

Overcoming Poverty Together

The New Brunswick Economic
and Social Inclusion Plan 2020-2025

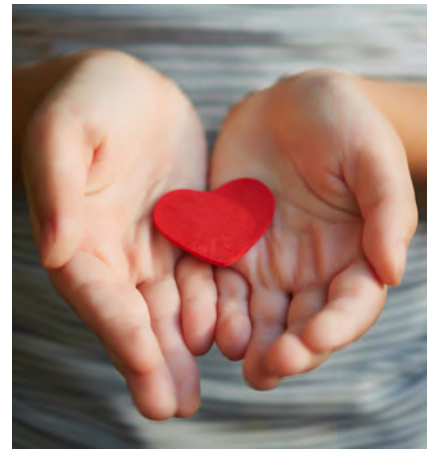


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Executive Summary

Overcoming Poverty Together 3: The New Brunswick Economic and Social Inclusion Plan is a roadmap for the province to move towards economic and social inclusion for all. This plan is focused on poverty reduction and improving the quality of life for people living in our province. The plan has a unique and collaborative approach which requires the alignment of all sectors at the local, regional and provincial level. Just as this plan is collaborative, it is also inclusive. It embraces diversity as each measure is intended to apply to all New Brunswickers.

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

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

OPT3 has three pillars and nine priority actions which allows for a focused approach from all partners to have a greater impact on the reduction of poverty in NB.

The statistics in this report use the most recent data available (2020) as provided by the [Canadian Income Survey 2020](#) (Statistics Canada). As more information becomes available the Economic and Social Inclusion Corporation will analyze and react accordingly.

The March 2022 *Canadian Income Survey* – with data from 2020 – shows a reduction of 50%+ in the number of persons living with a low income from 2015 to 2020.

YEAR	2015	2020	%
Number of persons living with a low income	119,000	58,000	↓51,20%

As of March 31, 2022, work on all nine priority actions is well underway. Here is a summary of their progress.

PRIORITY ACTION	STATUS
1. Social assistance reform.	<u>Ongoing</u> GNB announced changes to social assistance programs and reform has been launched.
2. Changes to the <i>Employment Standards Act</i>.	<u>In Progress</u> Increases to minimum wage and minimum overtime wage, and adjustments to the <i>Act</i> .
3. Increase capacity and sustainability of social enterprises within non-profit organizations.	<u>Ongoing</u> Development of support services for social enterprises in New Brunswick.
4. Review of government programs, services and tax policies targeted to low-income individuals and families.	<u>In Progress</u> Lower tax rates for individuals in the first personal income tax bracket.
5. Implement a One-Stop-Shop.	<u>Completed</u> 211NB launched in October 2020.
6. Improve access to mental health and addictions services and reduce wait times.	<u>Ongoing</u> Implementation of an Addiction and Mental Health Action Plan .
7. Regional transportation services.	<u>In Progress</u> There are 12 community transportation services in operation in New Brunswick.
8. Opportunities for sport, recreation, and leisure activities for people on low income.	<u>In Progress</u> Selection of St. Andrews and Campbellton as prototype sites. 63 public libraries in New Brunswick will be able to loan sport, recreation, and leisure equipment.
9. School food programs in all New Brunswick Schools.	<u>In Progress</u> Ongoing work towards the development and implementation of school food programs.

A detailed status report on the nine Priority Actions is provided in Appendix A

"Overcoming poverty is not a gesture of charity. It is the protection of a fundamental human right, the right to dignity and a decent life."

Nelson Mandela

Message from the Minister

The Economic and Social Inclusion Corporation (ESIC) and the 12 Community Inclusion Networks (CINs) play a leading role in the implementation of *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan*. While the world situation has considerably changed in the past two and a half year, ESIC and CINs have stayed the course in teaming up with various organizations to improve the lives of New Brunswickers, build stronger families and promote economic and social inclusion.

It is important to remember that *Overcoming Poverty Together* is a non-partisan initiative. It is not a government plan or a business plan, or a non-profit plan or a citizen's plan. It is the New Brunswick Plan, created by New Brunswickers. I sincerely appreciate the coming together of all members of our society to provide opportunities for all New Brunswickers to reach their potential.

As Minister of Social Development and Minister responsible for the New Brunswick Economic and Social Inclusion Corporation, I am proud of the changes to the social assistance programs that our department introduced in 2021. These changes will help reduce poverty and remove barriers for clients who are struggling.

I want to congratulate ESIC, the CINs and their partners for their continued dedication to the betterment of our fellow citizens. I encourage my fellow citizens to support and engage in this vital initiative.



Honourable K. Dorothy Shephard
Minister of Social Development
Minister responsible for
the Economic and Social Inclusion Corporation



Shelley Clayton
Co-Chair



Jean Allain
Co-Chair



Michel Guitard
Co-Chair



K. Dorothy Shephard
Co-Chair

Message from the Co-chairs

As Co-chairs of the Economic and Social Inclusion Corporation, we are pleased to present the progress report of *Overcoming Poverty Together: The New Brunswick Economic and Social Plan 2020 – 2025*. The Corporation is reporting on the plan's nine Priority Actions and on statistical data relative to poverty rates.

The coming together of the four sectors – non-profit, business, government, and citizens – in the development of *Overcoming Poverty Together* (OPT) has seen the creation of a province-wide movement geared towards changing and improving the quality of life of our friends, families, neighbours, and communities daily.

In these difficult times, we commend the Community Inclusion Networks (CINs), their local partner organizations, volunteers and all the participants who are active in their communities and who, year after year, succeed in bringing together citizens, groups and other partners to help their fellow citizens.

We would also like to highlight the exceptional work of the leaders and volunteers of the various community transportation services in the province, who have risen to the challenge of continuing to serve their fellow citizens, under difficult conditions, at the height of the pandemic.

We acknowledge the Government of New Brunswick which continues to be a crucial partner with the implementation of OPT, and by introducing and implementing various programs and services such as 211NB, the Social Assistance Reform, changes to the *Employment Standards Act*, and major reductions to childcare fees. We are convinced that these initiatives will help the more vulnerable New Brunswickers.

ESIC Co-chairs

Shelley Clayton

Jean Allain

Michel Guitard

K. Dorothy Shephard

Introduction

Poverty is a complex issue that goes beyond an individual's income. Many factors can increase the odds of living in poverty, some are systemic while others are due to unexpected life circumstances.

There have been many advances in poverty reduction in New Brunswick, in great part because the *Overcoming Poverty Together* plan was created out of the concerns and solutions expressed by New Brunswickers, and that the plan has always been able to meet the challenges as they presented themselves.

History

Since 2009, New Brunswick's poverty reduction effort through *Overcoming Poverty Together – The New Brunswick Economic and Social Inclusion Plan* has been led by four sectors and coordinated by the Economic and Social Inclusion Corporation (ESIC). Citizens with lived experience of poverty, the non-profit sector, the business sector and government have been working together to build a fair and inclusive province. ESIC has coordinated actions and invited the four sectors to come together to address important aspects of poverty reduction and economic and social inclusion such as housing, transportation, social economy, one stop shop, social assistance, health, food security, education and community development.

Economic and Social Inclusion Act

The Economic and Social Inclusion Corporation (ESIC) was created to incubate, foster and drive the plan. The *Economic and Social Inclusion Act* was adopted at the Legislative Assembly of New Brunswick to support the plan and the corporation's efforts in its implementation.

ESIC mandate

1. Ensure the implementation of OPT and the development and adoption of any other economic and social inclusion plan;
2. Co-ordinate and support the Community Inclusion Networks (CINs) in developing their plans and in reaching objectives of the provincial plan set out in their regional plans;
3. Administer the Economic and Social Inclusion Fund established under section 29 of the *Economic and Social Inclusion Act*;
4. To exercise the other functions or activities authorized or required by this Act or the regulations or as directed by the Lieutenant-Governor in Council.

ESIC leads and facilitates collaboration among GNB departments, community groups, various sectors and interest groups. Providing leadership around poverty reduction, ESIC is uniquely equipped to identify new opportunities to improve economic and social inclusion of New Brunswickers.



Overview of Overcoming Poverty Together 3 (OPT3) 2020-2025

OPT3 is New Brunswick's current poverty reduction plan. It was released publicly in March 2020 prior to the outbreak of the COVID-19 pandemic in the province. We have now reached the halfway point of OPT3.

