role in developing and supporting these skills.

### Post-secondary Education:

Approximately 72 percent of New Brunswick high school graduates proceed to post-secondary education. They attend universities and colleges in pursuit of degrees and certificates that will allow them to secure higher-paying jobs when they transition to the labour market.

During the public engagement process, several participants shared their experiences related to post-secondary education. Previous public engagements for OPT have seen a great number of comments related to the costs of attending post-secondary education and the burden of interest on student loans. In this public engagement process, there were relatively few comments about these two issues. That can be explained in part by the fact that student loans are currently not subject to interest, and tuition is not rising at the rate that it was rising during previous years. The issues related to post-secondary education during this public engagement process focused primarily on access and timing.

The top issues related to post-secondary education, according to participants, were the following:

1. Individuals need to work to provide for basic needs and cannot attend post-secondary education.  
*"I started university, but working part time and having my student loans still wasn't enough to be able to buy groceries and pay rent, so I had to leave. Someday I may be able to afford to go back."*  
- Focus Group Participant



## Understanding Poverty and Focusing on Prevention

2. Individuals enter the workforce and cannot leave to attend skills upgrading.  
 [TRANSLATION] *"I dropped out of school to work. I've now had this job for a while and would like to do something that would allow me to have a higher salary, but I feel like programs are all aimed at youth or unemployed people."*  
 - Focus Group Participant
  
3. There is a lack of New Brunswick Community Colleges in some areas of the province.  
*"I really wanted to go to Community College so I could still be here to support my parents, but there is no NBCC campus here."*  
 - Focus Group Participant
  
4. It is difficult to access housing and/or transportation to attend post-secondary institutions.  
 [TRANSLATION] *"The closest community college is an hour away. Student loans don't take into account the fact that it costs more if you have to live at home and travel to go to school."*  
 - Focus Group Participant
  
5. There is a lack of employer-related supports for skills upgrading.  
*"My employer won't support me going to college because I have enough skills to do the job I have, and it's not his job to help me train for a different job with a higher pay."*  
 - Focus Group Participant

All these barriers are significant, and many of them are connected to the priority actions detailed in the plan. Understanding the importance of education as an insulator against poverty made the decision to not have a specific set of actions related to education very difficult. The feedback received has been shared with the Department of Post-Secondary Education, Training and Labour (PETL). PETL has a number of existing programs and services that can help connect people to post-secondary education and people are encouraged to reach out to them directly for assistance.

# Appendix B – Operational Plan

\*The following is a sample of sub-actions to support priority actions. Additional sub-actions will be included over the next 5 years.

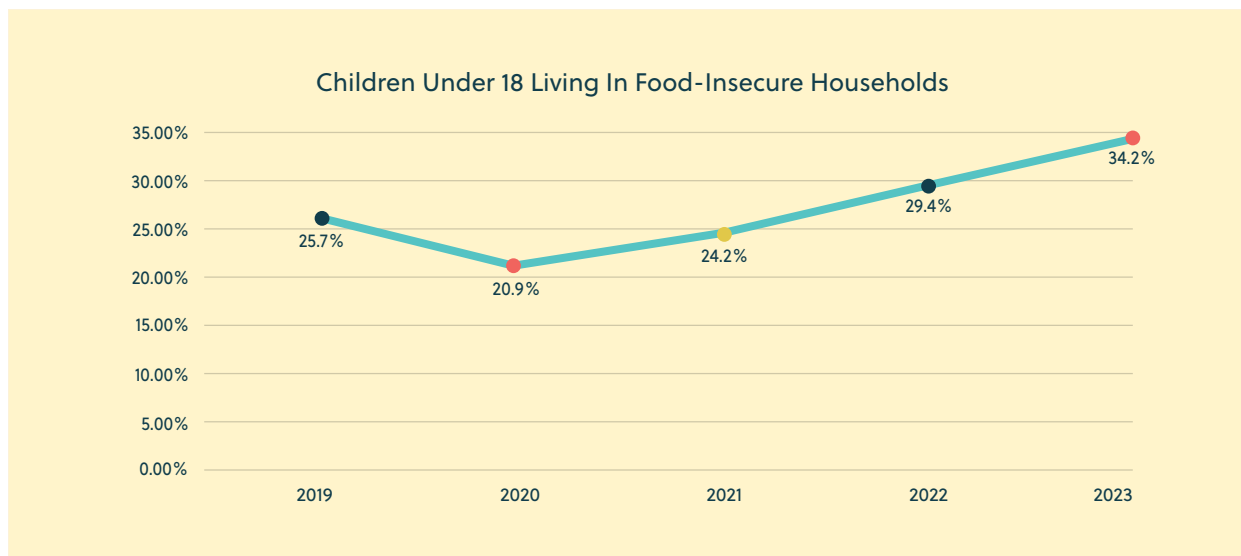
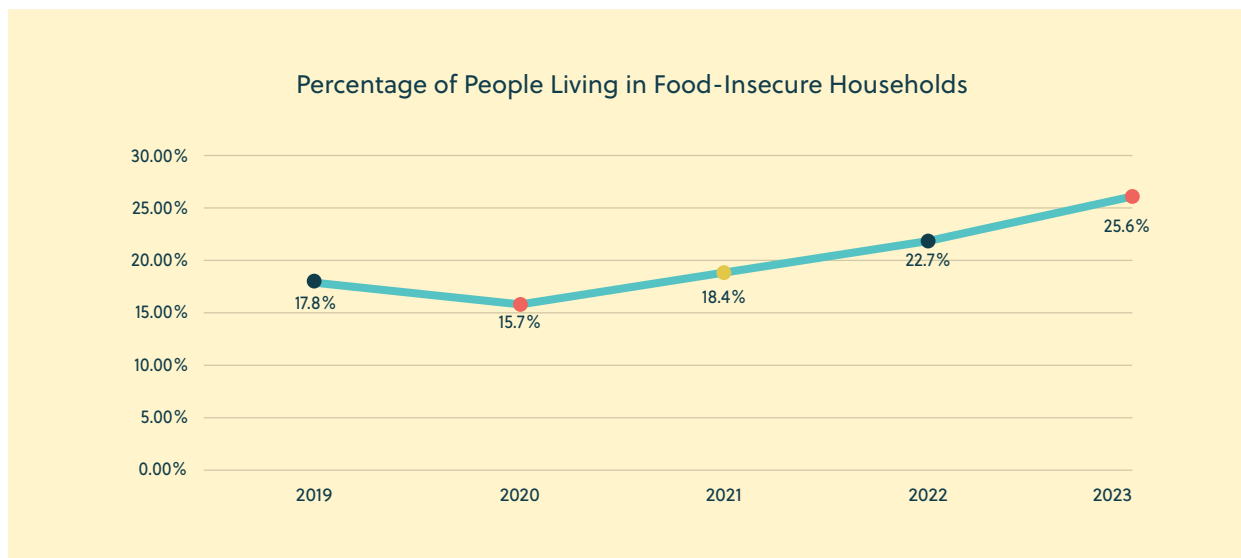


## PILLAR I

### Basic Needs and Wellbeing

#### 1. Food Security

Food insecurity, as defined by the [PROOF research project at the University of Toronto](#), refers to a “compromise in quality and/or quantity of food due to a lack of money for food”. PROOF analyzed the Canadian Income Survey Data released by Stats Canada and reports that in 2023, 25.6 % of New Brunswickers are experiencing food insecurity and for 8.1% of New Brunswickers the food insecurity is severe. The report also indicates that 34.2% of children under 18 live in food-insecure households in New Brunswick.



Food security is one of the most critical aspects of addressing poverty. Individuals and families with a low income often struggle to access enough food, let alone sufficiently nutritious foods. Poor nutrition complicates nearly every other aspect of life, making it difficult to perform well in school or at work, to engage healthily in relationships and social groups, and to stay free from sickness or to get well when sick. It generally stands as a significant barrier to flourishing.

Food insecurity is experienced across all demographics, and with the rise in inflation, there has even been an increase in the number of full-time employees accessing food banks. ESIC will focus on three key actions that will increase food security during OPT4:

### a. School Foods:

ESIC will collaborate with partners to ensure the successful implementation of school food programs in all New Brunswick schools. On June 20, 2024, the Government of Canada released a National School Food Policy, along with a \$1 billion commitment over five years. The provincial government elected in October 2024 has committed to signing a bilateral agreement to ensure New Brunswick children benefit from this announcement without delay.

School food has been a priority in New Brunswick for some time, with OPT3 containing a priority action specific to feeding students. [Food For All](#) hosted a provincial conference in 2023, bringing together 150 participants to learn more about provincial school funding through the Department of Education and Early Childhood Development and [Food Depot Alimentaire](#). With secured funding from ESIC, Food For All created the New Brunswick School Food Coalition.

Work on this priority will continue, and progress will be transparently reported throughout OPT4.

### b. Gleaning to Grow Food Security:

ESIC will commission a study on the feasibility of implementing a broader gleaning program as a component of food security in New Brunswick. Throughout history, gleaning activities have been used to clean out farmers' fields after harvest while feeding food-insecure members of the community. Modern gleaning activities focus on harvesting the leftover crops to support organizations such as food banks. There are some small-scale gleaning projects in the province; however, a study would allow us to see the potential impact on community food security, food awareness and availability, as well as strengthening local communities.

### c. Social Enterprises as a Solution:

ESIC will support social enterprise opportunities that increase food security capacity. Social enterprises are an important part of New Brunswick's social fabric and are key to connecting on-the-ground efforts to the community members who are most in need.



## 2. Transportation

In 2017, New Brunswick created a twenty-year strategy called *From Surfaces to Services: An Inclusive and Sustainable Transportation Strategy for the Province of New Brunswick*. The strategy was created with a vision of ensuring that every New Brunswicker has opportunities to access the transportation they need to achieve economic and social inclusion. The strategy focuses on affordability, accessibility, availability, and sustainability. Like the *Overcoming Poverty Together* plan, the transportation strategy focuses on actions that involve all sectors.

Transportation has been a priority in previous OPT plans, and we have seen tremendous progress with the introduction of community transportation services and municipal investments in public transit. Despite the progress made, a great deal of work remains to be done. New Brunswickers repeatedly told us that one of the major barriers to employment and accessing medical appointments was a lack of transportation between communities. ESIC will continue to invest in projects and support initiatives that increase access to affordable, accessible, and available transportation, and will work to support the development of transportation between communities.

As outlined in the Local Governance Reform White Paper *Working Together for Vibrant and Sustainable Communities*, regional collaboration was improved and RSCs were strengthened

through a combination of interdependent changes and actions. These include expanding the role and mandate of the RSCs to include:

- Economic development,
- Community development,
- Regional tourism promotion,
- Regional transportation, and
- Cost-sharing on regional recreational infrastructure.

The development of a comprehensive regional strategy aimed at identifying the strengths and gaps in the region, as well as establishing priorities and actions is also part of the RSCs' extended mandate.

Community and regional transportation services provide people with access to medical care, food, family support, banking services, and vital connections to their communities. To optimize these efforts and the pooling of resources, the Commissions were tasked with bringing together stakeholders and local governments, in collaboration with the Economic and Social Inclusion Corporation, to develop and implement strategies and services to better serve residents.

