

Child poverty report card

New Brunswick • November 2010



In 1989, the House of Commons unanimously resolved to eliminate child poverty in Canada by the year 2000. Two decades later children are still living in poverty in unacceptably high numbers across the country and in our province.



Human Development Council



Introduction

In 1989 the Federal House of Commons unanimously agreed to seek an end to child poverty in Canada by the year 2000. This goal has not been achieved with 14.2% of Canadian children currently living in poverty.

The Campaign 2000 initiative has been encouraging provinces to take action to eliminate child poverty. It has also worked to remind the public and the federal government of the promise that was made to our children twenty-one years ago.

This report is one of the many provincial report cards that have been written across Canada to paint a picture of the current state of child poverty. This is the fifth year that the *New Brunswick Child Poverty Report Card* has been prepared. It describes our province's child poverty history and the particular challenges it faces.

The latest Statistics Canada data, from 2008, shows that more than 17,000 New Brunswick children (12.0%) are living in families with incomes below the poverty line—an encouraging drop since 2007 (16.7%). However, these numbers do not reflect the difficulties brought on by the recession.

In November 2009, New Brunswick joined the ranks of provinces that have adopted comprehensive poverty reduction strategies. *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan* has set a target of reducing income poverty by 25% and deep income poverty by 50% by the year 2015.

The Plan introduced immediate social assistance reform by: 1) abolishing the interim rate (\$294 for a single individual); 2) providing a health card to those exiting social assistance for up to three years; and 3) limiting the household income policy to those in spousal relationships. It also calls for more sweeping reforms over the next several years. Significantly, the plan received support from both political parties with seats in the Legislature.

Note: Statistics Canada produces two sets of low income data with a two year time lag. The Low Income Cut-Off (LICO, Before and After Tax) identifies an income level at which families spend 20% more of their income than the average family on food, shelter and clothing. For example, the Before Tax LICO for a two-person family in a community the size of Fredericton, Moncton, or Saint John was \$23,623 in 2008. This report will use the LICO-Before Tax, because sample sizes in the Atlantic Provinces are too small for after tax data to be used with confidence according to Statistics Canada.

The term child/children refers to those who are under 18 years of age.

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Highlights

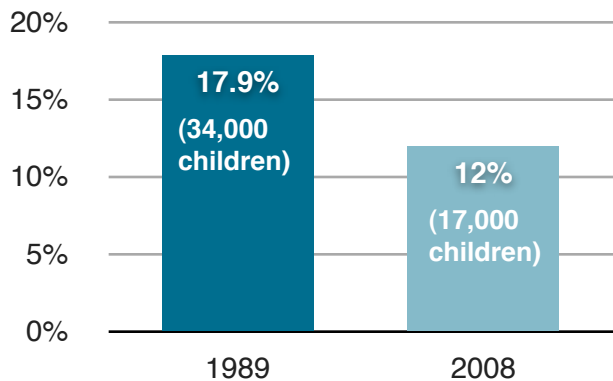
New Brunswick has seen encouraging improvements in its child poverty rate since the last report card, especially compared to other provinces and territories. Despite progress, low wages and inadequate social supports still keep 17,000 of New Brunswick's youngest residents in poverty. Many of the report's statistics are from 2008 and so may not reflect the current economic realities or the difficulties brought on by the recession—we can therefore expect things to get worse before they get better. We do know that current Social Assistance caseloads are up along with food bank usage, and while the child poverty rate has decreased, the proportion of children living in working poor families is on the rise.