OPT3 places emphasis on community capacity building. It recognizes that each individual and community has a role to play in fostering economic and social inclusion and suggests that communities be empowered to tackle poverty reduction and other issues in New Brunswick.

The plan is made up of nine Priority Actions within three pillars which allows for a focused approach from the partners to have a greater impact on the reduction of poverty in NB.

VISION

Everyone living in New Brunswick has the opportunities, resources, and security to thrive and actively participate in community life.

Pillars and Priority Actions

OPT3 includes 9 Priority Actions, grouped in three pillars:

The three pillars of OPT3 are:



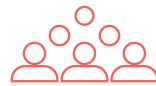
Income Security

Supporting New Brunswickers to move through the income security continuum and providing adequate income support to those who cannot work.



Coordination of Programs and Services

Helping New Brunswickers access the programs and services they need.



Inclusion and Healthy Communities

Helping New Brunswickers live with dignity.

Priority Actions

1. Social Assistance Reform
2. Changes to *Employment Standards Act*
3. Sustainability of social enterprises
4. Review of government programs, services and tax policies
5. Implementation of One-Stop-Shop (211NB)
6. Improved access to mental health/addiction services
7. Regional Transportation services
8. Opportunities for sport, recreation and leisure activities
9. School Food programs

Global Objective

In alignment with [Canada's Poverty Reduction Strategy](#) and the [United Nations 2030 agenda for Sustainable Development Goals](#), the global objective of the OPT3 Plan is to reduce income poverty by at least 50% by 2030. A 50% reduction in the Market Basket Measure for New Brunswick would decrease it from 14% to 7% in 2030. Achieving this target would mean lifting 50 000 New Brunswickers out of income poverty.

Spirit of the plan

At the 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 addressing the needs of the most vulnerable and those who are at risk of falling into poverty.

Guiding Principles

The following guiding principles are key to collectively building a province where no one is left behind.

- **Equity**
One size does not fit all. Inequality results in different levels of access to opportunities.
- **Inclusion**
It's ensuring that everyone can fully participate in the community and economy.
- **Affordability**
Ensuring people have the financial resources to meet their basic needs.
- **Well-being**
Helping individuals thrive so everyone can reach their best quality of life.



Monitoring and Reporting

New Brunswick's economic and social inclusion efforts to-date have been marked by a commitment from all sectors (Citizens with lived experience of poverty, the non-profit sector, the business sector and government) to work together to reduce poverty and to create a province where all residents are able to fully participate. OPT3 focuses on achieving impact in economic and social inclusion, through a targeted number of priority actions, divided into three pillars.

9 Priority Actions

As of June 30, 2022, work on all nine priority actions was well underway. We invite the reader to consult the complete Priority Actions Status Report in Appendix A.

Ongoing

The priority action is in continued progress and is not meant to have a final completion date.

In Progress

The priority action has started and is in progress towards completion.

Completed

The priority action is done and the objective has been attained.

PRIORITY ACTION

- 1. Conduct a social assistance reform to remove barriers to employment for employable clients and provide adequate income support for multi-barriered clients who do not have the capacity to work.**

STATUS

Ongoing

GNB announced changes to social assistance programs to provide financial support to individuals and families who have not other financial resources to meet their basic needs. Social assistance rates will also be indexed to inflation.

- 2. Consult on changes to the *Employment Standards Act* to better support low-income workers by addressing the overtime rate, improving sick leave provisions, repealing the exemption of domestic workers, and benchmarking the minimum wage to the Atlantic average by 2021, which would continue to be indexed annually.**

In Progress

Increase to minimum wage and minimum overtime wage. Adjustments to the *Employment Standards Act*.

PRIORITY ACTION

STATUS

3. Make investments through a new social finance fund to increase the capacity and sustainability of social enterprises within non-profit organizations in New Brunswick.	<u>Ongoing</u> Development of support services for social enterprises in New Brunswick. Social enterprise support and development services from Pond-Deshpande Centre. Meetings of the new NB Social Enterprise Advisory Committee.
4. Conduct a review of government programs, services and tax policies targeted to low-income individuals and families to eliminate areas of duplication, simplify complex application requirements, and ensure program effectiveness to better support New Brunswick residents.	<u>In Progress</u> Lower tax rates for individuals in the first personal income tax bracket.
5. Implement a One-Stop-Shop to help New Brunswickers access information and navigate government and community programs and services they need more easily.	<u>Completed</u> 211NB: Implementation is completed. Service is operational 24/7 and 365 days per year.
6. Improve access to mental health and addictions services and reduce wait times.	<u>Ongoing</u> Five-year Addiction and Mental Health Action Plan addressing the increasing demand for addiction and mental health services.
7. Develop and implement regional transportation plans to increase accessibility, affordability, and availability of transportation services.	<u>In Progress</u> There are 12 community transportation services in operation across NB.
8. Leverage partners to provide inclusive opportunities for sport, recreation, and leisure activities for low income New Brunswickers.	<u>In Progress</u> Research continues with the selection of St. Andrews and Campbellton as the prototype sites. Investment by ESIC of \$189,000 with NBPLS so that 63 libraries will be able to loan sport, recreation, and leisure equipment to New Brunswickers and newcomers who may only need it occasionally or want to try something new.
9. Support children and youth by ensuring there are school food programs in all New Brunswick Schools.	<u>In Progress</u> Work is ongoing towards the development and implementation of school food programs across NB.

More details in Appendix A

Poverty Reduction

The March 2022 [Canadian Income Survey 2020](#) – containing data from 2020 – shows a reduction of more than 50% in the number of persons living with a low income from 2015 to 2020. Data from 2020 is the most recent available.

YEAR	2015	2020	%
Number of persons living with a low income	119,000	58,000	↓ 51,20%

The pandemic that took the world by surprise in early 2020 resulted in unprecedented impacts on the incomes of New Brunswick individuals and families in 2020.

Please see Appendix B for more statistics.

CINs Update

The Economic and Social Inclusion Act sets the framework for 12 Community Inclusion Networks (CINs) to be established either independently or through the support of existing community – oriented organizations.

During the first two years of the OPT3 Plan – which coincide with the worldwide COVID-19 pandemic, the CINs stayed the course by focusing on three priority actions to deliver essential support to vulnerable New Brunswickers: Transportation, Food Security and Community Capacity.

The CINs have demonstrated a high level of resilience and adaptability in maintaining services to communities. They have worked continuously to develop, maintain, and expand their services, particularly those related to transportation where some regions have even gone so far as to develop and add a delivery component to existing services. While many ESIC funds have been directed to these essential transportation services, many efforts have been made by the CINs to seek available funding from many external organizations to ensure the continuation of various programs, such as food security.

The Economic and Social Inclusion Act stipulates that the CINs shall submit to the Corporation, every two years, their local plan in alignment with the provincial OPT plan. The local plan must be developed in collaboration with regional partners, and provide for the implementation of projects promoting economic and social inclusion. Priority Actions number 3 (Social Enterprises), 6 (Mental Health), 7 (Transportation), 8 (Sports and Recreation) and 9 (School Food) shall also be addressed in the local plan.

Projects funded by ESIC through the CINs in OPT3

Westmorland-Albert Action

Door to Door Transportation

A transportation service assisting clients to ensure delivery of groceries and rides to medical appointments.

Urban/Rural Rides – Transport Urbain/Rural

Providing affordable transportation service in the region

Living SJ and Sussex Wellness Network

Living SJ Regionalization of Transportation

Creation of a delivery service of essential goods to vulnerable people in Sussex, Sussex Corner and the surrounding rural communities.

Building an Early Start Together (BEST)

Parents and caregivers of children 0-5 in Saint John's vulnerable neighbourhoods have knowledge, skills, and emotional resilience so they can support their children in reaching their full potential.

Regional Transportation Start-up

To develop a program to address the transportation situation, needs and gaps across the region

Dial A Ride Regional Transportation

To provide affordable transportation in the region.

Greater Fredericton Community Inclusion Network

Hayes Urban Teaching Farm

Urban teaching farm at Historic Hayes Farm in Devon.

Creation of a Regional Volunteer Drive Solution in Fredericton

To develop a plan to attend to the transportation needs in the surrounding communities.