ESIC will continue to partner with the RSCs to ensure a strong cooperative approach to guarantee that investments in infrastructure and programs are more effectively delivered within regions and have a greater overall impact.

### Accessible Transportation:

[TRANSLATION]

**"Thanks to strong partnerships, including with ESIC, the CSRPA [Acadian Peninsula Regional Service Commission] is able to continue working in improving our services in terms of public transportation. Accessibility is an integral part of this. We aim for each trip to be safe, comfortable, and adapted to everyone's needs. This is to foster everyone's inclusion and autonomy while also helping our citizens get around."**

- Cédric Landry, CSRPA

**"I am a Paralympian and I live in a rural area...my dad used to drive me to train. Since his death I am really struggling to get accessible transit so that I can continue to train. Being a Paralympian is part of my identity and the lack of transportation is a real barrier."**

- Focus Group Participant

During the public engagement process, we heard a great deal about the important need for accessible transportation for people living with disabilities. Over the course of OPT4, we will work specifically to increase the availability of accessible transit.

### 3. Child Care

Improving access to child care is a crucial step in addressing poverty in the province. Parents who have access to affordable child care are more likely to be able to enter the workforce or attend post-secondary education and training. Parents in the workforce have higher levels of income, which is an important insulator against poverty.

Access to child care is an equalizer for children's learning and development. It is also critical to social inclusion because it provides opportunities for children to interact with their peers and develop social skills while receiving quality early education. Families with children in Early Learning and Child Care (ELCC) also benefit from early interventions and identification of risks. This means that children in need of additional supports to navigate challenging life circumstances can have them developed promptly.

There are 4,000 children currently on the waitlist for child care. The provincial government elected in October 2024 has committed to eliminating the waitlist and continuing to create accessible, affordable, and high-quality ELCC spaces. New Brunswick's early learning and child care action plan, as well as information on the bilateral agreements, can be found on the [Early Learning and Child Care Agreements](#) webpage on Canada.ca. The Department has also received additional provincial funding for the creation of 200 preschool spaces outside the Canada-Wide Agreement.

#### ELCC and OPT4:

With an agreement in place for early learning and child care, the *Overcoming Poverty Together* plan does not seek to duplicate efforts, but rather to highlight the existence of the current space creation strategy and draw attention to the fact that affordable child care is an important component of overcoming poverty and increasing economic and social inclusion.

During the engagement process, participants provided important feedback on a few specific barriers. OPT4 will focus on working with all four sectors to address two specific supporting actions:

- a. In collaboration with local partners, explore creative solutions to cover the summer care gap, and
- b. Increase the Daycare Assistance Plan household income thresholds.

#### a. Summer Care Gaps:

*"We manage okay during the school year with a patchwork of care, but when summer hits, that's when it really starts to hurt. It's hard to find summer care for every week and if you can find it, you almost need a bank loan to afford it if you have more than two kids."*

- Brian (fictional name), Focus Group Participant

In a century-old tradition, children all over the province count down the days to when the academic school year will end and give way to an extended summer break. Many children and parents embrace the end of the school year with a great deal of excitement. However, for many families with a low to moderate income, the excitement of a summer break is quickly overshadowed by the stress of securing safe and affordable summer care for school-aged children. For families like Brian's, the cost of school-year child care is reduced by having flexible schedules at their places of work and having friends and family share afterschool care for older children. Brian explained that when summer comes along, they need to start piecing together summer camp options: splitting vacation time up so mom and dad are home on alternating weeks for four of the ten weeks, and then relying on family members to fill the remaining gaps. Even with all the efforts at "patchwork child care", Brian's family pays approximately \$1,780 per month in child care for one preschooler and two school-aged children during the summer. He explained that even with both he and his wife working full time, the summer child care bill consumes nearly 40% of their net income during those months. Brian's wife Louise (fictional name) explained that before the pandemic, there were a lot of organizations in their area that offered summer camps at a reasonable cost. Since the pandemic, fewer organizations have offered that option, and those that do tend to do

## Operational Plan

so for only a few weeks of the summer. Louise also mentioned that her family has benefitted from their children being subsidized to attend overnight camps on occasion. With a great deal of emotion, she spoke about the non-profit organizations that provided these opportunities to her children in a way that was non-judgmental and preserved her dignity. She said, *“We would never have been able to afford to send them to sleepaway camp, but to have your kid run into your arms at the end of the week and tell you it was their best week ever makes it a gift we will treasure forever. We feel so much guilt for not being able to provide everything for our kids, but for one week of the summer they get to go and be like all the other kids.”*

### b. Daycare Assistance Plan Income Thresholds:

The Province of New Brunswick provides subsidies for parents under the Daycare Assistance Program and the Designated Facilities Parent Subsidy Program. Both programs are based on household income. Under the Designated Facilities Parent Subsidy Program, families with a total annual income of \$37,500 or less have access to free ELCC services at a designated facility, and families with multiple preschool children under the age of five will not pay more than 20% of their gross household annual income on child care. During the public engagement process, many participants offered feedback indicating that the household income thresholds in the Daycare Assistance Program were too low, excluding many people who would benefit greatly from the program. For instance, Cathy (fictional name) explained:



**“What nobody seems to realize is that with both of us working full time at \$21 and \$23 per hour, we cannot afford to pay \$1,200 in daycare payments a month on top of \$1,500 in rent because those two things alone consume nearly fifty percent of our monthly net income. But when we applied, our annual incomes were too high to get help. I feel like I should just stay home with my kids and rely on a higher child tax credit and savings on travel and work costs to offset the lost income.”**

The Income Security Advisory Committee, to be created as part of OPT4, will review program eligibility thresholds across government to identify programs where the thresholds are too low to meet the needs of New Brunswickers.

Additional Information about Early Childhood Education and what we heard during the public engagement process can be found in Appendix C.



## 4. Housing

The issue of affordable, accessible and safe housing was the most prominent issue to surface during the entire public engagement process. It is recognized that ending poverty starts with every person having access to a safe and secure place to live. We can all agree that poverty takes many shapes and forms, and it is not limited to the simple lack of money. People are living in poverty when they do not have access to the means to meet their basic human needs of food, shelter, clothing, water, and healthcare.

When a person lacks access to housing, it affects every aspect of their lives. This is the reason that experts will say we cannot reduce or eliminate poverty until everyone has a home. Many things become extremely challenging, and even, in some cases, impossible when you do not have access to a home. For instance, Zachary (fictional name) described for us his experience with trying to address his food insecurity while homeless: *"I was really thankful that the foodbank could provide food and I know that everyone needs food, but my last bag didn't have much I could work with. I have only my knapsack and no can opener or stove so all the soups in cans were not able to be used. The fresh food needed to be kept cold so then I had to eat as much of it as possible all at once to keep it from going bad. People that have homes don't have to look at food the same way someone without a home has to look at food."* It's important to note here that foodbanks do a great job of providing food that is appropriate for the living conditions of an individual, but sometimes people like Zachary still encounter these additional barriers.

During the public engagement process, we met Shirley (fictional name), who told us that she's been living in her minivan for the past several months. She explained: *"I had to have emergency surgery on my stomach and when I got released from the hospital, they told me how to keep it clean but when you don't have running water or hot water it's really hard to keep an open wound clean. I guess I didn't do a great job because it got infected, and I had to go back in the hospital for six days. I almost lost my job and my friends almost found out that I was homeless."* Shirley also explained that had she had the courage to tell the hospital social worker about her living conditions, additional supports would have been available. In the end, she couldn't summon that courage lest she be judged for her housing situation.

People facing housing insecurity are at a higher risk of family and domestic violence, health issues, food insecurity, and a host of other interconnected risks. These risk factors are significantly decreased for individuals with secure, affordable, and safe housing. It's particularly important for children to have access to secure housing, not just for the provision of basic needs of food, clothing, and shelter, but also for their sense of belonging and reducing their risk of experiencing intergenerational poverty.

Similar to the issue with the Early Childhood Strategy, it is not the intention of OPT4 to duplicate efforts where existing comprehensive strategies

exist to address issues. However, a collaborative working relationship between ESIC and the New Brunswick Housing Corporation (NBHC) has developed since the creation of the corporation. ESIC intends to support NBHC in advancing the deliverables outlined in the Corporation's strategy and further mandated by the Minister responsible for the NBHC. To that end, the primary priority action related to the very important issue of affordable, accessible, and safe housing is to **"Support the New Brunswick Housing Corporation in their Strategy: *Housing for All*"**. The first step in that support includes partnering to review and analyze the current eligibility thresholds for programs administered by the NBHC. This work will take place under the umbrella of the Income Security Advisory Committee over the course of OPT4.

The most prevalent comment within the OPT4 public engagement process was related to rental cost stability. Participants in the process issued hundreds of calls for a rent cap and additional protections that would provide security for those in rental housing. In the Fall 2024 session of the New Brunswick Legislature, a Bill was passed to cap rents and provide additional protections for tenants. The NBHC housing strategy will continue to progress and lead to other positive changes for New Brunswickers.

Additional information on the topic of Housing can be found in Appendix D.

## + 5. Health

It is not contestable that preventative healthcare, as opposed to reactive healthcare, results in better societal health and lower costs in the long term. In relation to poverty, improving access to healthcare reduces the occurrence of conditions that impact the individual's ability to partake in working and social society. Improved access to healthcare enables early identification of conditions, often resulting in better management and long-term outcomes of the condition. Diabetes caught early, for example, can be managed with diet, while a later diagnosis likely requires lifetime use of expensive medication, a recurring cost that complicates financial security. In a country without mandated sick leave, missing a shift or two for sickness can be financially devastating for individuals and families with a low income. Improved access to healthcare makes it easier for people to recover when sick and to stay healthy otherwise.

Recognizing the importance of paid sick leave for workers in low-income positions while also recognizing the cost burden on businesses, ESIC will work to study the options for a cost-shared program between government, businesses, and employees that would provide paid sick leave to employees. This work will be done through the Income Security Advisory Committee.

## + 6. Prescription Drug Coverage

New Brunswickers told us that they were sometimes forgoing important medications due to the costs, and many explained that they do not have prescription drug coverage. The New Brunswick Health Council's data further supports what was heard during the OPT4 engagement process: there are regions where up to 20% of the population report not having prescription drug coverage.

**In OPT1, access to prescription drugs was a barrier for many people. From that engagement process came an advisory committee and the successful introduction of the New Brunswick Prescription Drug Program (NBPDP). In OPT4, ESIC will increase efforts to raise awareness about the New Brunswick Prescription Drug Program to help more people get connected to important supports for their health. In addition, the broad program threshold review being undertaken by the Income Security Advisory Committee will include the NBPDP.**

We also heard many comments about access to addiction treatment beds, mental healthcare, and primary healthcare. While OPT4 does not contain any specific action items related to these important issues, it is because existing government strategies are working towards measurable goals and deliverables that will yield results and increase access. ESIC will remain active, involved, and prepared to support initiatives in communities as they relate to healthcare. Recognizing the intersectionality of these issues, ESIC is fully ready to actively contribute to projects and working groups.