Child Poverty

- In New Brunswick in 2008, approximately 1 in 8 children (12.0%) lived below the poverty line.
- NB's child poverty rate showed an encouraging decrease (down 4.7%) between 2007 (16.7%, 23,000 children) and 2008 (12.0%, 17,000 children).
- In 2008, NB's child poverty rate was below the Canadian average, and the third lowest in Canada—compared to the 7th lowest in 2007. NB also enjoyed the biggest decrease of any province or territory between 2007 and 2008.
- NB's child poverty rate has decreased since the House of Commons' 1989 resolution to eliminate child poverty (from 17.9% to 12.0% in 2008) and the number of children living in poverty has been cut in half (34,000 to 17,000). Yet despite encouraging progress, the number of children living below the poverty line is still unacceptably high.
- Since 1989, NB has had one of the biggest decreases among the provinces in its child poverty rate (down 5.9%), bettered only by Saskatchewan and Alberta.
- Compared to the rate of poverty among the general NB population (11.2%), 12.0% of NB children lived in poverty in 2008.
- **Government Transfers:** Government programs and tax credits play an important role in reducing child and family poverty. Without these programs, the child poverty rate would have been more than twice as high (26.0% versus 12.0%) in 2008.
- **Minimum Wage:** Currently, NB's minimum wage (\$9.00/hour) is slightly below the average across the country (\$9.30), but there are plans to raise it to \$10.00 in September 2011—a higher wage, but not yet a living wage.
- **Working Poor:** Work does not guarantee an escape from poverty. In 2008, a third of low income NB children (34.9%) lived in a family where at least one person worked full-time, full-year, up from 24.0% in 2007.
- **Income Inequality:** Income inequality continues to divide our province—in 2008, the average family with children in the richest 10% of the population had an income *10 times* higher than their counterparts in the bottom 10%.
- **Food Security:** Food bank usage in NB increased 4% between 2009 and 2010, and a third of those assisted in March of this year (34%) were children. Meanwhile the cost of buying healthy food has also risen and is largely unaffordable for low income consumers.
- **Housing:** Housing is the single largest expense for low and modest income families. The cost of a 2-bedroom apartment in NB communities with a population of more than 10,000 is now \$659/month.
- **Social Assistance:** Social Assistance rates are still too low to offer the approximately 40,000 New Brunswickers who rely on it a life of dignity. The number of recipients is up 4.2% since 2009.

Child poverty

Child poverty in NB 1989 & 2008



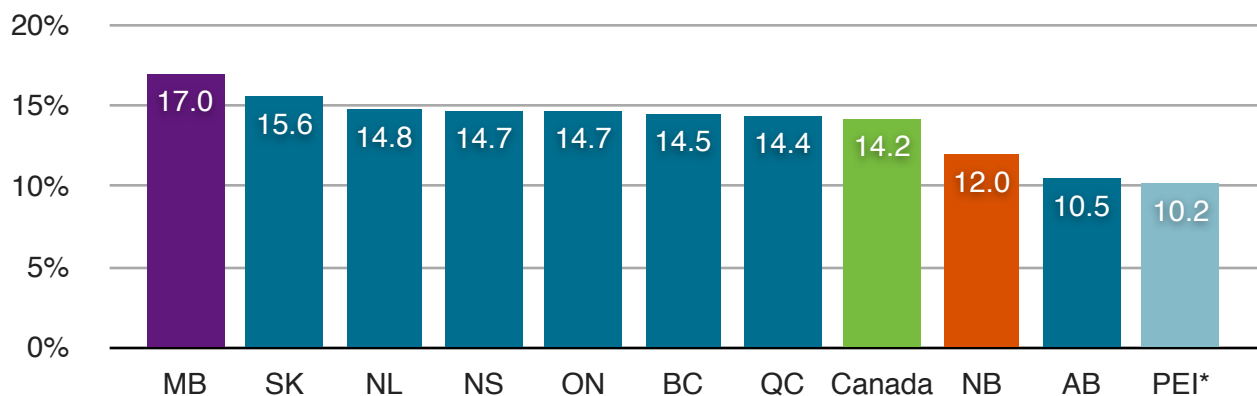
Source: Statistics Canada, Table 202-802.

In New Brunswick (NB), approximately 1 in 8 children (12.0%) lived below the poverty line in 2008.

NB's child poverty rate has decreased since the House of Commons' 1989 resolution to eliminate child poverty by the year 2000 (from 17.9% to 12.0%) and the number of children living in poverty has been cut in half (34,000 to 17,000). Yet despite encouraging progress, the number of children living below the poverty line is still unacceptably high.

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Child poverty rates by province 2008 (%)



In 2008, NB's child poverty rate was below the Canadian average, and the third lowest in Canada—compared to the 7th lowest in 2007. NB also enjoyed the biggest decrease of any province or territory between 2007 and 2008.

* Statistics Canada advises this data for PEI should be used with caution. Source: Statistics Canada, Table 202-802.

Change in child poverty rates by province 1989–2008

	1989 (%)	2008 (%)	% change
Alberta	19.3	10.5	-8.8
Saskatchewan	21.9	15.6	-6.3
New Brunswick	17.9	12.0	-5.9
Manitoba	22.7	17.0	-5.7
Newfoundland and Labrador	20.0	14.8	-5.2
Prince Edward Island*	13.5	10.2*	-3.3
Quebec	16.0	14.4	-1.6
Nova Scotia	16.1	14.7	-1.4
Canada	15.3	14.2	-1.1
British Columbia	14.5	14.5	0.0
Ontario	11.9	14.7	2.8