Regional Volunteer Drive Solution Fredericton Region

Implementing an affordable transportation service in the region

Counselling Therapy for at-risk youth

To support timely access to counselling therapy for youth; reduce wait times and barriers

North West Community Inclusion Network

Transport Connect Nord-Ouest

Temporary delivery service of hot meals to school children.

Community Transportation

Development of a community transportation service to serve the rural and urban communities in the North West region

Restigouche Community Inclusion Network

Transport Communautaire Restigouche

Community transportation coordination for the Restigouche region.

My Lunch Box

A healthy, tasty and economic alternative – Training to support healthy and inexpensive eating habits in the community

Accessibility to cultural, sports and leisure activities

To provide assistance and promote well-being through activities in the community

Restigouche Breakfast

Incorporation of the Restigouche Breakfast Foundation

Chaleur Community Inclusion Network

Chaleur Transportation Cooperative

Development and implementation of an alternative transportation system for the Chaleur region.

School community kitchen

Social enterprise to support children and youth by ensuring school food programs in all the schools of the region.

Northumberland Community Inclusion Network

Northumberland Community Transportation

To assess needs and provide a community transportation service for the Northumberland region.

Vibrant Communities Charlotte County

Charlotte Dial-A-Ride

Volunteer Driver Program

Building Greater Capacity for Sustained Addiction Recovery Management Services for Women in Charlotte County

To promote well-being and resources to mental health issues in the community,

Campobello School Food Security

To provide food for children who come to school hungry or without a lunch.

St. Stephen Middle School Nutrition Program

To offer healthy food choices to the students.

Inclusion Network Central New Brunswick

Wheels to Wellness

To provide necessary transportation.

Carleton-Victoria Community Inclusion Network

Western Valley Volunteer Transportation Services

To develop a plan to attend to the transportation needs in the surrounding communities.

Western Valley Food Security

To provide leadership in food security education, coordination, innovation and awareness.

Kent Community Inclusion Network

TC Kent

A dial-a-ride volunteer driver program providing key service to the most vulnerable in Kent County.

Community Inclusion Network Acadian Peninsula

Déplacement Péninsule

A community-based transportation program that includes dial-a-ride type service and carpooling.

Social Assistance Reform

OPT3's Priority Action 1 is to conduct a social assistance reform to remove barriers to employment for employable clients and provide adequate income support for multi-barriered clients who do not have the capacity to work.

On October 1st, 2021, the government of New Brunswick brought changes to social assistance programs increase financial to increase support to social assistance recipients:

- Social assistance recipients no longer have their benefits reduced if they are also receiving child support payments, the Canada-New Brunswick Housing Benefit or compensatory money related to personal injury.
- The wage exemption, which allows clients to keep a portion of their income assistance benefits while being employed, has been increased. Social assistance recipients can now keep up to \$500 of income earned each month, plus 50 cents of each additional dollar earned over \$500.

- Nurse practitioners are now authorized to sign medical forms for social assistance clients who are applying for disability designation.
- Social assistance benefits for clients living with parents or spending less than 25 per cent of their monthly assistance payment on housing, will no longer be reduced.
- The changes also include an updated definition of deaf in social assistance programs to facilitate better assessments for people who are hearing impaired.
- Indexation of all social assistance rates to inflation. This means that on April 1, each year, social assistance rates will be increased by the percentage change in the New Brunswick Consumer Price Index.

Minimum Wage

The minimum wage increased from \$11.50 per hour in February 2020 to \$12.75 per hour on April 1st, 2022. Government also announced another increase of \$1 per hour in October 2022, to reach \$13.75 per hour.

The first [Overcoming Poverty Together; The New Brunswick Economic and Social Inclusion Plan; 2009-2014](#), had 2 Priority Actions focused on Social Assistance Reform and Minimum Wage and that were addressed by Government. Details of their implementation can be found in [The Impact of New Brunswick's 2009-2014 Economic and Social Inclusion Plan](#), pages 107 and 108.



Transportation

OPT3's Priority Action 7 is to develop and implement regional transportation plans to increase accessibility, affordability and availability of transportation services. Inclusion transportation has been included as a priority action since OPT1 and has continued to grow through OPT2. Since then, community transportation programs have come a long way. With OPT3 coming into play, CINs worked persistently to increase the offering of transportation services as it became the main focus during the pandemic.

At the outbreak of COVID-19 in March 2020, ESIC promptly developed specific protocols – including help with the procurement of personal protection equipment for drivers and passengers to aid with the safe operation of transportation services in the province. An Ad Hoc Committee was created to work in collaboration with provincial police forces, the RCMP, the New Brunswick Emergency Measures Organization and the Department of Public Safety.

ESIC provides administrative and financial support for the establishment and operation of transportation services by promoting links between the various services to improve the operating model. ESIC also offers support for implementing, monitoring, maintaining the Community/Regional transportation program while collaboratively expanding a community program to a regional focus, following all COVID-19 protocols, participation in the provincial transportation group(s) and actively seeking grant opportunities from parties other than ESIC. ESIC additionally acts as a link between community services and the main stakeholders and decision makers at the provincial level. An adaptation of transportation services was also made to include the transportation of essential goods as the province moved into a state of confinement. A mandate was given to keep this service in place, even in red phases of total confinement.



Number of kilometers
driven by volunteers
March 2020 to April 2022

1,223,935

Average number of
drives per year

18,500

Number of
volunteer/hours

8,000 +

Source: Economic and Social Inclusion Corporation

Local Governance Reform

The Government of New Brunswick has undertaken a [Local Governance Reform](#) to better support viable communities and regions around the province.

In November 2021, the government released the White Paper [Working together for vibrant and sustainable communities](#) outlining the reform. As a result, the twelve Regional Services Commissions (RSCs) already in place in the province will benefit from enhanced authority and resources to better support community development and programs locally and regionally.

The mandate of the Regional Service Commissions has been expanded to include community development, regional transportation, and social focus in urban centres. ESIC was called upon to play a major role in the development and implementation of certain focus areas that are part of the RSCs extended mandate:

Community development

The commissions will play an important role to ensure a coherent regional vision and plan in areas such as affordable housing, newcomer settlement services and diversity promotion, social inclusion and healthy communities. This will be supported by the integration of the Community Inclusion Networks (CINs) within the regional service commissions. The Economic and Social Inclusion Corporation will partner with the commissions. A stronger cooperative approach will help ensure that investments in infrastructure and programs are more effectively delivered within regions and have a greater overall impact.

Regional transportation (community transit)

Community and regional transportation services provide people with access to medical care, food, family support, banking services, and vital connections to their communities. In some cases, regional service commissions are partnering with the CINs or participating in community transportation

initiatives. The commissions will be tasked with bringing stakeholders and local governments together, in collaboration with the Economic and Social Inclusion Corporation, to develop and implement strategies and services to better serve residents.

Additional social focus

To recognize the critical challenges posed by a growing vulnerable population settling in larger urban centres, the regional service commissions of South-East, Fundy and Capital region will provide a regional approach to address the most urgent pressures starting in 2024, with the other regions deciding their own timelines to address their specific challenges. Specifically, these commissions will partner with government departments and existing local organizations to fund service delivery in the areas of homelessness, poverty reduction and mental health.

As soon as the reform was announced, ESIC initiated a process of collaboration and partnership with the various stakeholders of the reform, in particular the RSCs, GNB officials, a working committee and government-appointed transition leaders, as well as the current CINs' representatives. As stipulated in the reform, the CINs will integrate their respective RSCs, and continue working on their specific Priority Actions already established in OPT3. RSCs may assign other responsibilities to their CINs, as per the requirements laid out in the Local Governance Reform. RSCs will become the host organization of their regional CIN and will be responsible for its management and operation. They will carry out the implementation of OPT3 and other tasks to expand community development based on needs and capacities. The expected outcomes will be clearly defined.

Financial Literacy

Since 2010, the corporation has collaborated with the Canada Revenue Agency (CRA) and the Department of Social Development to promote the Community Volunteer Income Tax Program, which in New Brunswick is called *Get Your Benefits* (formerly known as Get Your Piece of the Money Pie). Other provincial and federal partners include the New Brunswick Public Library Service, and Service Canada.