## PILLAR II – Income Security

New Brunswickers expressed a great deal of anxiety about their incomes not being sufficient to meet the rising costs of their basic needs. When individuals have no control over rising costs, they must seek ways to increase their incomes or look for government benefits to reduce the impact of the gap. Within this pillar, there are six priority actions that will help New Brunswickers increase their levels of income security.



### 7. Connecting People to Benefits

In some cases, the issue with government benefits is not that they don't exist, but that they are not accessed by those they have been designed to help. Under OPT4, there are three specific areas where ESIC will work diligently to connect a greater number of eligible individuals to benefits.

The first is through the federal initiative [Community Volunteer Income Tax Program \(CVITP\)](#). Through this initiative, community organizations host free tax clinics where volunteers complete tax returns for people with modest incomes and a simple tax situation. Since its inception in 2011, the program has helped New Brunswickers access over \$424 million in benefits for their families. In addition to CVITP, Super Clinics take place throughout the province to help participants file their taxes, get their children Social Insurance Numbers, promote the Canada Learning Bond (CLB), and access other important federal and provincial programs.

ESIC will promote and raise awareness about the importance of filing income taxes to ensure that people have access to these important benefits.

The second area of focus will be to increase the awareness and use of the Canada Registered Disability Savings Plan (RDSP) by eligible New Brunswickers while working with non-profit partners and across government to reduce the barriers to this important program. Significant amounts of financial supports later in life for people living with disabilities are provided through the program.

The third area of focus is to increase the awareness and use of the Registered Education Savings Plan (RESP) and the CLB. These programs provide access to financial supports that reduce the cost of getting post-secondary education. Pursuing post-secondary education is an important insulator against poverty.

## 8. Improve Financial Literacy

Throughout the public engagement process, we heard about the need for increased financial literacy. It is an important component of both poverty reduction and poverty prevention. The needs were focused in three main areas:

- a. Financial literacy for resilient families,
- b. Financial literacy for youth transitioning to adulthood, and
- c. Financial literacy for newcomers.

Poverty often becomes a self-perpetuating cycle with limited financial resources leading to persistent financial instability. When a person is financially literate, they have an essential foundation for a good relationship with money and the knowledge to protect themselves from becoming victims to scams. Financial literacy can empower individuals and allow them to experience economic mobility. When a person has economic mobility, they can make important decisions about their jobs, education, and futures based on their knowledge about their personal finances. OPT4 will work with the Financial Education Network (FEN) and collaborate with the CINs, the New Brunswick Public Library Service (NBPLS), and non-profit partners to increase financial literacy offerings in New Brunswick.

During the public engagement process, we heard from families who feel that they could manage their limited finances better with some basic training and education in financial literacy. They also expressed a desire to learn more about creating successful financial strategies that they could share with their children to help set them up for success. In some cases, families explained that their children had come home from public school with financial literacy-related curriculum assignments that they, as parents, were learning for the first time. This curriculum in schools was welcomed by the parents. It also served to demonstrate where their own gaps in knowledge exist.

For youth transitioning to adulthood, there is a need for greater awareness of how to manage a household budget, how to save for important purchases, and how to be responsible for key transactions, such as filing income taxes or paying and earning interest. Youth who have experienced homelessness or who have been children in the foster care system expressed concerns about not having had parents or mentors to teach them about finances, leaving them vulnerable to poor credit decisions that affect their life over the longer term. We are confident that improvements to the school curriculum in the area of financial literacy will yield positive benefits. ESIC will work to further support these advances by advocating for financial literacy programs at the community level.

In the past several years, New Brunswick has welcomed an unprecedented number of newcomers to our population. In many cases, people have arrived here with little warning or preparation, and the learning curve can often be steep. During the engagement process, we met with numerous newcomers. The topic of financial literacy was raised at every meeting. For newcomers, awareness and understanding of the Canadian banking system and navigating necessary household services present a level of complexity that requires support as they adjust to their new communities. In many cases, newcomers expressed concerns about being taken advantage of due to a lack of understanding about their rights in financial transactions.

Overall, we believe that investing in financial literacy from multiple angles will help improve the income security of New Brunswickers. Many opportunities exist for partners from all sectors to contribute to this priority action.



## 9. Working Conditions for Workers with Low Income

Participants in the public engagement process raised specific issues related to lower-wage positions, including calls to reduce the number of hours to qualify for overtime from 44 hours to 40 hours per week, strengthen rules to ensure that workers who earn gratuities receive them, and increase fairness around uniform costs. ESIC and the Department of Post-Secondary Education, Training and Labour (PETL) will continue to collaborate throughout OPT4 to share information and seek improvements that benefit people experiencing poverty.

“Minimum wage is going up but it’s still nowhere near enough to live on. I work 39 hours a week, not 40 because if they give me 40, they have to give me benefits and they don’t want to. So, I make \$2,300 a month before taxes, after taxes and deductions I have \$1,750 and my rent is \$985 and my taxi and bus costs to get to work are \$300 a month and my medical plan is \$130 a month and my power bill is \$50 so I have \$285 a month left to feed myself for a whole month. How do people think you can live on that?”

- Online Questionnaire Participant

Find out more about what New Brunswickers had to say about employment income, conditions, and access to employment in Appendix E.

## 10. Individuals Living with Disabilities

The public engagement process for OPT4 included several opportunities for gathering information about the lived experience of people living with disabilities. Non-profit groups and individuals provided important feedback and challenged us to recognize the unique challenges faced by people living with disabilities.

There were many calls for a guaranteed basic income and for a redesign of disability supports services offered by the Department of Social Development. A need for ongoing collaboration was identified through the public engagement process. ESIC will continue to strengthen its relationship with the Premier's Council on Disabilities so that the two organizations work together for the benefit of people affected by disabilities. This collaborative relationship includes aligning the strategies of the two entities on the topics of poverty reduction and social inclusion.

Work on the Disability Support Services Redesign began during OPT3. Led by the Department of Social Development, it includes a working group with representatives from the community of people living with disabilities. This transformational work will continue under OPT4. It is anticipated that a new piece of standalone legislation that prescribes services and benefits for people living with disabilities will be introduced during OPT4.

With the swearing-in of the new government in November 2024, a commitment to explore a plan for a guaranteed basic income for New Brunswickers living with disabilities was included in the mandate letter of the new Minister of Social Development, who is also the Minister responsible for ESIC. This endeavour will be completed early in OPT4.

PETL is focused on connecting people living with disabilities to employment and in advancing the work of the new accessibility legislation.

Barriers to accessibility impact all persons in New Brunswick, particularly persons with disabilities. A more accessible province will benefit all New Brunswickers and will lead to improved economic and social inclusion. The purpose of the *Accessibility Act* is to achieve a more accessible New Brunswick by 2040 by identifying, removing, and preventing barriers to accessibility through the creation of accessibility standards and regulations.

The goal is to make New Brunswick a place that enables the full and equal participation in society of all persons, especially persons with disabilities.

Accessibility standards will be created in the areas of government services, transportation, education, employment, the built environment, housing, information and communications, and sports and recreation. Once established, accessibility standard regulations will be legal requirements that may apply to specific sectors or that may apply broadly to all sectors.

The Minister of PETL is responsible for administering the *Accessibility Act*, with guidance from the Accessibility Advisory Board. An Accessibility Office has been established within the Department to work across government, with persons with disabilities and with all impacted sectors to turn the law into action. All New Brunswickers experiencing barriers to accessibility are encouraged to share feedback on their experience by reaching out to the Accessibility Office at AO-BA@gnb.ca or by calling (506) 453-2597 and asking to be connected to the Accessibility Office. This feedback will help inform accessibility plans going forward.

Additional information about employment related to people living with disabilities is included in Appendix E.

## **i** 11. Asset Exemption Thresholds

During the OPT public engagement exercise, we heard numerous comments about the household asset exemption policy when individuals were seeking financial supports through the social assistance program. When assessing an individual's eligibility for social assistance, a financial evaluation is undertaken, which involves looking at their assets that may be able to help them through a difficult time in their lives. The exemption thresholds in New Brunswick are currently the lowest in the country, and many public engagement participants expressed their feeling that the thresholds have made it impossible to escape poverty.

The Department of Social Development has committed to the completion of a review of the asset exemption thresholds for programs and services that they provide. The review will take place during OPT4 and will be reported on through the progress reports issued by ESIC.

## **i** 12. Advisory Committee on Income Security

ESIC will put in place an Advisory Committee on Income Security. The committee will:

- Study options for a cost-shared program for sick-leave,
- Explore options to better connect citizens to programs and benefits, and
- Review existing program eligibility thresholds and make recommendations for required changes.





## PILLAR III – Strengthening People-Focused Service Delivery

Poverty is a complex phenomenon with root causes that are often systemic in nature, indicative of a deep inequality that we must address together. As such, we recognize that individuals in society are on unequal ground and may require certain interventions to address the inequalities that exist. Government programs, benefits, and services are designed to do just this. For a person living in poverty, there are already significant barriers to accessing these services, including transportation and child care limitations, stigma and discrimination, and lack of knowledge of what programs exist. Adding complexity to that in the form of bureaucratic complexity, unclear language, and difficulty of access is an additional unnecessary barrier.

Done inadequately, government services can perpetuate cycles of poverty by creating a sense of helplessness and dependency. Moreover, they penalize the individual who attempts to transition from government support to self-sufficiency. If we wish to truly alleviate poverty and assist individuals in actively bettering their own futures, we must create systems of aid that respect the dignity of the individual and their position as a contributing member of society, providing services in ways that uplift, rather than further victimize, the people that need them most.

### What did we hear?

Throughout the public engagement process, it became clear that participants were feeling a disconnect between the accepted role of government and the actual outcomes associated with that role. Thousands of comments were received from participants who have expressed the feeling that government puts the needs of the economy and businesses ahead of those of everyday citizens, particularly in the areas of housing and food security. Additionally, participants expressed a great deal of concern about their ability to access government programs and services due to a lack of clear communication, a reliance on virtual tools rather than in-person services, an excess of citizen-based red tape, and a lack of wraparound services focused on the needs of the citizen. There were hundreds of comments expressing frustration with a social assistance system that is perceived as being cold, uncaring, and stigmatizing. We heard examples of people in dire circumstances choosing not to access services available to them, because they felt that accessing those services would strip them of their remaining dignity. We heard many calls for changes to a system that appears to focus more on policy than on people. There were many examples provided of good programs that exist, but that haven't been

updated to keep pace with societal changes. The volume of responses we received related to government tells us something important: New Brunswickers are asking very clearly for a stronger, more inclusive social safety net administered with dignity and compassion and supported by clear social policy statements.

### What efforts can be undertaken as part of OPT4 to address these issues?

The starting point for change is acknowledging that, for a person living in poverty, there are already significant barriers to thriving. Government complexity stands as an additional, unnecessary, barrier. Every individual deserves to be treated as a human being, to have their dignity upheld, and to be recognized as a valuable contributor to society. Among other steps, this means providing services in a way that reflects the true value of the individual. Accessing services should not further victimize the people that need them most.