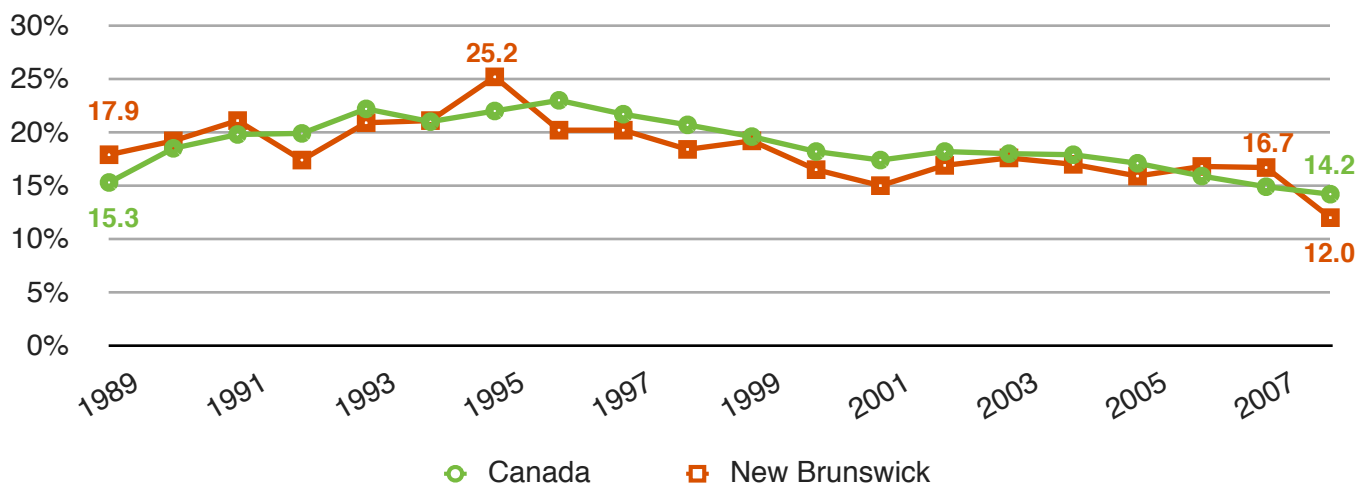
Since 1989, all of the provinces (except BC and ON) experienced a decrease in their child poverty rates.

NB had one of the largest decreases (down 5.9%), bettered only by Saskatchewan and Alberta.

* Statistics Canada advises this data for PEI should be used with caution. Source: Statistics Canada, Table 202-802.

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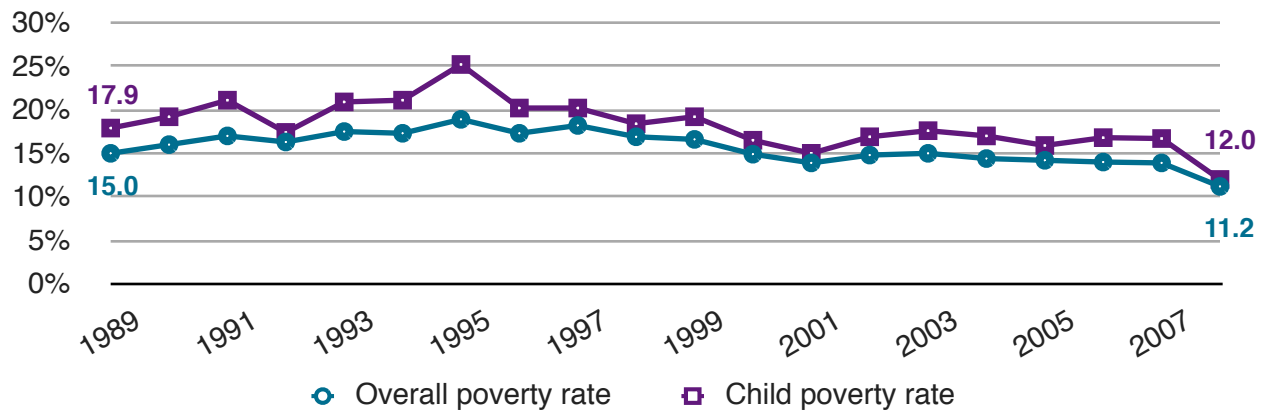
Child poverty rates in NB & Canada 1989–2008 (%)



The percentage of NB children living below the poverty line has fluctuated since the House of Commons' resolution to eliminate child poverty, from a high of 25.2% in 1995, to a low of 12.0% in 2008. NB's child poverty rate showed an encouraging drop (4.7%) between 2007 (16.7%, 23,000 children) and 2008 (12.0%, 17,000 children).