Community tax clinics are established each year and their volunteers help citizens with a modest income complete their tax returns. As a result, these

citizens can also access additional financial supports through an array of social programs tied to the tax system. Due to COVID-19 since 2020, ESIC, CRA, and their partners pivoted the clinics from face to face to virtual by using videoconferencing, phone or document drop off.

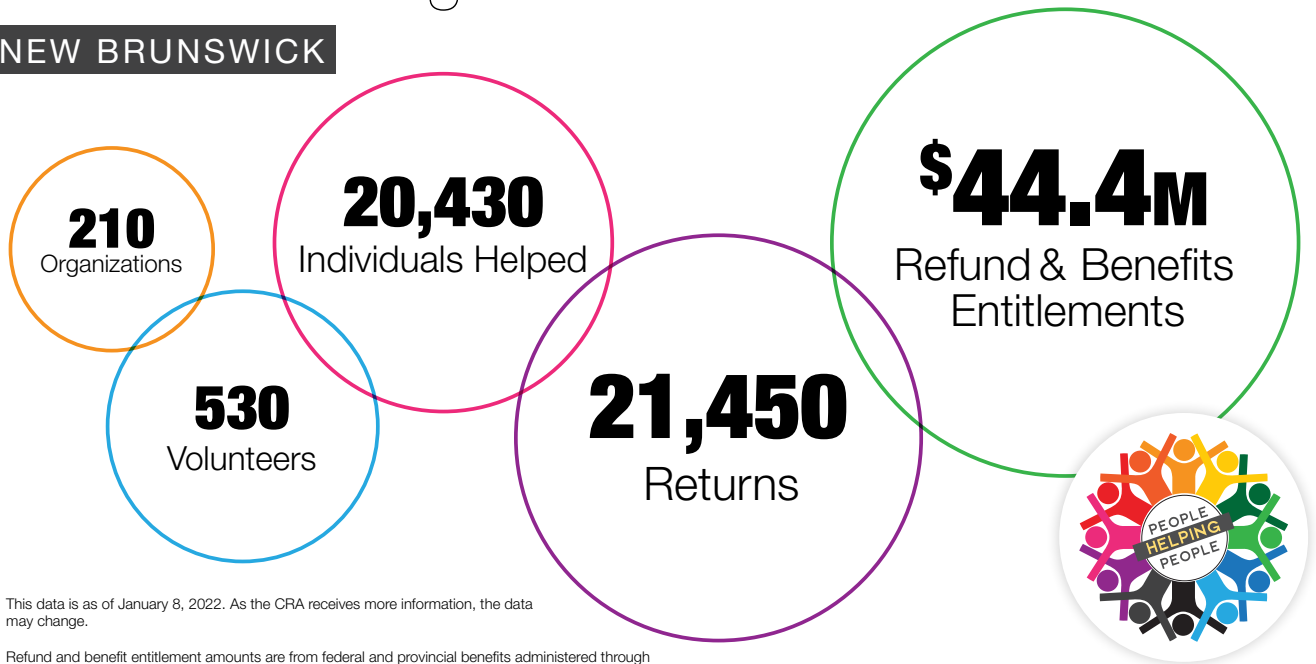
Since 2010, this initiative has completed 235,000 tax returns and put \$366 million in the hands of individuals with a modest income in New Brunswick.

Numbers for tax seasons 2021 and 2022 were not available at time of printing.

Community Volunteer Income Tax Program

2021

NEW BRUNSWICK



- 1 This data is as of January 8, 2022. As the CRA receives more information, the data may change.
- 2 Refund and benefit entitlement amounts are from federal and provincial benefits administered through the CRA. The amounts apply to current and prior-year income tax and benefit returns filed through the CVITP from January 1, 2021 – December 31, 2021.
- 3 The listed province/territory is where the individual was a resident on December 31, 2021, as reported on their return. An individual can have multiple returns (current and previous years) filed under more than one province or territory. Provincial/territorial totals will not add up to national totals. This is because national totals include counts for those whose province/territory of residence could not be identified when the data was gathered.
- 4 All data have been rounded.

canada.ca/taxes-help · canada.ca/taxes-volunteer



Canada Learning Bond

The corporation is leading the promotion of the Canada Learning Bond (CLB) in New Brunswick, which is offered by the Department of Employment and Social Development Canada. The CLB is a non-repayable grant to help pay for education or training after high school, for children born after 2004.

This program provides up to \$2,000 in federal money per applicant child to be deposited in a Registered Education Savings Plan. No parental contribution is required to get the bond. To date, more than 20,400 New Brunswickers with a low income have received the CLB with a maximum value of \$41 million. Information on the CLB is available at www.gnb.ca/poverty. Online registration takes less than 10 minutes at www.mysmartfuture.org/clbnb.

211 NB – One-Stop-Shop

OPT2 Priority Action #4 is about supporting the creation of a “one-stop-shop” service to inform people about government and non-profit organization programs related to economic and social inclusion. In January 2019, ESIC’s Advisory Committee on One-Stop-Shop submitted to GNB a detailed report with recommendations on how to implement such a service in the province.

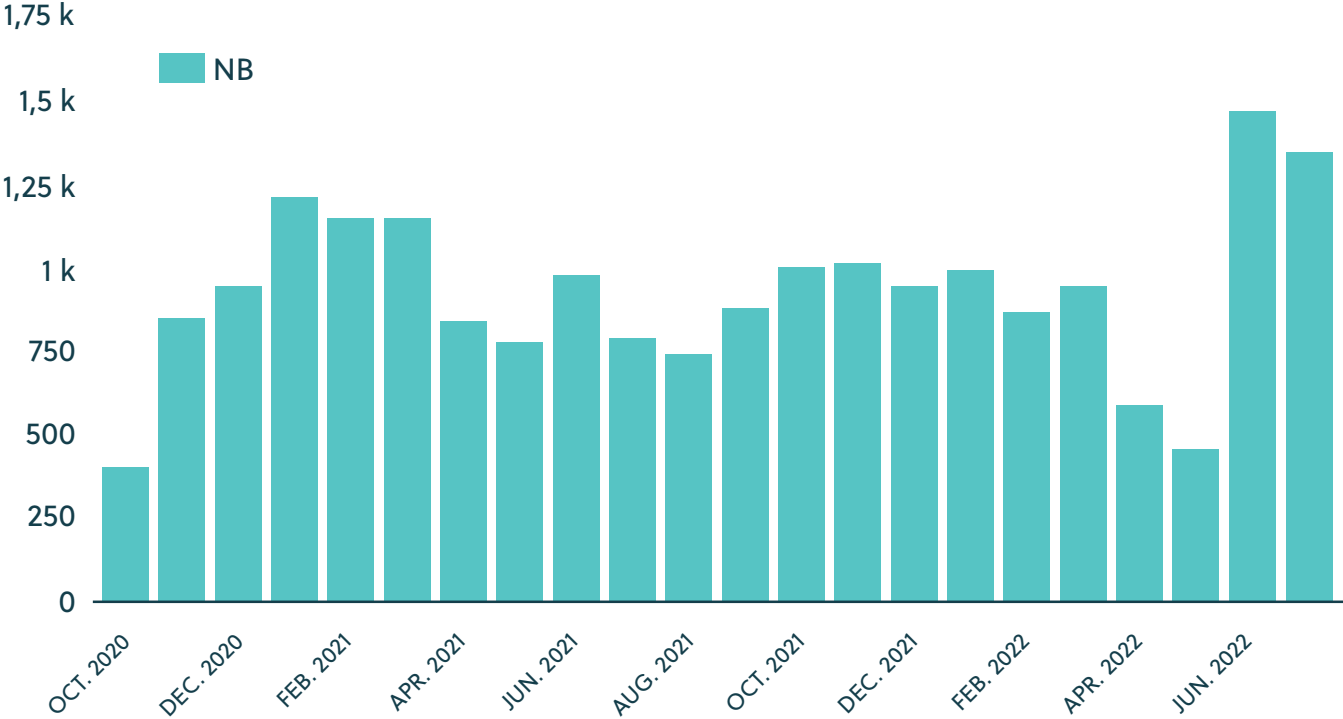
211 NB, a free and confidential resource to help New Brunswickers navigate services was launched in October 2020 by the government of New Brunswick in partnership with the federal government, the United Way and ESIC. 211 is an information and referral service that connects New Brunswickers to critical human, social, community and government support. This service helps people navigate government and community programs and services quickly to find what they need for their unique situation. New Brunswickers can call 2-1-1 and trained staff will work to connect callers with services for both everyday needs and times of crisis. Phones are answered 24/7, 365 days a year, in both official languages and 170 other languages through interpretation services.