## 13. Reducing Barriers to Better Connect

Under the theme of “Strengthening People-Focused Service Delivery” is a priority action to “Explore innovative ways to better connect with people who face barriers when accessing government information, programs, and benefits”. Over the course of OPT4, many actions will contribute to meeting the desired outcomes of this priority action. As a starting point, three deliverables have been identified:

- a. Continue to promote and expand the use of 211 in New Brunswick and encourage innovative enhancement,
- b. Promote the adoption of plain language principles in all government communications, and
- c. Promote and expand programs and service delivery options that meet citizens where they are and connect them to appropriate supports.

### a. 211 Service:

For many years, ESIC heard about the need to create a “One-Stop Shop” where people could find out more about government, non-profit, and business programs, services, and supports that existed in their communities.

ESIC formally began assessing the One-Stop Shop measure in 2015 during OPT2. A One-Stop Shop Working Group was formally established in April 2017. From the working group came a recommendation to implement a fully bilingual 211 service for New Brunswick.

The COVID-19 pandemic highlighted the urgency for an accelerated implementation of a locally-sourced and nationally-supported One-Stop Shop service in New Brunswick. 211NB was launched in October 2020 by the Government of New Brunswick, in partnership with the Government of Canada, the United Way, and ESIC. 211NB is a free, confidential information and referral service that connects New Brunswickers to essential, and sometimes critical, human, social, community, and government supports. Phones are answered 24/7, 365 days a year, in both official languages and 170 other languages through interpretation services. It is available to people who are Deaf or hard of hearing via teletypewriter (TTY). The 211NB website offers an online resource with both a search and chat function. A mobile application complements the 211NB offer of service.

As of November 30, 2024, more than 70,810 requests for information had been submitted to 211NB since its inception.

### b. Plain Language:

The international Plain Language Federation says that “Communication is in plain language if its wording, structure, and design are so clear that the intended readers can easily find what they need, understand what they find, and use that information”. The Government of Canada and the Province of British Columbia have adopted plain language policies to formalize their commitment to the use of plain language when communicating with citizens.

Many public engagement participants expressed frustration about the use of complicated language on forms or in pamphlets and letters issued to them. There were numerous comments from citizens who explained that they were intimidated by the language used on documents, and others who lamented that they often do not apply for programs and services because they couldn’t understand the language used in the promotional materials.

**Adopting plain language principles will make it easier for citizens to interact with government and remove many barriers to receiving services and accessing programs.**

### c. Meeting citizens where they are:

Through innovative and creative programs, efforts will be undertaken to meet people where they are to deliver necessary services and supports. For example, the *2024 Moving Forward Together* pilot pulled together resources from multiple departments in different levels of government, as well as non-profits. It advocates to help vulnerable people secure important documents, such as government identification and vital statistics certificates. The results of the pilot are under review, with a goal of moving it to a program at a point in the near future.

Throughout the public engagement, the need to meet people where they are was expressed hundreds of times. Meeting people where they are is not just a concept about physical location; equally importantly, it includes meeting people with services and wraparound programs that reflect their individual capacity in the moment. Many things prevent people from being able to access services, and more care must be taken to design services and service delivery in a manner that recognizes the lived experiences of those who are struggling.

## ♥ 14. Sensitization Training

In addition to the priority action of exploring innovative ways to better connect people to government information, programs, and benefits, there is a need to ensure that efforts are undertaken to offer services that are compassionate and empathetic, thus reducing the risk of stigmatizing or further traumatizing individuals seeking government support services. In recognition of the importance of people-focused service delivery, a review of GNB training opportunities for civil servants will be conducted to ensure that trauma-informed frontline client service training is available for individuals who are providing those services.

The Department of Social Development and both New Brunswick health authorities have already begun to offer this type of training to employees. Efforts to expand the resources will be a priority over the course of OPT4. The business and non-profit sectors, as well as citizens, will also be encouraged to partake in this endeavour.





## 15. Aging out of Care

The third important priority action under this pillar is to “Continue to expand support for youth who have reached the age of leaving the care of the Minister to ensure that they have access to housing and post-secondary education and training”.

During the public engagement process, we met Tracy (fictional name), a 32-year-old woman who has been working full time at the same job for the past six years. She is currently experiencing poverty and is precariously housed.

**“I became a foster kid before I was ten. I stayed in care until I turned 18 then I was an adult and I had two real options: adult welfare or work. I knew I couldn’t afford to get an apartment and go to university so there was no real other option. I’ve been working a minimum wage job since I was 18 because there isn’t anything else out there for me. Every single day I wonder what my life would have been like if I’d had the chance to go to university.”**

Youth who age out of care have a significantly higher risk of being precariously housed or homeless, and they experience very high rates of poverty as they enter adulthood. They are also at an elevated risk of remaining in poverty throughout their lives.

A collaboration between the Department of Social Development and the Department of Post-Secondary Education, Training and Labour will ensure that kids like Tracy have more options as they age out of care. Through this work, 28 youth were able to attend post-secondary education with appropriate supports to ensure that they have every opportunity for success. As part of OPT4, we have included a specific priority action that relates to enhancing supports so that the youth in the care of the Minister have the same opportunities as their peers.

In 2023, a new *Child and Youth Wellbeing Act* and associated Regulations came into force in New Brunswick. The new Act provides greater support to youth and extends supports up to the age of 26 for youth who had been in the care of the Minister. Working with a variety of departments and agencies to offer greater supports to youth aging out of care is a priority, as well as identifying their specific risks and working to improve their outcomes.



## 16. Supporting the Non-Profit Sector

### a. Establishing an Advisory Committee to Strengthen New Brunswick's Non-Profit Sector:

To bridge the gap arising from the dissolution of the New Brunswick Secretariat of Nonprofit Community Organizations, ESIC is committed to the creation of an advisory committee in OPT4 to study strategies for improving support for the non-profit sector. ESIC has consistently supported the sustainability and growth of non-profit organizations and social enterprises across OPT1, 2, and 3 through a variety of initiatives. The committee will reflect the unique characteristics of New Brunswick, including its rural and bilingual nature. This initiative aims to foster an inclusive and collaborative approach that aligns with the province's regional needs and priorities.

Dialogue NB, later renamed Cohesia, conducted a feasibility study to explore the establishment of an association of non-profit organizations of New Brunswick. This initiative was driven by sector mobilization and supported by the Lieutenant Governor of New Brunswick, the Honourable Brenda Murphy. The final report, published in September 2023, outlined key strategic directions for advancing the creation of the association.

According to the *Cohesia Feasibility Study: Creating an Association for Organizations in the Non-Profit Sector of New Brunswick (2023)*, the non-profit sector plays a vital role in New Brunswick's economy, with 4,418 organizations, including 2,592 registered charities, employing over 55,000 individuals – representing 15.3% of the province's total labor force. In 2019, the sector contributed over \$3.7 billion to the province's Gross Domestic Product (GDP), accounting for 12.1% of New Brunswick's total GDP – a notable increase from \$3.5 billion in 2017.

Following the dissolution of Cohesia, the Fondation Communautaire de la Péninsule Acadienne (FCPA) assumed interim leadership of the project, supported by funding from ESIC. The non-profit sector has shown a strong willingness to move forward with this initiative.

[TRANSLATION]

**“It would be relevant to take advantage of OPT4 to contribute to finding solutions to meet the various needs of the non-profit organizations and of the social economy file in the province while also ensuring mobilization of and collaboration with the 12 RSCs that are in place.”**

- Léo-Paul Pinet, former President of ESIC and former Executive Director of Centre de bénévolat de la Péninsule acadienne

The committee will explore and evaluate options for creating a provincial association to represent and support the non-profit sector. This includes assessing the benefits of housing such an entity within the government or operating it as an independent organization. Its work will focus on addressing key challenges faced by the sector, such as financial constraints, recruitment and retention of staff and volunteers, limited recognition of contributions and expertise, and frail communication and collaboration among organizations.

The committee will also play a vital role in expanding New Brunswick's social enterprise ecosystem and advocating for a provincial social enterprise strategy. By fostering a robust social enterprise sector, the strategy will help build stronger, more resilient communities, reduce inequality, and promote local hiring. Ultimately, it will drive wealth creation within communities, contributing to sustainable economic growth and social impact.

**There are several coalitions across the province. However, New Brunswick remains the only Canadian province without a provincial entity dedicated to supporting non-profit organizations.**

There is widespread recognition of the critical role that a representative body could play. The lack of such a representative body significantly impedes the sector's ability to participate at the national level. The absence of a unified voice undermines the non-profit sector's ability to advocate for the importance of its activities and services, as well as its contribution to the growth and development of our province.

By addressing these gaps, the proposed advisory committee has the potential to create lasting impacts, fostering a stronger, more unified non-profit sector that serves the diverse needs of New Brunswick's communities.



# Appendix C – Child Care

## The Early Learning and Child Care System in New Brunswick

The Government of New Brunswick and the Government of Canada have signed agreements that ensure that hundreds of millions of dollars are invested in creating a strong, sustainable Early Learning and Child Care (ELCC) system in New Brunswick. The Canada-New Brunswick Child Care Agreements are specific to preschool spaces only (ages 0-5, prior to school entry).

New Brunswick’s overall goals under the Canada-Wide Agreements include:

- Increasing access to high-quality, affordable, inclusive, and flexible ELCC,
- Lowering the average cost for parents to \$10 a day for regulated and designated ELCC spaces by 2025-2026,
- Providing quality learning environments to support children’s healthy development and growth,
- Valuing the ELCC workforce and attracting more people to the profession,
- Providing training and development opportunities to the ELCC workforce, and
- Continuing to build common, publicly available data to measure progress, report to Canadians, and continuously improve the system.

Child care in New Brunswick is broken down into two categories: Designated Spaces and Non-Designated Spaces. The following chart shows the number of child care spaces in New Brunswick as of December 1, 2024:

Child Care Spaces			
Designated Spaces	Infant (0-23 months)	Preschool 2-5 years	Total
For Profit Full-Time Centre	1806	9805	11611
For Profit- Part-time Centre	0	133	133
Not for Profit Full-time Centre	658	4159	4817
Not For Profit Part-Time Centre	6	277	283
Not For Profit Home	193	359	552
Non-Designated Spaces			
For Profit Full-Time Centre	3	302	305
For Profit Part-time Centre	0	48	48
Not for Profit Full-time Centre	6	149	155
Not For Profit Part-Time Centre	0	113	113
Not For Profit Home	7	20	27

Improving access to affordable child care is a crucial step in addressing poverty in the province. Since September 2021, there has been an increase of 25% more children enrolled in designated facilities in New Brunswick.

On June 1, 2022, the province successfully implemented a reduction in out-of-pocket fees for parents by an average of 50% for families of preschool-aged children within designated facilities. This resulted in an average daily parent fee of \$12.82. With the reduction in parent fees, families with children enrolled in a designated facility have seen an average annual savings of \$3,600 per child.

Increasing access to affordable child care will also lead to positive indirect economic benefits as household incomes will be freed up to be spent elsewhere in the provincial economy. In addition, longer-term economic impacts may also arise by providing vulnerable children with improved affordable access to quality early childhood education opportunities to ensure that every child has equal opportunity for early education.

EECD is committed to making child care more affordable by further reducing the out-of-pocket fees for families enrolled in designated facilities to an average of \$10 per day by 2025-2026.