Source: Statistics Canada, Table 202-802.

Child poverty rates in comparison to overall poverty in NB 1989–2008 (%)



Compared to the rate of poverty among the general NB population (11.2%), 12.0% of NB children lived in poverty in 2008.

Since the 1989 House of Commons' resolution, the child poverty rate has consistently remained above the overall poverty rate. Encouragingly though, the gap narrowed in 2008, the closest it has been in the time period.

Source: Statistics Canada, Table 202-802.

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How does poverty affect a child's health?

- Low income children are more likely to have low birth weights, asthma, type 2 diabetes and suffer from malnutrition.
- Children living in poverty are 2.5 times more likely than those from wealthier families to have a disability, and are the least likely to access medical and community supports.
- Children in low income working families are unlikely to have benefit plans for prescription drugs, vision and dental care.
- Low income children are more likely to have learning disabilities, emotional difficulties and behavioural problems.
- Children who grow up in poverty are, as adults, more likely to experience addictions, mental health difficulties, physical disabilities and premature death.
- Low income children have higher rates of death due to unintentional injuries than other children.

Source: 2010 Report Card on Child and Family Poverty in Canada: 1989 – 2010, Campaign 2000.

Low income cut-offs

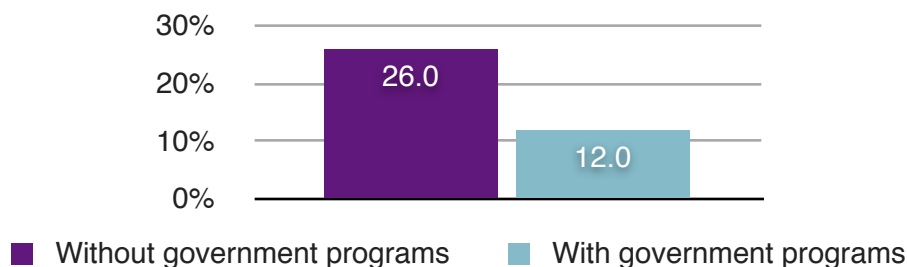
2008 Before Tax (\$)	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons or more
Rural areas	15,262	19,000	23,358	28,361	32,165	36,278	40,390
Population under 30,000	17,364	21,615	26,573	32,264	36,594	41,272	45,950
30,000 to 99,999	18,976	23,623	29,041	35,261	39,992	45,105	50,218
100,000 to 499,999	19,094	23,769	29,222	35,480	40,239	45,385	50,529
500,000 and over	22,171	27,601	33,933	41,198	46,727	52,699	58,673

Canada has no official poverty line but **Statistic Canada's Low Income Cut-Offs (LICOs) are the most widely used indicator of poverty—they differ by community size and family size.** This chart shows that, for example, a lone-parent with one child in a community the size of Fredericton, Moncton, or Saint John would have needed an annual income of \$23,623 in 2008 to escape poverty.

Source: Statistics Canada, Table 202-801.

Government transfers

Child poverty rate with & without government transfers in NB in 2008 (%)



Government programs such as the Canada Child Tax Benefit, Employment Insurance, GST Credit and New Brunswick's Low Income Tax Credit play an important role in reducing child and family poverty. In 2008, for example, the child poverty rate in NB would have been more than twice as high without public investments—26.0% versus 12.0%. Similarly, the effect of government transfers nationally was to reduce the child poverty rate from 24.9% to 14.1%.

Source: Statistics Canada's SLID masterfile.

Minimum wage

Current rates by province (\$)

Ontario	10.25
Newfoundland and Labrador	10.00
Nunavut	10.00
Nova Scotia	9.65
Manitoba	9.50
Quebec	9.50
Saskatchewan	9.25
New Brunswick	9.00
Northwest Territories	9.00
Prince Edward Island	9.00
Yukon	8.93
Alberta	8.80
British Columbia	8.00

Source: About.com: Canada Online. The New Brunswick Economic and Social Inclusion Plan.

Currently, NB's minimum wage (\$9.00/hour) is slightly below the average across the country (\$9.30/hour).

As part of the provincial government's report *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan*, the minimum wage will be raised, in four steps, to the Atlantic average by September 1, 2011 and adjusted for inflation every year thereafter. There was a 25 and 50 cent increase in April and September (2010) respectively, to bring the rate to \$9.00/hour. Two 50 cent increases are scheduled for April and September 2011, after which the minimum wage will reach \$10.00/hour.

Though significant, these increases (21% over 17 months) will bring full-time minimum wage earners closer to the poverty line, but will not push them over it. While \$10.00/hour in 2011 is a higher wage, it is not yet a living wage.