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

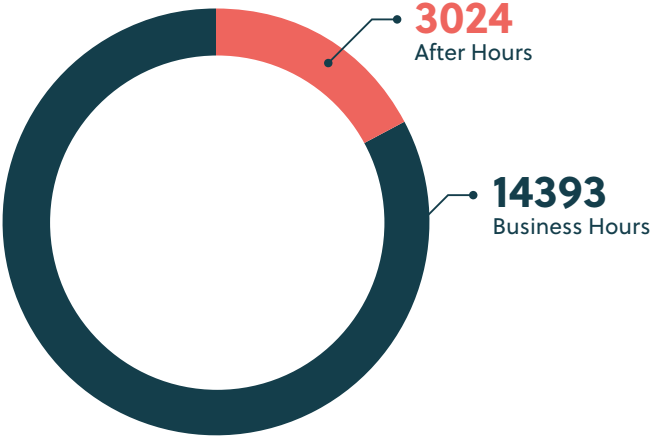
211 NB has provided much-needed support to citizens to help navigate services and resources, like housing and food access, mental health services, services to seniors and youth, and much more. The program has helped fill many gaps, especially during the pandemic.

From the October 2020 launch of the 211 information and referral service in New Brunswick, to the end of June 2022, a total of 17,677 contacts were answered by 211 Navigators.

Contact Volumes



Calls Recieved - 24 hrs



Contact Type

VIA	#
Call	17417
Email	186
Chat	74

Source: 211 Canada



Appendix A

9 Priority Actions – Report

Ongoing

The priority action is in continued progress and is not meant to have a final completion date.

In Progress

The priority action has started and is in progress towards completion.

Completed

The priority action is done and the objective has been attained.

OPT3 PRIORITY ACTIONS	STATUS	COMMENTS
1. Conduct a social assistance reform to remove barriers to employment for employable clients and provide adequate income support for multi-barriered clients who do not have the capacity to work.	<u>Ongoing</u>	<p>SD is making ongoing improvements to Social Assistance. Since October 1, 2021, social assistance recipients are eligible to receive more income as a result of facing fewer deductions and having their assistance rates indexed annually to the change in NB-Consumer Price Index. Changes include:</p> <ul style="list-style-type: none">• Benefits no longer reduced if clients also receiving child support payments, the Can-NB Housing Benefit or compensatory money re personal injury.• Wage exemption increased, allowing clients to keep up to \$500 of income earned each month, plus 50 cents of each dollar earned over \$500.• Clients no longer have social assistance reduced if living with parents or spending less than 25% of monthly assistance on housing.• Updated definition of deaf in SA programs, as per stakeholders.• Nurse practitioners authorized to sign medical forms for SA clients applying for disability designation.• Indexing of all SA rates to annual inflation.• Reforming the definition of Economic Unit / Household income policy to increase housing options for recipients.
2. Consult on changes to the <i>Employment Standards Act</i> to better support low-income workers by addressing the overtime rate, improving sick leave provisions, repealing the exemption of domestic workers, and benchmarking the minimum wage to the Atlantic average by 2021, which would continue to be indexed annually.	<u>In Progress</u>	<p>Increases to minimum wage.</p> <p>Increases to minimum wage and minimum overtime wage, and adjustments to the Act.</p> <p><i>Employment Standards Act</i> (ESA) consultation.</p> <p>No change: PETL senior leaders are reviewing a draft plan for consultation in 2022 on the ESA.</p>

OPT3 PRIORITY ACTIONS	STATUS	COMMENTS
<p>3. Make investments through a new social finance fund to increase the capacity and sustainability of social enterprises within non-profit organizations in New Brunswick.</p>	<p><u>Ongoing</u></p>	<p>Access to GNB supports for social enterprise development in NB has been established. Contract for social enterprise support and development services from the Pond-Deshpande Centre has been signed and project is proceeding with additional funding coming from ESIC. Three meetings of the new NB Social Enterprise Advisory Committee have occurred with positive results.</p>
<p>4. Conduct a review of government programs, services and tax policies targeted to low-income individuals and families to eliminate areas of duplication, simplify complex application requirements, and ensure program effectiveness to better support New Brunswick residents.</p>	<p><u>In Progress</u></p>	<p>A complete review of GNB programs, services and tax policies targeted to low income individuals and families can only be fully undertaken after the pandemic ends.</p> <p>Effective January 1, 2021, the province lowered its tax rate on the first personal income tax bracket from 9.68% to 9.4%. This tax rate applies to the first \$43,835 of taxable income for 2021.</p> <p>Also, the threshold for the Low-Income Tax Reduction was increased from \$17,630 to \$17,840, for the 2021 tax year. Under that income level a single tax filer will not pay provincial income tax. For families, the income threshold where no provincial income tax is paid is higher than a single individual. The LITR is phased out so it benefits other lower-income New Brunswickers as well.</p> <p>For the 2022 taxation year, the basic personal amount will be increased from \$10,817 to \$11,720 and the Low-Income Tax Reduction threshold from \$18,268 to \$19,177.</p> <p>As a result, a single tax filer with income up to \$19,177 will not pay provincial personal income tax for 2022. For families, the income threshold where no provincial income tax is paid is higher than a single individual. The LITR is phased out so it benefits other lower-income New Brunswickers as well.</p>
<p>5. Implement a One-Stop-Shop to help New Brunswickers access information and navigate government and community programs and services they need more easily.</p>	<p><u>Completed</u></p>	<p>Provincial 211 Service launched Oct 15, 2020. This service is operational 24/7 and 365 days per year. 211NB is now available online.</p>

OPT3 PRIORITY ACTIONS	STATUS	COMMENTS
<p>6. Improve access to mental health and addictions services and reduce wait times.</p>	<p><u>Ongoing</u></p>	<p>All data suggests the need for supports and services will continue to climb.</p> <p>On Nov. 17, 2021, GNB released the Inter-departmental Addiction and Mental Health Action Plan Priority Areas for 2021-2025.</p> <p>This plan is based on a client-centric stepped care model that moves along a continuum from promotion of population health and prevention services, up to higher intensity specialized services.</p>
<p>7. Develop and implement regional transportation plans to increase accessibility, affordability, and availability of transportation services.</p>	<p><u>In Progress</u></p>	<p>ESIC provides leadership, financial resources, operational support, and strategic advice to regional community transportation service providers around NB. ESIC will continue to provide support for the development and implementation of regional transportation plans to increase accessibility, affordability, and availability of community transportation services.</p>
<p>8. Leverage partners to provide inclusive opportunities for sport, recreation, and leisure activities for low income New Brunswickers.</p>	<p><u>In Progress</u></p>	<p>The Co-Chairs and Working Group participants, from a broad representation of sport, recreation, and leisure, have been confirmed and meetings have started.</p> <p>The research portion continues with the selection of St. Andrews and Campbellton as the prototype sites.</p> <p>Investment by ESIC of \$189,000 with NBPLS so that 63 libraries will be able to loan sport, recreation, and leisure equipment to New Brunswickers and newcomers who may only need it occasionally or want to try something new.</p>
<p>9. Support children and youth by ensuring there are school food programs in all New Brunswick Schools.</p>	<p><u>In Progress</u></p>	<p>GNB commitment from the 2020 Provincial Election.</p> <p>An initial pilot project has concluded with no further action to be undertaken from this work.</p> <p>The Community Inclusion Networks are now working to develop ways to meet the need for school food programs.</p> <p>A project called Food for All NB which was led by the organization Nourishing Minds is now completed. This project is to consult key stakeholders; identify current assets, resources, and requirements to support healthy school food environments; and create an online resource hub for community school partners delivering school food programs.</p> <p>Along with the above initiatives, a new working group of stakeholders call the Coalition for Healthy School Food has been formed to contribute on this project.</p>

Appendix B

DEFINITIONS

Market Basket Measurement

In 2018 Statistics Canada adopted a calculation to measure the number of people who live in poverty called the Market Basket Measurement (MBM).