## What New Brunswickers said about ELCC During the Engagement Process:

*"I was working full time, but when I had my second child, my daycare bill was going to be higher than my rent so I couldn't go back to work."*

- Focus Group Participant

[TRANSLATION] *"I would love to go back to work, but I can't find a daycare to cover for the hours I have to work. We really need more options for parents who do not work Monday to Friday between 9 AM and 5 PM."*

- Focus Group Participant

[TRANSLATION] *"I have to take unpaid vacation for a few weeks during the summer because the loss in salary is never as bad as what I would have to pay for summer camp."*

- Focus Group Participant

*"The system is crying out for healthcare workers, and we had to choose which one of us would stay in healthcare because we couldn't find a place for our kids for our shifts. I feel like my wife took the biggest hit; she worked hard for her education but now she's staying home with the kids. It seems like a step backward for women."*

- Focus Group Participant

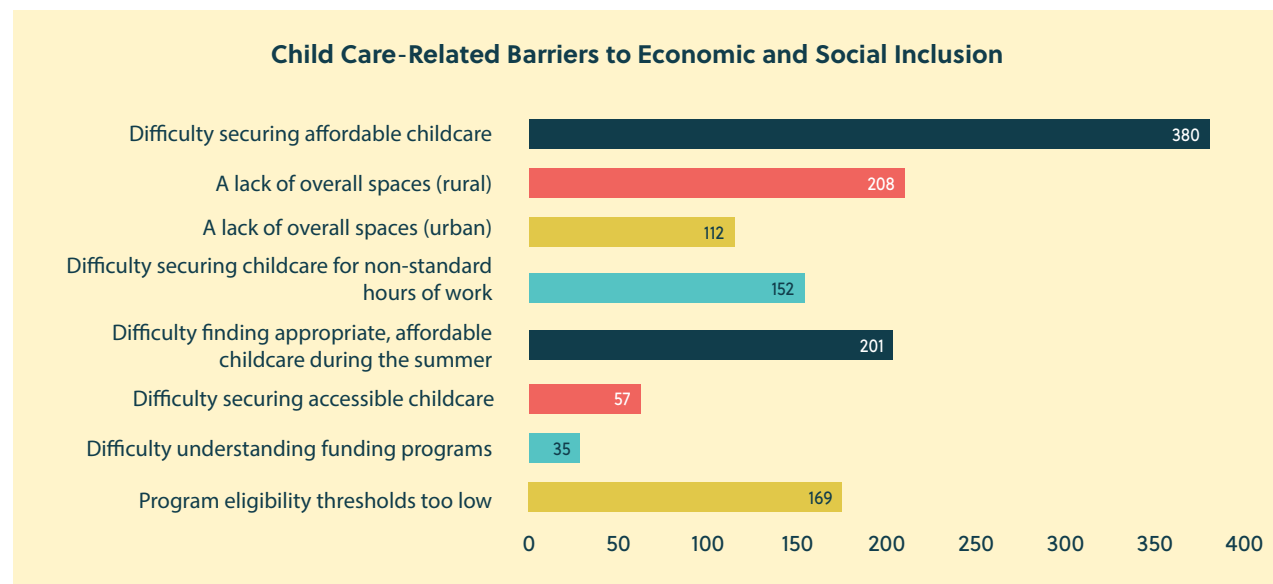
*"My four-year-old lives with significant disabilities. Finding good daycare for him is very difficult. He just wants to be included and be able to make friends. He wants to play with toys and learn new things; these are pretty simple things that many take for granted. There was only one option for him in our area, but his needs were greater than their capacity, and after four months we were back to the list. We're really struggling to find care for him so that we can both work and somehow pay the never-ending bills."*

- Focus Group Participant

Nine percent of participants in the public engagement process indicated independently that a lack of access to affordable, quality child care was a barrier to economic and social inclusion.

When presented with a list of potential items that could reduce poverty and increase economic and social inclusion, access to affordable child care was the sixth highest-ranked item.

The primary barriers to accessing child care, as identified by process participants, are detailed in the following table.



## How will OPT4 address the issue of access to affordable, high-quality child care?

In-depth information on the early learning and child care action plans and agreements can be found on the [Early Learning and Child Care Agreements](#) page on the Canada.ca website. The following list is a selection of items from the action plan that relate specifically to issues raised by OPT public engagement participants.

### ELCC for Non-Traditional Hours:

EECD's existing action plans acknowledge that many families in New Brunswick work non-traditional hours. As of December 1, 2024, seventeen facilities were offering extended hours. The Department has provided funding to support infrastructure projects that will offer extended hours of service to families. Targeted efforts began in 2023 and will continue through 2026 with ongoing evaluation throughout.

### ELCC in Rural Areas:

Child care coverage in New Brunswick is notably lower in rural areas than in cities. The Canadian Centre for Policy Alternatives' [Not Done Yet](#) report noted that half of New Brunswick children living in rural areas are in a child care desert.

Through a rigorous space allocation policy, EECD is working diligently to ensure that spaces are created in rural areas and that consideration is given to the specific linguistic profiles of the regions where spaces are created.

### ELCC in Indigenous Communities:

EECD is collaborating with Indigenous communities and organizations to identify areas of focus and to establish a plan for ELCC services for Indigenous children that is supported by an Indigenous-led, strength-based coordination process. A working committee has been formed with Indigenous representatives, the Federal Government, and New Brunswick to work collaboratively to achieve a Canada-Wide ELCC system that honours the commitments outlined in the co-developed Indigenous ELCC Framework. Between 2024 and 2026, New Brunswick and Indigenous communities and organizations will collaborate on the development of an Indigenous ELCC curricula framework that meets the needs of Mi'kmaq and Wolastoqey communities and that values Wabanaki culture, language, and ceremony as the foundation.

### Accessible ELCC:

In New Brunswick, there is a clear need for accessible spaces. To support existing designated facilities, EECD will provide capital funding in 2025-2026 to eligible projects that will increase the

physical accessibility of ELCC spaces for children, parents, and staff living with disabilities. Operators of existing designated facilities will be able to request funding under this initiative for projects or equipment such as ramps, accessible washrooms, specialized beds, dimmable light systems, and accessible outdoor playground equipment.

### ELCC and Intervening to Improve Outcomes:

In 2022-2023, EECD launched a multi-year prototype funding for parents of four-year-old children who otherwise would not have access to child care. The project removes barriers by providing funding to pay daily fees, transportation, and additional staff to support inclusion where required. In 2022-2023, the program supported the needs of 79 children in accessing child care before kindergarten. The preliminary data from this first year shows promising results in areas that are beneficial to successful school transition, including language and communication skills and social, emotional, and cognitive development. The Department continues to build on the success of the prototype and will continue to fund full-time ELCC for 100 four-year-olds annually between 2023 and 2026.

# Appendix D – Housing

## What is being done to address the need for affordable housing in New Brunswick?

In 2023, the New Brunswick Housing Corporation (NBHC) was re-established, and since that time, it has launched a housing strategy called *Housing For All*. The strategy is built on the following pillars:

- A Healthy and Competitive Housing Market
  - House and rental prices that are stable (no cost spikes).
  - Meeting the needs of households with mid-to-high incomes.
- Affordable Homes for Low-to-Middle Income Earners
  - Housing that costs 30% or less of total income.
  - Meeting the needs of working households with low-to-mid incomes.
- A Safe Home for Vulnerable New Brunswickers
  - Housing that is subsidized by any level of government (including subsidies provided directly to individuals).
  - Meeting the needs of vulnerable households with low incomes.
- A Strong Foundation for our Housing System
  - Ensure effectiveness of housing strategy by removing barriers, fostering development, measuring success, and through continued collaboration and alignment with stakeholders.

Adequate housing was recognized as part of the right to an adequate standard of living in the 1948 Universal Declaration of Human Rights and in the 1966 International Covenant on Economic, Social and Cultural Rights. More recently in Canada, the *National Housing Strategy* (NHS) was introduced in late 2017. The NHS committed to introducing and passing a piece of rights-based legislation now known as the *National Housing Strategy Act*, which received Royal Assent on June 21, 2019. Passing rights-based legislation demonstrated a strong commitment to the international human rights laws recognizing that all people have the “right to live somewhere in security, peace and dignity” according to the United Nations. The NHS is a ten-year, \$82 billion plan.

The Government of Canada has aligned with a Sustainable Development Goal (SDG11) to create sustainable cities and communities and has set goals to reduce the number of households in core housing need and reduce chronic homelessness by at least 50% by 2027 to 2028. A framework exists federally to measure progress towards the goal. While we specifically mention SDG11, housing is actually a critical driver of thirteen of the seventeen SDGs.

During the public engagement process, there were thousands of mentions and calls for the imposition of a rent cap to control the rising costs of rental housing. Following the end of the public engagement process, a new government was elected in New Brunswick, and a bill was swiftly introduced in the Legislature and proceeded through to Royal Assent without delay. This resulted in a rent cap being introduced. This measure will resonate with a large number of New Brunswickers who have experienced significant rent increases leading to housing insecurity and, in far too many cases, homelessness.

### Collaborating on a Review of Program Eligibility Thresholds:

The NBHC has committed to working with ESIC over the course of the next five years to review program eligibility criteria for the majority of the fifteen programs under its purview. This review will seek to:

- Explore common household income thresholds to be applied across programs,
- Explore phasing out of benefits rather than having rigid cut-offs, and

- Explore whether the program thresholds are sufficient to meet the needs of New Brunswickers.

This is a very important project and will serve as a model that other departments and agencies in New Brunswick can adopt to make it easier for citizens to access programs and services when they need them.

## Supporting Innovative Social Enterprise Opportunities that Increase the Social Housing Inventory:

In recognition of the critical role that non-profit organizations play in the area of affordable housing, ESIC will seek to offer support by allocating a portion of its social enterprise funding to non-profits that are seeking to increase the affordable housing inventory in New Brunswick.

# Appendix E – Employment Income

The renewal of the OPT plan came at an interesting time for New Brunswick. The province had emerged from the global pandemic to find its population and economy had soared to unprecedented heights. A skilled labour shortage had contributed to low unemployment rates, and for many watching the province from an economic point of view, there were lots of reasons to celebrate. When we went out to meet with people to talk about the renewal and about poverty and economic and social inclusion, we did not find celebration over population and economic growth. Instead, we found people experiencing despair, who had lost hope and who were desperate for a path forward. For many, their lived experience was not reflected in the economic indicators. They were suffering due to a whole host of pressures like high interest rates and the soaring costs of housing, as well as the sky-high prices of food, transportation, and clothing. The only control that an individual really has over their expenses comes from their ability to increase their income.

In New Brunswick, in the simplest terms, there are two ways in which a person can increase their income. They can receive increased government transfers by being eligible for provincial and federal income supports, such as social assistance, employment insurance, child tax benefits, the Canada Pension Plan, or old age security, to name a few.

The other way to increase income is through employment. On the surface, this seems like a simple solution; in fact, the myth continues to circulate where we hear on a daily basis that “you can solve poverty if you just get a job” and

the adage that “pulling ourselves up by our bootstraps” is all that is necessary.