"A living wage is not the same as the minimum wage, which is the legal minimum employers must pay. The living wage sets a higher test—it reflects what earners in a family need to bring home, based on the actual costs of living in a specific community." - Canadian Centre for Policy Alternatives.

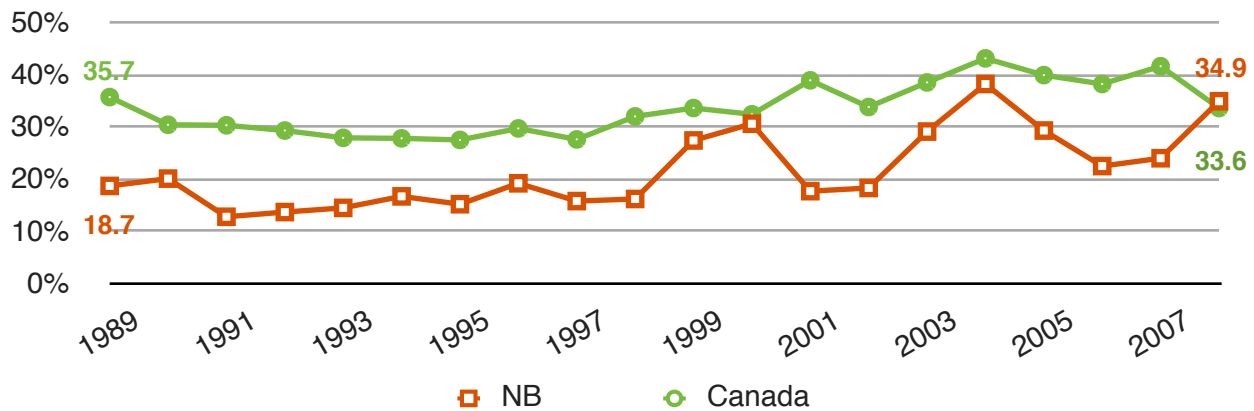
	Annual Income on minimum wage	LICO	# Difference	Minimum wage salary as a % of LICO
Lone-parent one child	\$16,380	\$23,623	-\$7,243	69.3
Lone-parent, two children	\$16,380	\$29,041	-\$12,661	56.4
Two parents, one child	\$32,760	\$29,041	\$3,719	112.8
Two parents, two children	\$32,760	\$35,261	-\$2,501	92.9

The minimum wage does not lift most families out of poverty. Lone-parent families of any size and two-earner families with two or more kids will live below the poverty line on a minimum wage. The situation is particularly dire for a lone-parent minimum wage earner with two kids, who finds themselves more than \$12,000 below the poverty line.

Note: The salary of minimum wage earners is based on full-time work at 35 hours/week, 52 weeks/year and does not include government transfers. LICO is based on a community size of 30,000 to 99,999 (e.g. Saint John, Fredericton, Moncton, etc.).

Working poor

Children in working poor families in NB & Canada 1989–2008 (%)



Work does not guarantee an escape from poverty. In 2008, a third of low income NB children (34.9%) lived in a family where at least one person works full-time, full-year, up from 24.0% in 2007. This is also up from 18.7% in 1989 and is the second highest it has been in this time period (second only to the 2004 rate). In addition, for the first time since 1989, the NB rate has surpassed the Canadian average.

Source: Statistics Canada's SLID masterfile.

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Childcare is a significant expense for working families and an important support for parents looking to enter the workforce. Affordable quality child care and early learning services benefit children and offer a pathway out of poverty. While provincial assistance is available to help low to moderate income families with childcare costs, it does not cover the *full* cost. For families with a net income below \$42,000, a sliding scale is applied.

Monthly Family Net Income	Monthly Infant Subsidy	Monthly Preschool Subsidy
\$1,833.33	\$563.50	\$517.50
\$2,000	\$506.92	\$465.52
\$3,000	\$167.44	\$153.64
\$3,500	\$0	\$0