According to the MBM, a family lives in poverty if they cannot afford the cost of a specific basket of goods and services in its community representing a modest, basic standard of living.

The MBM includes the costs of food, clothing, footwear, transportation, shelter and other expenses for a family. Prices of the goods and services that make up the basket are updated and methodological changes are also made if needed.

Statistics Canada has updated or “rebased” the MBM.

For clarity, the rebased (new) poverty measure is called the 2018 – base MBM, while the measure in use since 2008 is called the 2008 – base MBM.

The poverty rates generated by the new 2018 – base MBM are not directly comparable to the poverty rates generated by the old 2008 – base MBM.

The transition to the 2018 – base MBM took effect in June 2020.

The statistics in this report use the most recent data available (2020) as provided by the [Canadian Income Survey 2020](#) (Statistics Canada). As more information becomes available the Economic and Social Inclusion Corporation will analyze and react accordingly.

Poverty in New Brunswick

Tracking the number and percent those who fall below Canada’s Official Poverty Line can be used to measure the progress on and effectiveness of initiatives designed to lift people out of poverty.

Rates in Atlantic Canada	2020	2019	
New Brunswick	7.6%	9.9%	↓
Prince Edward Island	7.6%	12.3%	↓
Newfoundland and Labrador	7%	11.2%	↓
Nova Scotia	7.7%	12%	↓
Atlantic Canada	7.5%	11.2%	↓
Canada	6.4%	10.3%	↓

Source: Statistics Canada
Canadian Income Survey 2020

This section provides data showing progress in poverty reduction for citizens and families in recent years. Some of the federal and provincial government impactful initiatives include:

- Canada Child Benefit
- Lower Income Tax
- Affordable access to child care assistance
- Minimum Wage increases
- Social Assistance Reform
- Help with Income Tax filing

What Areas Have Seen a Reduction in Poverty?

The overall rate of poverty has been reduced in NB by 51.3% in 5 years, going from 119,000 to 58,000 people living in poverty from 2015 to 2020.

The number of persons living in poverty in NB in 2020 was 58,000; as compared to 75,000 in 2019, a reduction of 22.7% in the first year of the pandemic.

Child Poverty (children under 18 living in poverty):

- 76.5% reduction between 2015 and 2020; going from 26,000 to 6100 children living in poverty.
- 53% reduction between 2019 and 2020; falling from 17,000 to 6100 children.

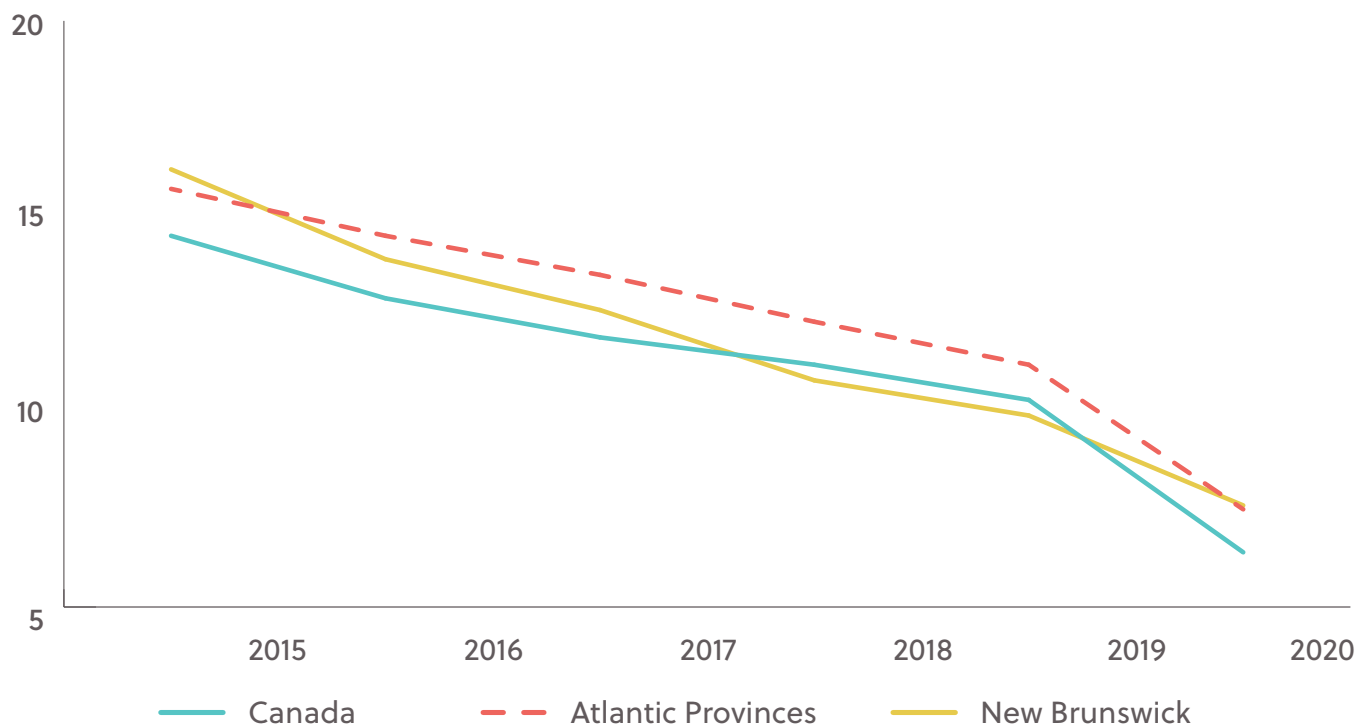
Economic Families (with 2 or more family members living in poverty):

- 63% reduction between 2015 to 2020; going from 75,000 to 28,000 people in a family living in poverty.
- 33% reduction between 2019 and 2020; falling from 42,000 to 28,000 people in a family living in poverty.

Non-Family Individuals:

- 32% reduction between 2015 to 2020; falling from 44,000 to 30,000 single unattached individuals living in poverty.
- 9% reduction between 2019 and 2020; falling from 33,000 (with 9,000 elderly) to 30,000 (with 8,000 elderly) single unattached individuals living in poverty.

Percentage of New Brunswickers with Income Below the Market Basket Measure (2018 base) Compared to Canada and the Atlantic Provinces, 2015-2020



Source: Statistics Canada
Canadian Income Survey 2020

Market Basket Measure

2018 base

Percentage of persons in low income

Economic Family Type	2015	2016	2017	2018	2019	2020
All persons	16.2	13.9	12.6	10.8	9.9	7.6
Persons in economic families	12.2	9.6	9.3	6.7	6.6	4.4
Persons in elderly families	8.5	5.7	5.2	3.2	–	–
Persons in non-elderly families	13	10.4	10.2	7.5	7.7	5.2
Persons in couples	9	6.8	9	5.3	7.8	6.2
Persons in couple families with children	12.6	9.9	7	4.9	–	3
Persons in lone-parent families	39.6	32.2	43.6	34.1	26	–
Persons in female lone-parent families	43.8	39.9	48.1	35.1	29.3	–
Persons in other non-elderly families	24.1	16	–	–	–	9.9
Persons not in an economic family	36.7	35.3	28.8	30.5	25.4	22.6
Elderly persons not in an economic family	25.7	25.1	14.6	14.9	16.3	15.2
Elderly males not in an economic family	24.2	20	14.2	17.8	10.6	12.2
Elderly females not in an economic family	26.4	27.7	14.9	13.4	19.3	16.9
Non-elderly persons not in an economic family	41.6	40.4	36.4	39	31.4	27.1
Non-elderly males not in an economic family	41.6	38.3	34.4	39.2	27.6	26.5
Non-elderly females not in an economic family	41.5	43	38.6	38.6	36.3	27.8