It was during a focus group in a small town, where we were meeting with a group of adults who were all working full time but experiencing poverty, where our team could truly feel the frustration of the people on the receiving end of these types of comments. While we heard it in the online questionnaire and in the briefs as well, it was in the focus group where the raw emotion poured out. Nicholas (fictional name) was the first to speak, and his quiet voice gradually became louder as he explained: *“If one more person says that all you have to do is work and then you’ll have what you need, I may actually lose my cool. I work two jobs, more than sixty hours a week most weeks, I have zero benefits at work, I don’t qualify for overtime, I don’t make a living wage and I cannot afford rent and food most weeks. But go figure: I make too much to qualify for any of the benefits that are being handed out. And you know what? I got sick a month ago, I missed five days of work, and my boss was upset, and I couldn’t afford to miss more days of work, so I went back while I was still sick. Guess what happened? I ended up in a hospital for two weeks, then I had to borrow money at 30% interest to cover my rent and buy my medication. They say that if you just get a job, you won’t be poor. Well, that’s just not the real world; at least it’s not my real world.”*

Nicholas’ sentiments were rooted in frustration and many in the group shared similar thoughts, until Emma (fictional name) spoke quietly with a few tears falling:

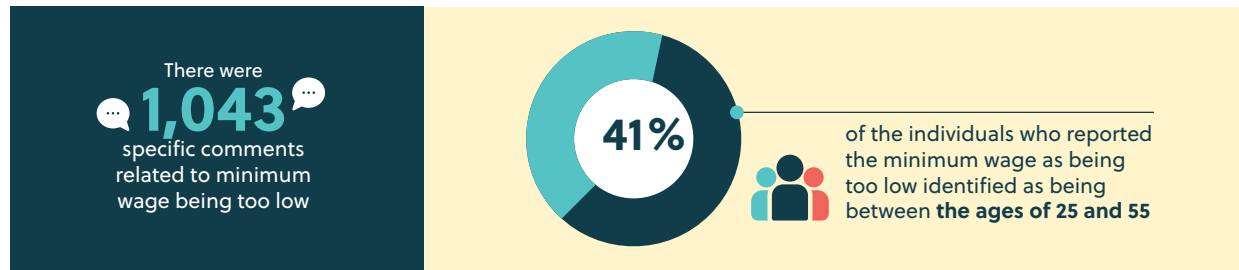


**Employment Income**

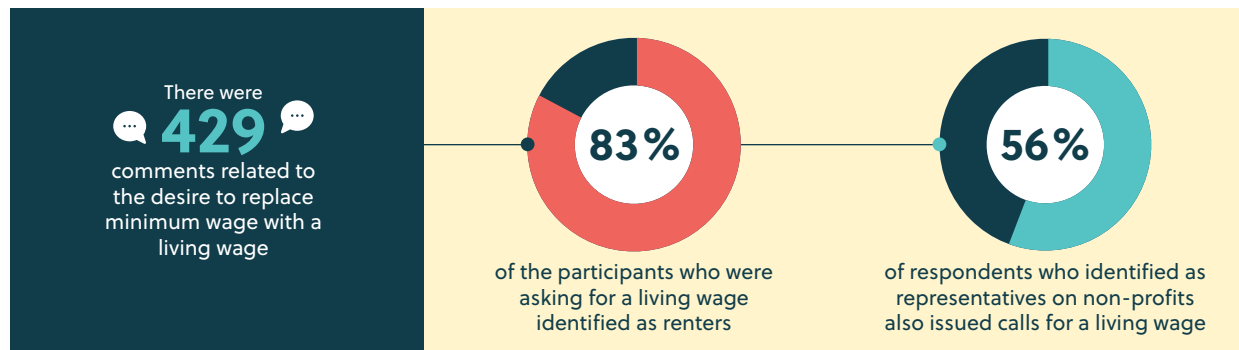
*“I just wish people could see how hard I’m working to keep my head above water and to work and pay my own way. I’m so tired, but people only see me as a low-level service person, and if by some miracle I qualify for some little perk then people complain that they’re paying too many taxes for people like me. I’m so tired of trying, so tired of working, so tired of working hard and it never being enough. I cannot see the point.”* It was Emma’s admission of being exhausted and her loss of hope where the conversation about potential solutions took flight.

Employment is important to overcoming poverty and increasing economic and social inclusion. Obtaining work in a field where you can earn a living wage is a key component of wellbeing.

What did we hear about the topic of job security, meaningful and reliable work, and rates of pay?



1. Participants told us that the minimum wage rate was too low.
2. Participants issued numerous calls for a living wage versus a minimum wage. The Human Development Council, based in New Brunswick, issues an annual report on living wages in New Brunswick. The 2024 report estimates the living wage for New Brunswick to be \$24.62.<sup>4</sup>



3. Participants like Roger (fictional name) told us what job security means to them: *“I just want a company to take a chance on hiring me at the lowest rung of the ladder. I’ll do whatever job needs doing and then I want them to train me and let me grow. I want to be able to work for this company for the rest of my life. I want to be loyal and be treated as a valued member for all my working days.”*
4. Participants like Sara (fictional name) who came here as a newcomer from Syria explained employment from their newcomer perspective: *“In my old country, I had many skills and education, and I worked a long time in my area. I came to Canada, and now none of those years matter. I am willing to take more training or testing to work in my area, but I need an employer to see past my trouble with language and see my life for the good I have done. But for the past four years I work to prepare meals instead of working with health.”*
5. Participants explained that they are keen to work but have trouble getting connected to jobs. For instance, a participant in the online questionnaire provided this comment: [TRANSLATION] *“Well-paying jobs are scarce. Someone who has a high level of education does not have access to a wide range of jobs if we compare the Chaleur region, say, to Québec or Montréal.”*

<sup>4</sup><https://sjhdc.ca/wp-content/uploads/2024/10/Living-Wages-in-New-Brunswick-2024.pdf>

## Employment Income

6. Participants working in low-wage positions told us that having to purchase uniforms was a barrier to obtaining employment.
7. Participants who work in sectors where gratuities are common lamented the fact that not all employers and managers abide by the law on that matter. They expressed a need for more enforcement and follow-up for some employers and better accounting for gratuities received.
8. Participants asked to have the number of overtime hours before they qualify to be paid at an overtime rate to be reduced from 44 to 40 hours per week.

Throughout the public engagement process, we heard from people who want to work. They want to be meaningfully employed at a rate of pay that allows them to be full participants in their communities while meeting all their basic needs. We didn't hear calls for improvements to employment insurance, and we didn't hear people saying that they didn't want to work; rather, we heard from hundreds of people pleading for better connections to training, jobs, fair wages, and fair benefits.

Some of the most powerful discussions on employment happened with members of the community of people living with disabilities. This sampling of comments speaks volumes:

*"I have two university degrees, my brain is fully functioning, but I cannot find a job. An employer recently told me he'd love to hire me, but they'd have to make expensive modifications to their place of business, and he couldn't afford to do that. I went in there three weeks later and an able-bodied person was the new hire."*

- Focus Group Participant

[TRANSLATION] *"I think every big corporation or business that can afford it should have an inclusion policy for people living with disabilities, people with special needs, minorities, etc. We're in 2024, I think that's where society should be."*

- Online Questionnaire Participant

*"I have some limitations, obviously. I cannot work full time, but I can work. I want to work."*

- Focus Group Participant

*"Working is so much more than income. It's a sense of belonging. When everything else about you is not normal but you have a job and colleagues, you finally have something about you that puts you on the same level as your peers."*

- Online Questionnaire Participant

[TRANSLATION] *"Employers should include people with disabilities by eliminating barriers and adapting the job to their skills."*

- Online Questionnaire Participant

*"Everyone wants to belong and to contribute to the world around them. Disabled people are part of everyone; our desires are the same, but the barriers are huge."*

- Focus Group Participant

*"Having a job would make me less invisible to society. Invisibility is only a superpower in the movies."*

- Focus Group Participant

*"Having a Deaf person on your work team is awesome. We know that there are benefits to learning second and third languages, and sign language is a language, and we'd be happy to teach you. Our ears don't work but the rest of us is so very capable."*

- Focus Group Participant

## How will OPT4 address the issues that came to light around employment?

Over the next five years, ESIC intends to work collaboratively with all four sectors to:

1. Improve conditions for lower-wage earners through ongoing collaboration with the Department of Post-Secondary Education, Training and Labour,

## Appendix F – Measurements of Progress

2. Explore innovative potential solutions for the issue of paid sick leave through an Income Security Advisory Committee,
3. Help connect the business, government, and the non-profit sector to citizens seeking employment,
4. Collaborate with the Department of Post-Secondary Education, Training and Labour to reduce the barriers to employment faced by people living with disabilities,
5. Collaborate with non-profits who help people gain skills through volunteering that are transferrable to the workplace, and
6. Increase the awareness of sign language and work to increase training opportunities so that more people can speak this language fluently.

The Department of Post-Secondary Education, Training and Labour has a number of programs and services that are designed to help people seeking employment or training or who need more information about their rights as an employee or obligations as an employer. Additionally, the new *Accessibility Act* in New Brunswick and the mandate for its implementation falls under the responsibility of PETL.

In addition to measuring and reporting on poverty rates through the use of the MBM, we will measure and report on a number of other indicators that are important to economic and social inclusion.

Additional metrics include:

1. Core housing need being met,
2. Number of youth not in employment, education, or training,
3. Poverty entry rates and poverty exit rates,
4. Literacy rates and numeracy rates
5. Social assistance caseloads,
6. Sense of belonging to community,
7. Food security rates,
8. Number of children on the child care waitlist,
9. Number of people with a disability living in poverty, and
10. Number of eligible people connected to benefits.

### Core Housing Need:

People who are living in housing that is unaffordable, doesn't have enough bedrooms, isn't suitable, or needs major repairs and who cannot afford to live somewhere else in their community are said to be living in Core Housing Need.

Core housing need is an indicator measured and reported on by the Canada Mortgage and Housing Corporation (CMHC). While there is a lag in receiving the data, it is important that the need for housing be monitored and transparently reported. Other measures can be combined with the Core Housing Need measure to determine progress being made towards ensuring that every New Brunswicker is appropriately and affordably housed.

The Core Housing Need in New Brunswick in 2022 was 31,600 households (9.2%). Throughout OPT4, the New Brunswick Housing Corporation and partners will work to significantly reduce the number of households in Core Housing Need.

An additional metric, called the Homelessness Income Cut-Off (HICO) and recently proposed in a report by the University of Calgary<sup>5</sup>, will be explored for use in New Brunswick to assess the risk of homelessness and develop strategies aimed at prevention.