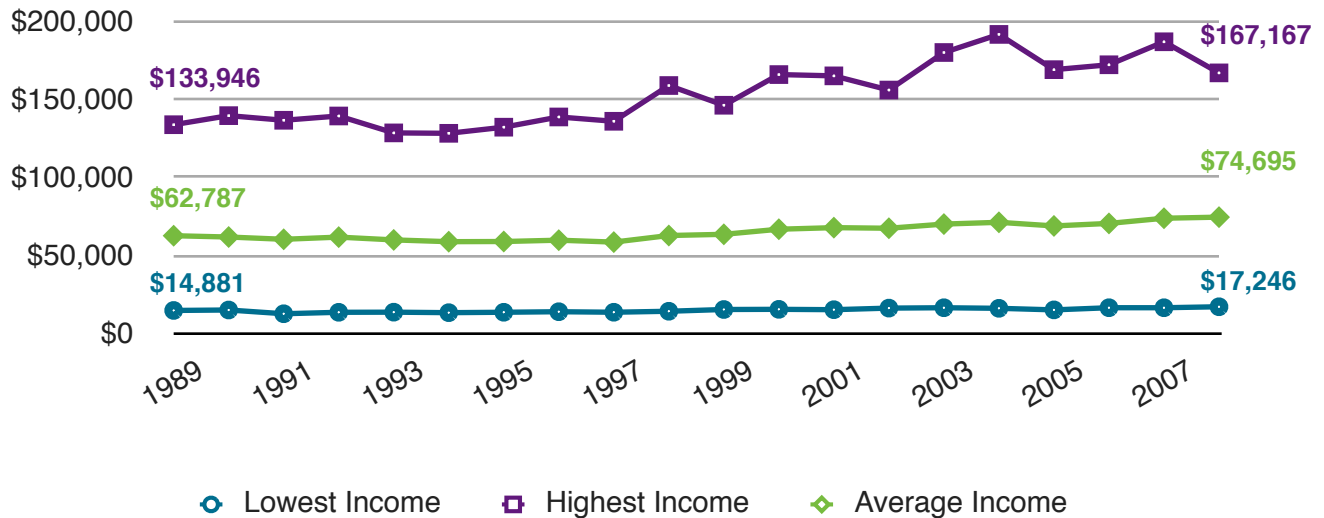
The newly elected provincial government has promised upgrades to childcare and early learning, specifically:

- Increase the total number of childcare spaces by 50 percent, bringing the total number of spaces to 30,000.
- Increase the total number of infant/toddler spaces in licensed facilities by 50% bringing the total number of spaces to 2,100.
- Enhance affordability of licensed early learning and childcare costs for families with total income under \$30,000 per year.
- Raise the upper household income limit for the early learning and childcare subsidy for families from the current \$40,000 to \$55,000.
- Examine how we can shift the way childcare is financed, creating more of a systematic approach.

Source: Province of New Brunswick. Putting New Brunswick First...For a Change, PC Platform, 2010 Election.

Income inequality

Average total income for families with children in NB 1989–2008 (\$2008)



In 2008, the average family with children in the richest 10% of the population had an income 10 times higher than their counterparts in the bottom 10%. The gap has however narrowed slightly since 2007, when it was 11 times higher.

Since 1989, the average income of the wealthiest tenth of families with children increased by 25% (up \$33,221), this in comparison to a 16% rise for the poorest segment (up \$2,365). While the richest among us have been getting richer over the past two decades, those living off the least have been struggling to keep up.

Income inequality is not only a problem in NB, but across the country. In fact, the gap between the richest and poorest segments in Canada has grown more than in any other OECD country

(Organisation for Economic Co-operation and Development) in the last decade, with the exception of Germany.

The Conference Board of Canada explains that: “Income inequality is the extent to which income is distributed unevenly in a country. It is an important indicator of equity in an economy, and has implications for other social outcomes such as crime and social exclusion.”

Note: Total income refers to all income before taxes, which includes wages and salaries, earnings from self-employment and earnings from investments. It also includes government benefits from both the federal and provincial governments, such as the Canada Child Tax Benefit, Employment Insurance benefits and welfare.

Source: Canadian Centre for Policy Alternatives' custom tabulations, using StatsCan's SLID data. 2010 Report Card on Child and Family Poverty in Canada: 1989 – 2010, Campaign 2000. Society: Income Inequality, The Conference Board of Canada, <http://www.conferenceboard.ca/hcp/details/society/income-inequality.aspx#context>.

Food security

Food security exists when all people, at all times, have physical and economic access to sufficient, safe, culturally appropriate, and nutritious food to meet their dietary needs and food preferences for a healthy life. It also takes into account that the food supply is procured, produced, and distributed in ways that are sustainable, environmentally sound, and socially just.

Addressing food insecurity involves moving along a continuum of three strategies: 1) **Short Term Relief Strategies**: food banks, school feeding programs, soup kitchens, food vouchers; 2) **Capacity Building Strategies**: cooking clubs, community gardens, community kitchens, farmers' markets, food purchasing clubs; and 3) **Systems Change Strategies**: poverty reduction initiatives, examining minimum wage and social assistance rates, food and nutrition policies, etc.