Source: Statistics Canada
Canadian Income Survey 2020

Market Basket Measure

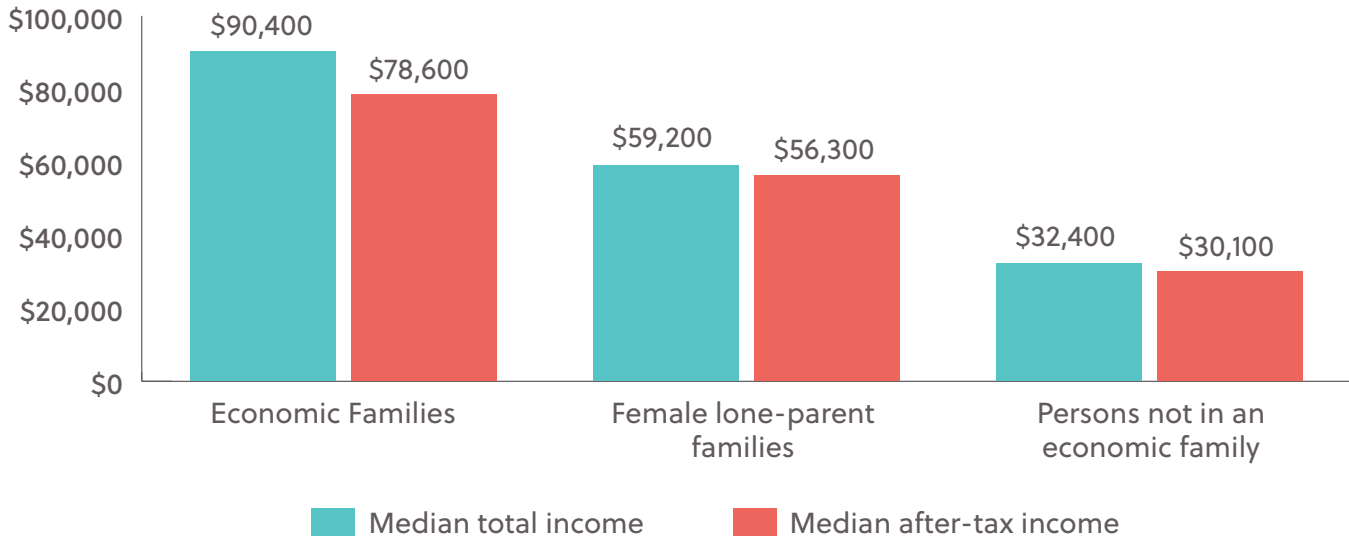
2018 base

Number of persons in low income (x1000)

Economic Family Type	2015	2016	2017	2018	2019	2020	% Change Since 2015
All persons	119	103	94	81	75	58	-51.20%
Persons in economic families	75	59	58	42	42	28	-74.60%
Persons in elderly families	9	6	6	–	–	–	-33.30%
Persons in non-elderly families	66	53	52	38	40	26	-60.60%
Persons in couples	10	8	10	6	9	7	-30%
Persons in couple families with children	30	23	16	11	–	7	-76.70%
Persons in lone-parent families	16	16	20	16	13	–	-18.80%
Persons in female lone-parent families	14	15	19	14	11	–	-21.40%
Persons not in an economic family	44	43	36	39	33	30	-31.20%
Elderly persons not in an economic family	9	10	6	7	9	8	-11.11%
Elderly females not in an economic family	6	8	4	4	7	5	-16.67%
Non-elderly persons not in an economic family	35	33	30	32	25	22	-37.14%
Non-elderly males not in an economic family	19	17	15	18	12	12	-36.84%
Non-elderly females not in an economic family	16	16	15	14	13	11	-31.25%

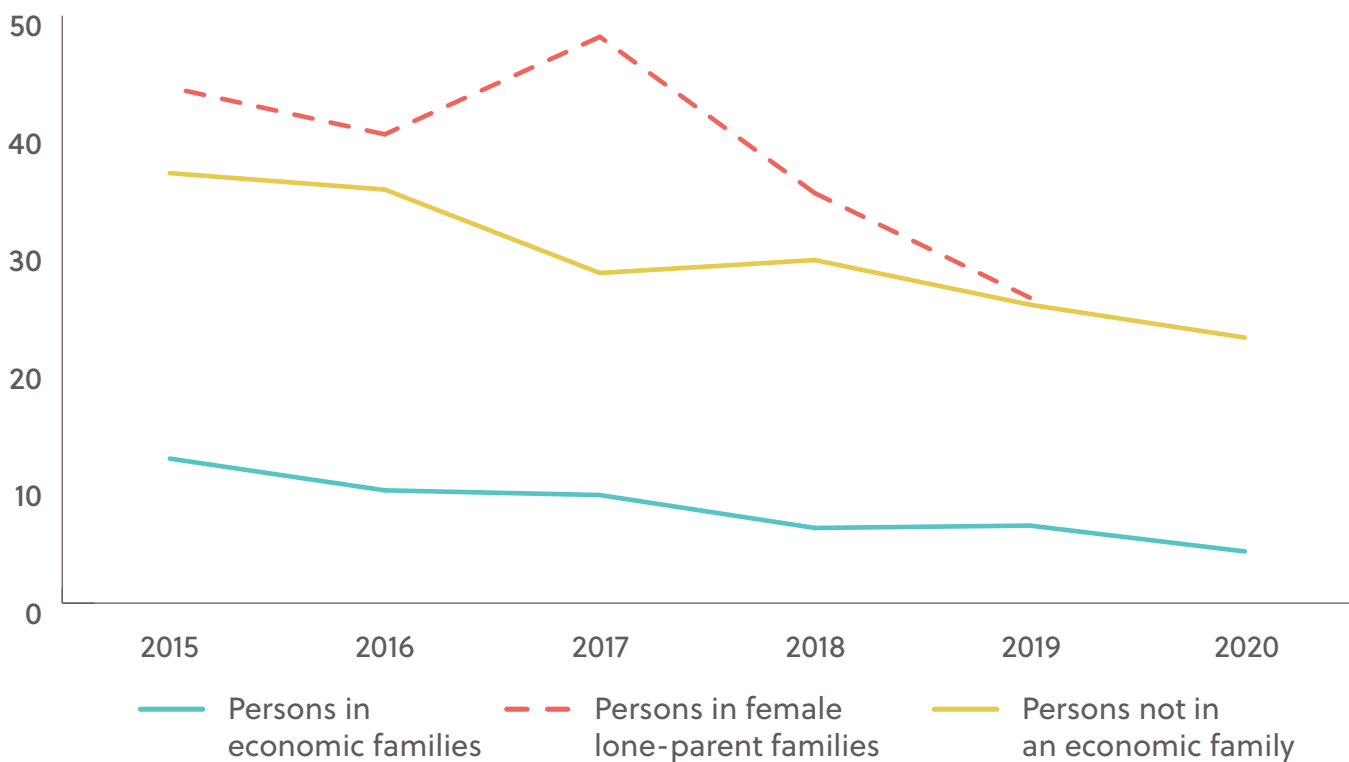
Source: Statistics Canada
Canadian Income Survey 2020

Median Total and After-Tax Income by Family Type (2020, Constant \$)



Source: Statistics Canada
Canadian Income Survey 2020

Percentage of New Brunswickers with Income Below the Market Basket Measure (2018 base), 2015-2020