<sup>5</sup>[https://www.policyschool.ca/wp-content/uploads/2024/12/HSP126-HomeIncomeCutoff-Final.pdf?mkt\\_tok=MTYxLU9MTi05OTAAAAGXLG-7mBsugqqWzbZCYehRV6Qv6eulb3DnQNKyoYl3eC1sDaO9z6r2oHZJaxsOlvSc7rGRCGAcqCdhfYtlgtwdjKlIfK0EeH\\_-fYkNuLuw7Ph8kTfw](https://www.policyschool.ca/wp-content/uploads/2024/12/HSP126-HomeIncomeCutoff-Final.pdf?mkt_tok=MTYxLU9MTi05OTAAAAGXLG-7mBsugqqWzbZCYehRV6Qv6eulb3DnQNKyoYl3eC1sDaO9z6r2oHZJaxsOlvSc7rGRCGAcqCdhfYtlgtwdjKlIfK0EeH_-fYkNuLuw7Ph8kTfw)

## Number of Youth Not in Employment, Education, or Training:

We measure the proportion of youth who are not in employment, education, or training (NEET) because youth who are not engaged in one of these areas may be experiencing difficulties transitioning from school to the labour market, thus increasing their risk of low income and social exclusion. The indicator has been used in Canada since 2009 but has been used by the Organisation for Economic Cooperation and Development (OECD) since the late 1990s.

The use of this indicator is aligned to many important frameworks including:

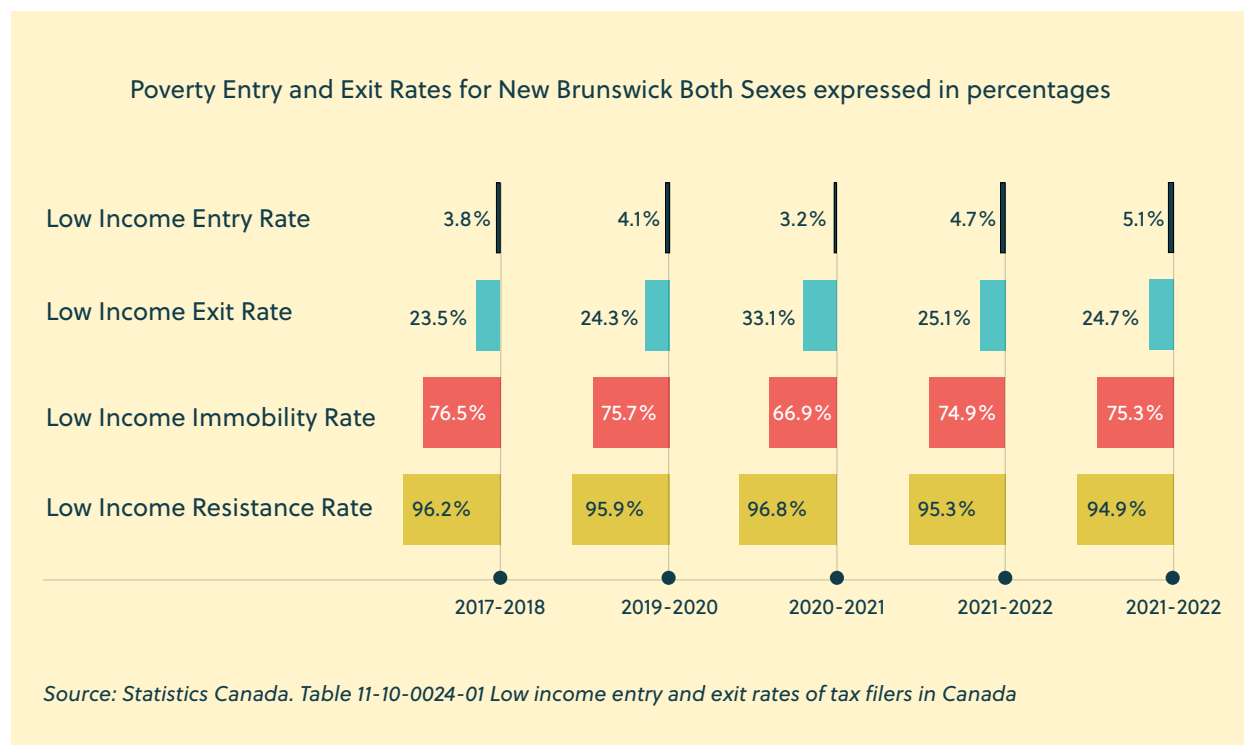
1. Canadian Indicator Framework (CIF) for the Sustainable Development Goals (CIF indicator 8.3.1),
2. Sustainable Development Goal 8 – Decent Work and Economic Growth (SDG indicator 8.6.1),
3. Social inclusion indicators for Canada's Ethnocultural Groups, and
4. The Canadian Poverty Reduction Strategy (Youth Engagement).



## Poverty Entry and Poverty Exit Rates:

Each year, some New Brunswickers will fall into low income, while others will rise out of low income. It is important that we use the available data to observe and monitor changes in people's income from one year to the next so that decisionmakers can be nimble with interventions where necessary to prevent entry into poverty. It is also important to monitor these rates so that decisionmakers can offer greater support to programs that are working to lift people out of poverty.

The measures are straight forward: the percentage of people who, in the previous year, were defined as having low income, but now have an income greater than the threshold, are part of the low income exit rate. When a person's income falls year over year and is now under the threshold, they are part of the low-income entry rate.



Research shows many reasons for why poverty entry and exit rates change, but entries into and exits out of employment are the major driver. While employment is the primary cause of entry and exit rate changes, other factors are also at play, including disability status changes and changes in family composition. Between 2014 and 2019, New Brunswick experienced relatively stable poverty entry and exit rates. However, entry rates began to climb during the pandemic and into 2022 (the last year for which data has been released).<sup>6</sup> The pandemic caused some aberrations in the data with the introduction of pandemic-related income supports and the impact on poverty exit rates. Throughout OPT4, these measures will be an important indicator of progress.

<sup>6</sup> <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110002401>

### Literacy and Numeracy Rates:

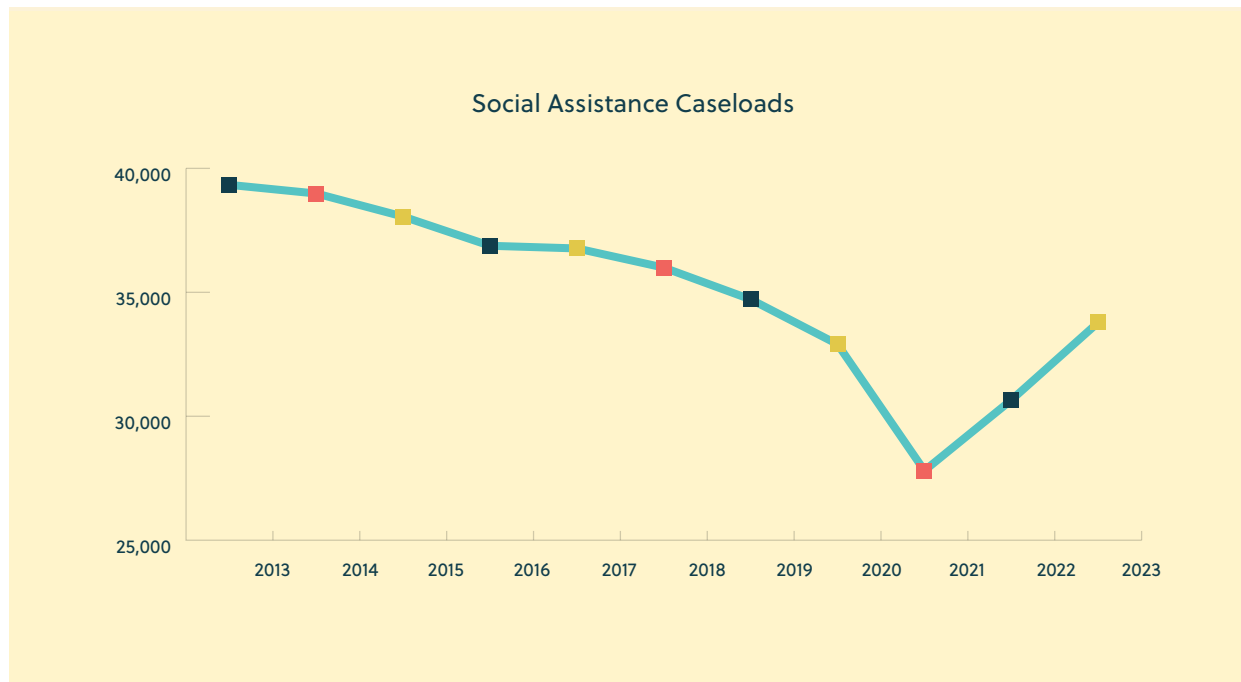
Literacy and numeracy were important issues during OPT’s public engagement process. Higher literacy and numeracy rates are important insulators against poverty. Monitoring progress and seeking opportunities to improve literacy and numeracy rates will be an important component of OPT. ESIC will seek to collaborate with partners to increase the tools available to support adult literacy and promote a multi-sectorial approach to supporting initiatives and projects that advance literacy and numeracy skills at all ages.

A section related to literacy and numeracy levels, as well as projects related to these areas, will be included in a revamped dashboard as part of ESIC’s operational plan for OPT4.

### Social Assistance Caseloads:

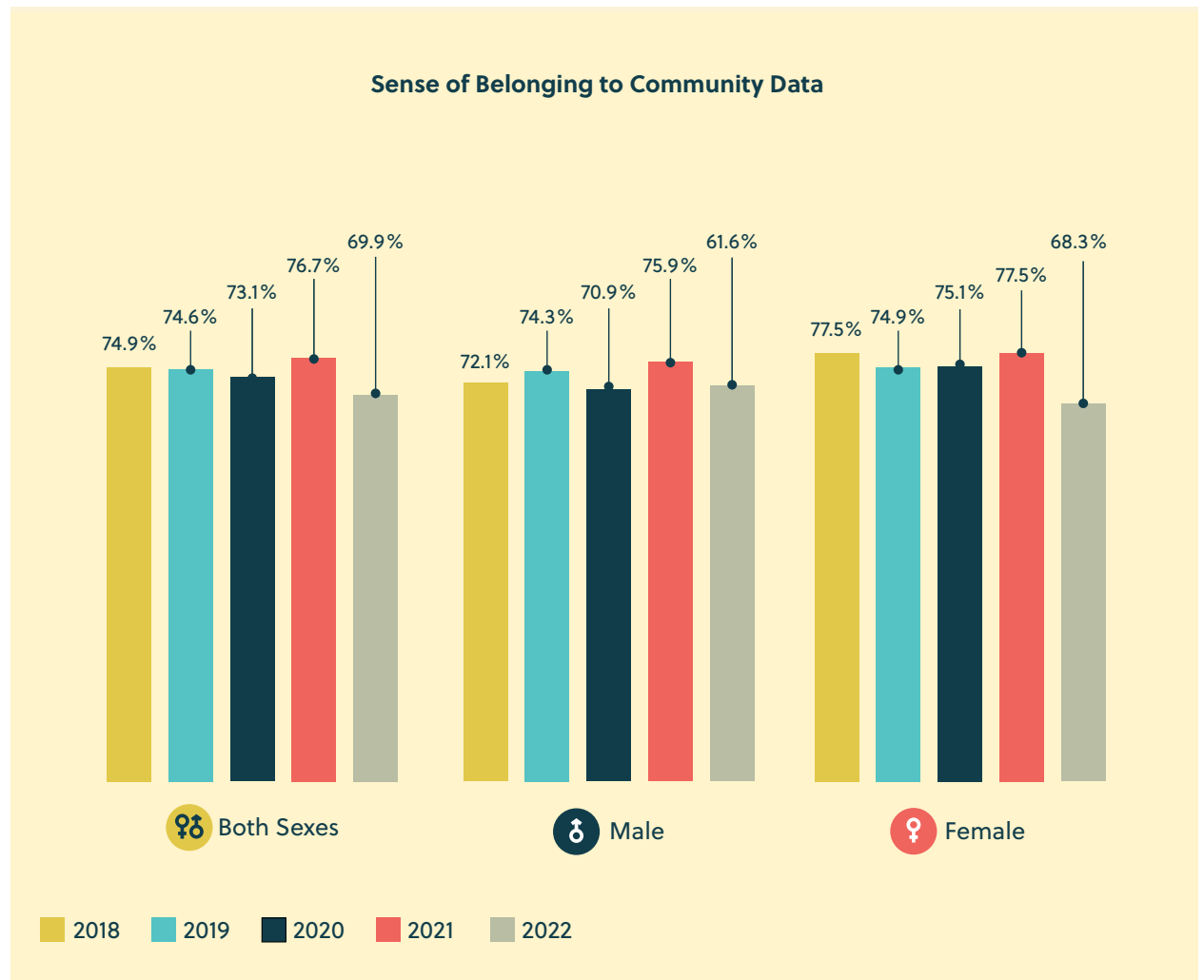
Social assistance in New Brunswick is provided to people who have no other income to meet their basic needs of food, clothing, and shelter. Since 2013, social assistance caseloads had been trending downward and experienced a significant drop during the COVID-19 pandemic as federal income supports were issued. Following the end of pandemic-related supports, caseloads have been trending upwards and are approaching pre-pandemic levels.