Source: Excerpts from: An Environmental Scan of Food Security Strategies in Saint John, prepared in part for the Human Development Council by Brandy Jones, August 2010.

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HungerCount 2010 – NB Highlights	
18,517	individuals were assisted, March 2010
+4%	change since March 2009
34%	are children
13%	report employment income
9%	receive Employment Insurance
61%	receive Social Assistance
6%	receive disability-related income supports
66%	of food banks saw an increase

Food Banks Canada says that this year's 4% increase comes after a 14% rise between 2008 and 2009.

They believe these increases are largely due to “people moving back from other provinces, and to the continued shut-down in the forestry industry.” These numbers, they say, do not include the many others who need, but do not seek, assistance—like full-time workers who are unable to access food banks during their hours of operation. They note that NB food banks are stretched thin: close to a third are completely volunteer-run, while another third get by with only one or two paid staff.

Source: HungerCount 2010, Food Banks Canada.

% of Monthly income spent on food in NB

Average Canadian household	10.4
70-year-old female on Old Age Security Pension	15.3
Single 25-year-old male working for minimum wage	16.9
Single mother & 9-year-old boy on Social Assistance	34.6
40-year-old male, 38-year-old female, 13-year-old boy & 8-year-old girl on one minimum wage	42.1
Single 25-year-old male on Social Assistance	47.7
40-year-old male, 38-year-old female, 13-year-old boy & 8-year-old girl on Social Assistance	50.4

In 2010, the Common Front for Social Justice researched the cost of buying food that constitutes a *bare bones* nutritious diet according to Health Canada. They found that there is a high cost to healthy eating, especially for low income New Brunswickers.

While the average Canadian household spends 10% of their monthly income on food, select households living on minimum wage, social assistance, and Old Age Security Pension would have to spend up to half of their income to sustain a modestly nutritious diet.

The Common Front also observed a dramatic increase in food prices in NB between 2006 and 2010. The price of many foods rose by more than the Consumer Price Index (6.57%). Some of the biggest increases in items often chosen by low income consumers include: white flour (+85%), white bread (+60%), onions (+49%), baked beans (+49%), cabbage (+40%), and spaghetti (+38%).

Impact of Food Price Increases on Low-Income New Brunswickers, Common Front for Social Justice, October 2010.

Housing

Housing is the single largest expense for low and modest income families.

Average rent for private 2 bedroom apartments (\$) in NB

	April 2009	April 2010
Moncton CMA	673	682
Saint John CMA	643	644
Bathurst CA	522	538
Campbellton CA	517	533
Edmundston CA	463	494
Fredericton CA	712	710
Miramichi CA	524	532
New Brunswick 10,000+	653	659

According to the Canada Mortgage and Housing Corporation (CMHC) acceptable housing is defined as:

adequate and suitable shelter that can be obtained without spending 30 per cent or more of before-tax household income. Adequate shelter is housing that is not in need of major repair. Suitable shelter is housing that is not crowded, meaning that it has sufficient bedrooms for the size and make-up of the household. The subset of households classified as living in unacceptable housing and unable to access housing is considered to be in core housing need.

The average rent for a 2 bedroom apartment in NB is \$659/month. A household would need an income of \$26,000 for this apartment to be affordable. In contrast, a lone-parent with a 2-year-old on social assistance would need to spend half (49.8%) of their total income on housing.

Note: Census Metropolitan Area (CMA) and Census Agglomeration (CA) have an urban core population of at least 10,000. Source: Rental Market Report: New Brunswick Highlights. CMHC, Spring 2010.

Social assistance

Case size	Extended Benefits Program (EBP)	Transitional Assistance Program (TAP)
1 person	\$618	\$537
1 adult, 1 child (under 19 years)	\$890	\$809
2 adults	\$908	\$827
3 persons	\$943	\$857
4 persons	\$1,000	\$908

The Interim Assistance rate was abolished in January 2010 as part of the *New Brunswick Economic and Social Inclusion Plan*.

Over the next several years, the plan calls for the government to “restructure and increase social assistance rates including a new regime more appropriate for persons with disabilities.” Although the abolishment of the interim assistance rate was a welcomed change—at \$294 for a single person it was unacceptably low—the remaining rates are still too little to offer recipients a life of dignity.

Transitional Assistance Program

For those who are highly employable, as well as those requiring support and intervention to become employable. This generally means single people who are able to work and also those with a chronic and/or temporary medical problem. Most families are provided assistance under this program.

Extended Benefits Program

For those who are certified by the Medical Advisory Board as blind, deaf or disabled. It also includes some clients who have been on assistance for many years and who were grandfathered in this program.