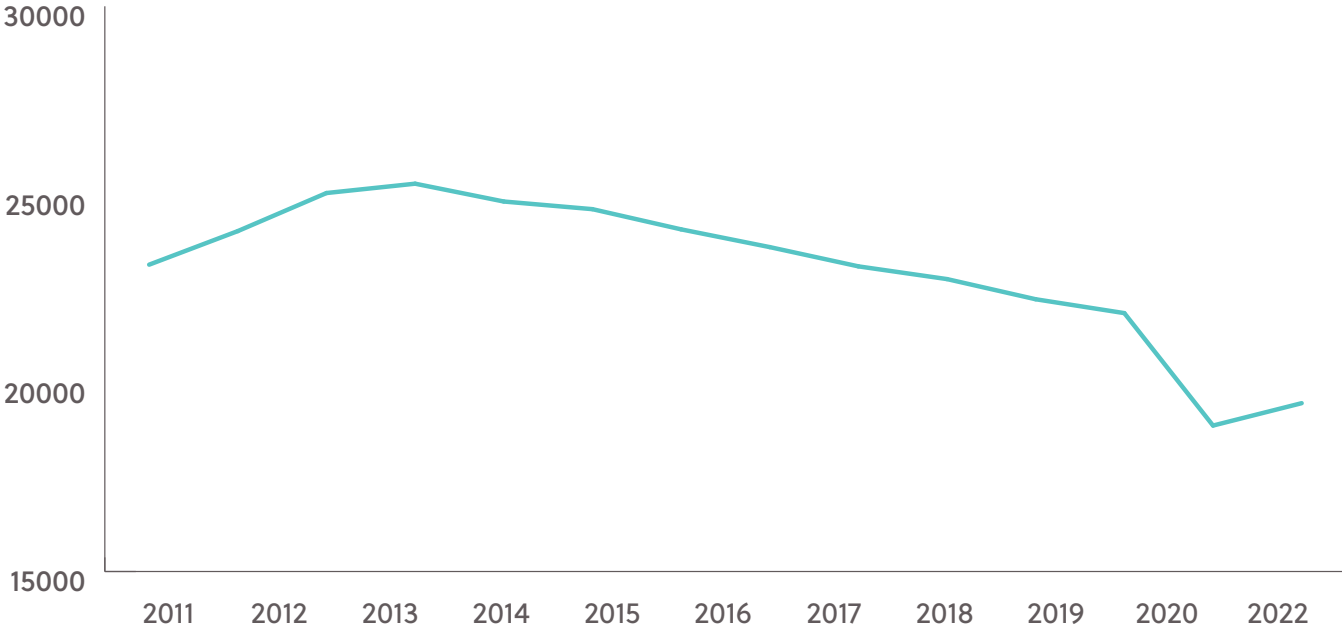
Source: Statistics Canada Canadian Income Survey 2020

Depending on where they live, the poverty line for a Reference Family of four in 2020 in NB was:

Rural NB	\$41,965	Fredericton, NB	\$45,211
NB, population under 30,000	\$43,512	Saint John, NB	\$42,953
NB, population 30,000 to 99,999	\$43,282	Moncton, NB	\$43,257

Source: Statistics Canada
Canadian Income Survey 2020

Social Assistance Caseload (2009-2022)



Source: GNB Department of Social Development

Appendix C

Highlights of Overcoming Poverty Together – 2008-2022

2008

October Announcement of the public engagement initiative to adopt a poverty reduction plan for New Brunswick

2009

January to April Public dialogues

June to September Round table discussions

November Final forum to adopt Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan (OPT1)

December Extension of health card for up to three years for persons exiting social assistance

2010

January Elimination of the interim social assistance rate program

January Application of household income policy to social assistance recipients in spousal relationships

April Adoption of the Economic and Social Inclusion Act

April Provision of stable funding for homeless shelters within five years.

April Amendments to the Residential Tenancies Act to protect boarders

April Minimum wage increase to \$8.50 per hour

May Appointment of the corporation's president and four co-chairs

June	Appointment of the corporation's board members
June	First board of directors meeting
September	Minimum wage increase to \$9 per hour
October	Investment in early learning and childcare spaces
August to January 2011	Hiring of corporation staff
2011	
January	First meetings of three advisory committees
February to October	Creation of 12 Community Inclusion Networks (CINs)
April	Minimum wage increase to \$9.50 per hour
August	Linkage of benefits such as health, childcare and home heating to household income to the extent possible
November	Commencement of corporation funding for CIN projects in Community Transportation and Community Learning
2012	
April	Minimum wage increase to \$10 per hour
June	Hosting of Community Transportation Conference by the corporation
June	Presentation of Advisory Committee for Health Benefits – Dental and Vision Report to government
June	Presentation of Advisory Committee for Social Enterprise and Community Investment Funds (SECIF) report to government
September	Launch of Healthy Smiles Clear Vision program for children in low-income families
October	Presentation of Social Assistance Reform Advisory Committee Report to government

2013

May	Development of GNB Interdepartmental Transportation Working Group
October	Restructure and increase of social assistance rates
October	Overhaul of the household income policy
October	Provision of more opportunities for people transitioning to work to keep earned income
October	Reform of wage exemptions to include a working income supplement
September to October	Public dialogues – OPT2
September to October	Regional and provincial stakeholder meetings
October to April 2014	Development of the Economic and Social Inclusion Plan: Overcoming Poverty Together 2014-2019 (OPT2)
October	First meeting of the Interdepartmental Working Group on Persons Living in Poverty
December	Announcement of New Brunswick Drug Plan

2014

February	Announcement of Community Economic Development Initiative Funds and Small Business Tax Credit based on the SECIF report
May	Presentation of Economic and Social Inclusion Corporation Overcoming Poverty Together 2014-2019 (OPT2)
May	Launch of the New Brunswick Drug Plan
August	Trade education in schools to better prepare youth, and investment in renovations of trades classrooms
October	New wage exemption policy for persons with disabilities as part of social assistance reform

November	Conclusion of OPT1
December	Commencement of OPT2
December	Minimum wage increase to \$10.30 per hour
2015	
March	Youth Employment Fund launched to help create jobs for unemployed youth
April	First meeting of the Rural and Urban Transportation Advisory Committee
May	OPT receives a national award on poverty reduction from Tamarack Institute (Category: provinces and cities working together in partnership)
June	Public presentation of The Impact of NB's 2009-2014 Economic and Social Inclusion Plan
November-December	Corporation launches two-week awareness campaign Small Acts, Big Impact on volunteering
2016	
January	Opportunity Summit on Economic Inclusion
February	Community conversation on Health Equity
April	Minimum wage increase to \$10.65 per hour
April	Government of NB announces free tuition for post-secondary students from low-income and middle-class families
September	Creation of 10-year education plans
September	Investment \$56 million with the federal government in affordable housing to give the most vulnerable a place to live
November	NB expands the Home Energy Assistance Program

2017

January	Expansion of the Integrated Service Delivery model
February	Family Plan Summit on reducing poverty
February	Unleashing the power of literacy: New Brunswick's Comprehensive Literacy Strategy to improve literacy rates in the province
May	Economic Opportunities Summit on economic inclusion
May	NB Family Plan report on reducing poverty
August	Expansion of tuition assistance to post-secondary students
November	Government announces expansion of Healthy Smiles, Clear Vision program for all four-year-old who are not covered by a public or private health insurance program
November	Small Act, Big Impact Campaign
December	Release of strategy on inclusive transportation From Surfaces to Services 2017 -2037

2018

January	Government announces free daycare for low-income families
February	Creation of Implementation Committee on Rural and Urban Transportation
March	OPT2 Progress report released
April	Small business income tax rate reduction
May	Partnership between government and Living SJ for pilot to end generational poverty in Saint John
June	ESIC holds provincial Leaders Tours in preparation for the renewal process of OPT
July	Government launches an online resource portal for families seeking information on early learning and childcare services and programs
November	Government provides funding to help establish temporary shelters in Moncton, Fredericton and Saint John during winter months

2019

January	Release of report on Living Wage and Pay Equity
January	Release of report From Call to Service on One-Stop-Shop
February	Launch of Public Engagement Process for the renewal of OPT
March	Government announces that number of designated New Brunswick Early Learning Centres has surpassed goal
March to May	Public Engagement Process for OPT3: Online Survey, Community and Sectorial Dialogues, Focus Groups, Best Brains Exchange, Briefs
April	Minimum wage increases to \$11.50 per hour
April	Government announces renewed Tuition Bursary program and reintroduction of tuition tax credit
August	New Brunswicker named chair of National Advisory Council on Poverty – Scott MacAfee from ESIC
October	Government announces new initiative to help students explore learning opportunities

2020

February	Statistics Canada proposes changes to the Market Basket Measure
March	Launch of Overcoming Poverty Together 3 (2020-2025)
August	Premier's Council on Disabilities announces involvement of ESIC in the 2020 Disability Action Plan
October	Implementation of One Stop Shop (211NB)
November	Government supports Social Enterprise development in NB

2021

January	Report on Living Wages in NB
February	Release of the final report on Economic and Social Inclusion Corporation: <i>Overcoming Poverty Together 2014-2019 (OPT2)</i>

September

[GNB announces that social assistance recipients will be eligible to receive more income](#)

November

GNB announces Local [Governance Reform](#)

2022

March

[GNB introduces changes that allow social assistance recipients to share housing accommodations](#)

April

[GNB announces that families with preschool-aged children at early learning centres and homes can expect an average 50 per cent reduction in fees beginning June 1](#)

April

Minimum wage increases to \$12.75 per hour



Notes