Reporting on caseloads is an important measure because every person in receipt of social assistance is experiencing poverty. Providing appropriate supports to transition those who can be moved from social assistance to the labour market is a very important component of poverty reduction. Supporting individuals who need temporary assistance before they become a social assistance recipient is also an important element of poverty prevention.



## Sense of Belonging to a Community:

A sense of belonging to a local community is an important metric for wellbeing. Sustainable Development Goal 11, "Make cities and human settlements inclusive, safe, resilient and sustainable", includes a focus on what it means to have a sense of belonging to a community. A sense of belonging is critical to fostering collaboration between residents, governments, businesses, and non-profits. It contributes to the creation of more resilient communities that are less susceptible to racism and hatred and more focused on harmony and unity. A sense of belonging is deeply rooted in both individual and collective experiences. It is an important part of the social fabric of New Brunswick. Belonging to your community is an insulator against poverty. Stronger connections often translate into better access to supports, education and employment, and greater opportunities for mentorships and collaboration. Similar to other Atlantic provinces, New Brunswick has a high sense of belonging. However, during the OPT4 public engagement process, there were clear indications that a sense of belonging is missing for many residents. This is an indicator that exists and will be monitored as an important display of progress towards social inclusion.



## Food Security Rates:

Food insecurity continues to rise in New Brunswick. Progress on reducing the prevalence of food insecurity will be measured by:

1. The successful implementation of a school breakfast and lunch program,
2. The completion of a study on the feasibility of a New Brunswick Gleaning Program,
3. A reduction of at least 50% in the number of people facing moderate to severe food insecurity,
4. A reduction in the number of children reporting that they go to bed or school hungry in the New Brunswick Health Council's annual survey, and
5. Reductions in the number of people using food banks in New Brunswick.

These indicators will be included in the dashboard to be developed as part of OPT4.

## Children on the Child Care Waitlist:

There are currently 4,000 children on the waitlist for child care in New Brunswick. The government has committed to eliminating this waitlist. A lack of affordable child care is a barrier to education, training, and labour. Monitoring the progress of the waitlist and including it in ESIC's dashboard will allow the advancement towards reducing this barrier to economic and social inclusion to be transparently reported.

## Number of People with a Disability Living in Poverty:

People who live with a disability are disproportionately impacted by poverty. Recent announcements at the federal and provincial level indicate a commitment to reduce the poverty rates of people living with disabilities in New Brunswick. To be able to set targets of poverty reduction specific to people living with disabilities, it is important to see the impact of the changes that are still being explored at the time of the drafting of this plan.

For the time being, there are four key indicators that will be monitored and transparently reported:

1. The progress of the Disability Support Redesign at the Department of Social Development,
2. The status of standalone legislation recognizing the unique economic circumstances and needs of people living with disabilities,
3. The number of people living with disabilities who have a Registered Disability Savings Plan (RDSP), and
4. The number of people living with disabilities who are experiencing poverty.

In collaboration with partners and advocates, focused efforts will be undertaken to reduce the barriers to obtaining a Disability Tax Certificate (DTC) from the Canada Revenue Agency (CRA) and setting up a RDSP. Work will be undertaken to simplify the process and increase the number of participants in this program.



## Number of Eligible People Connected to Benefits:

There are many benefits and programs that exist at the provincial and federal level that can improve the financial situation of New Brunswick residents. Connecting people to benefits is a priority for OPT4 and will be measured by:

1. An increase in the number of eligible low-income tax filers year-over-year in New Brunswick through partnership with the CRA, provincial government departments, local governments, businesses, and non-profit partners:
  - a. Increased number of tax clinics,
  - b. Increased number of volunteers completing tax returns, and
  - c. Increased dollar value of benefits received by low-income tax filers,
2. An increase in the number of children with Registered Education Savings Plans (RESPs) and associated Canada Learning Bonds (CLBs).

# Appendix G – The Renewal Process

The renewal of OPT officially launched on January 25, 2024, and kicked off with a public announcement during a news conference. An online questionnaire was launched and a formal call for briefs was issued, which both remained open until April 30, 2024.

During the months of February and March, 47 community dialogues were organized and hosted by the RSCs and CINs across the province. Citizens were invited to attend the sessions to respond to the three questions that formed the research base for the renewal.

During the months of February, March, and April, 49 focus groups were organized by ESIC and hosted by various individuals, non-profits, and community groups across the province. These private focus group sessions were held with specific demographics to ensure that people experiencing poverty and social exclusion had a very safe space to share their thoughts, feelings, ideas, and hopes. Specific demographics included:

- Individuals experiencing homelessness or who were precariously housed,
- Individuals who are working full-time minimum wage jobs,
- Individuals who have experienced domestic violence,
- Individuals living with a disability,
- Individuals who have experienced issues related to mental health and/or addiction,
- Seniors experiencing poverty and/or social exclusion,
- Individuals with criminal records,

- Individuals who are part of the LGBTQIA2S+ community, and
- Newcomers and immigrants.

During the month of April, ESIC hosted eight sectorial dialogues in various regions around the province. These sectorial dialogues were very focused on bringing participants from the government, business, and non-profit sectors together to discuss the issue of poverty and economic and social inclusion from their perspective. They were also tasked to identify potential solutions over which individual sectors have control and could create meaningful change for citizens.

Also in April, ESIC hosted a virtual dialogue and broadly encouraged anyone who had not participated in the process to take advantage of a last opportunity to contribute their input and ideas. Throughout the process, ESIC, in collaboration with various RSCs, CINs, and community partners, created additional opportunities for engagement. These opportunities included:

- Hosting two youth forums to ensure that youth understood the process and their right to be consulted and informed of policy decisions that may impact them,
- Supporting six mini dialogues that were hosted by individuals or interested community groups,
- Supporting a youth community dialogue that mirrored the larger public dialogue allowing a group of youths to experience this civic engagement process, and

- Hosting seven information sessions for classes and youth groups who wanted to use the public engagement process as a teaching opportunity.

In addition to the focus groups, significant efforts were made to directly engage youth in the process to obtain their perspectives on poverty and honour their right to be consulted on public policy that may impact their lives. We engaged postsecondary institutions and both the anglophone and francophone school systems. For the first time ever, we introduced thematic briefs in addition to a general brief, which provided informational material for educators and others who wanted to engage the youth in their communities.

The result of our efforts to engage youth was inspiring and created a path for continued engagement to follow over the course of OPT4. For instance, we were pleased to see that teachers at École Sainte-Anne (ESA), in Fredericton, actively engaged their students in creating their own public dialogue session that produced a number of ideas and opportunities and mirrored the process that was held at all the public dialogues across the province. The respect for the process and the sincerity with which it was approached was a true example of youth leadership.

At Fredericton High School (FHS), we saw a Student Representative Council (SRC)-led effort that brought approximately 300 students to an engagement session on the topic of poverty. The SRC, comprised of student leaders and supported by teachers, works to provide opportunities for all students to engage in their school community and promotes inclusion and diversity. These youth listened respectfully and followed up by engaging meaningfully with the questionnaire; some submitted thematic briefs.

We heard that several educators held class discussions following the forum organized by the SRC and supported by the administration. In various areas of the province, youth group leaders challenged young adults to submit thematic briefs and complete the online questionnaire in order to ensure that their ideas and concerns were incorporated into the process. The public engagement process clearly demonstrated the growing desire for New Brunswickers to express their concerns, as well as their real and immediate need to find solutions that will enable them to concretely improve their quality of life.

## Appendix H – Priority Actions

### Pillar 1: Basic Needs and Wellbeing

1. Collaborate with the Department of Education and Early Childhood Development and other government departments, community partners, and stakeholders to increase food security.
2. Increase access to affordable, accessible, and available transportation.
3. Collaborate with the Department of Education and Early Childhood Development and partners to ensure that New Brunswickers have access to high-quality, affordable child care.
4. Support the New Brunswick Housing Corporation in their strategy: Housing for All.
5. Study the options and provide recommendations for a cost-shared program between government, businesses, and employees that would provide paid sick leave to employees.
6. Increase the awareness of the various New Brunswick Prescription Drug Programs.

### Pillar 2: Income Security

7. Increase awareness and access to federal and provincial benefits that will improve income security by connecting people to their benefits.
8. Work with community partners to improve financial literacy.
9. Collaborate with the Department of Post-Secondary Education, Training, and Labour to

improve working conditions for workers with a low income.

10. Recognize the unique challenges faced by individuals living with disabilities and implement changes that improve their access to income and resources.
11. Complete a review of asset exemption thresholds for programs and services provided by the Department of Social Development.
12. Explore additional options for increasing income security.

### Pillar 3: Strengthening People-Focused Service Delivery

13. Explore innovative ways to better connect with people who face barriers when accessing government information, programs, and benefits.
14. Review and improve sensitization training opportunities to ensure that training resources exist that reduce the risk of stigmatizing or retraumatizing individuals who are seeking government services.
15. Continue to expand support for youth who have reached the age of leaving the care of the Minister to ensure that they have access to housing and post-secondary education and training.
16. Develop and lead a taskforce model tailored to the needs of the non-profit sector in New Brunswick while focusing on sector strengthening.

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Statistics Canada. Table 11-10-0190-01: Market income, government transfers, total income, income tax and after-tax income by economic family type

Statistics Canada. Table 11-10-0093-01: Poverty and low-income statistics by selected demographic characteristics

Statistics Canada. Table 13-10-0834-01: Food insecurity by economic family type

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# Overcoming Poverty Together 4

The New Brunswick Economic  
and Social Inclusion Plan

Ensemble Pour vaincre  
la pauvreté  
Overcoming Poverty Together