Source: Social Assistance Rate Schedule, Government of New Brunswick. http://www.gnb.ca/0017/social_assistance/rates-e.asp.

	October 2009	October 2010	% Change	# Change
Case Loads	22,982	24,452	6.4	1,470
Recipients	38,617	40,252	4.2	1,635

In October of this year (2010) there were over 40,000 New Brunswickers on Social Assistance—representing more than 24,000 cases. Since this time last year, the number of recipients has increased by 1,635 individuals (4.2%). Some noteworthy points include:

- The majority (83.1%) of social assistance recipients in NB are on TAP.
- Close to two-thirds of NB social assistance cases are for single individuals (62.6%), while one-quarter are single parent families (24.5%).
- While the age of the head of household is usually between 25 and 64 years (87.7% of the time), 11.6% of unit heads are young people aged 18 to 24 years (representing 2,828 individuals).
- Females (55.3%) are more likely to head a household on social assistance than males (44.8%).

Source: Social Assistance, Statistics & Publications, Government of New Brunswick. <http://www.gnb.ca/0017/statistics/index-e.asp#socialassistance>.

Social assistance for a lone-parent with a 2-year-old in 2008

	Total income*
Nunavut	\$47,168
Northwest Territories	\$26,410
Yukon	\$23,017
Newfoundland and Labrador	\$19,015
Quebec	\$17,231
British Columbia	\$16,808
Ontario	\$16,683
Saskatchewan	\$16,413
Prince Edward Island	\$16,033
New Brunswick	\$15,868
Nova Scotia	\$14,851
Manitoba	\$14,742
Alberta	\$14,094

In 2008, a single parent household on social assistance in NB received slightly less than \$16,000, ranking NB fourth lowest nationally.

**This includes provincial/territorial benefits and child benefit, Federal Child Tax Benefit, GST Credit, and other provincial/territorial tax credits.*

Welfare Income	LICO (After-Tax)	Difference between Welfare Income and LICO	Welfare Income as a % of LICO
\$15,868	\$18,911	-\$3,043	83.9

The welfare income of a single parent household in NB in 2008 was more than \$3,000 short of reaching the poverty line.

Source: Welfare Incomes 2008: Bulletin No. 3, National Council of Welfare.

Moving forward

Federal Government

- An enhanced child benefit for low-income families to a maximum of \$5,400 (\$2010) per child.
- A system of high-quality early childhood education and child care services that is affordable and available to all children (0–12 years).
- Restored and expanded eligibility for Employment Insurance.
- Increased federal work tax credits of \$2,400 per year.
- A federal minimum wage of \$11 per hour.
- A strategy for affordable housing, secured in legislation such as Bill C-304, an Act to ensure secure, adequate, accessible and affordable housing for Canadians, including substantial federal funding for social housing.
- Proactive strategies, including employment equity in the public and private sectors, to level the employment playing field for racialized communities and other historically disadvantaged groups.
- Appropriate poverty eradication targets, timetables and indicators for Aboriginal families, irrespective of where they live, developed in coordination with First Nations and urban Aboriginal communities.

Source: 2010 Report Card on Child and Family Poverty in Canada: 1989 – 2010, Campaign 2000.

Provincial Priorities (Government, Business, and Community)

- Provide sustained funding for poverty reduction programs that demonstrate success.
- Bring the minimum wage up to a *living wage*.
- Proceed with the social assistance reform outlined in the poverty reduction strategy.
- Eliminate barriers to workforce participation, e.g.:
 - Reform the wage exemption policy.
 - Ensure the childcare subsidy covers the true cost of care and follow through on planned provincial upgrades to childcare and early learning.
 - Provide full prescription drug coverage, especially for low wage earners.
 - Freeze rent increases for tenants of subsidized housing when they first enter the workforce.
- Increase access to acceptable housing for low income families by reducing the number of substandard housing units.

Reader

- Help your elected representatives realize that investments in poverty reduction are essential (especially during tough economic times) and that these investments will generate a number of economic and social benefits.
- Volunteer with, or donate to, a nonprofit organization that is working towards poverty reduction in your neighborhood. Search our database, www.nbinfo.ca, or visit www.dogoodtoday.ca.

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Campaign 2000 is a non-partisan, cross-Canada network of 120 national, provincial and community partner organizations committed to working to end child poverty in Canada. See www.campaign2000.ca for further information on actions you can take to help end child poverty.

New Brunswick Partner: Centre de Bénévolat de la Péninsule Acadienne Inc. (Caraquet)

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