

All Aboard!

Single passengers living on the Social Assistance
train in New Brunswick



NB Common Front for Social Justice



LET'S MEND OUR
SOCIAL NET!

RÉPARONS NOTRE
FILET SOCIAL!

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Note: The names of the people interviewed have been changed to protect their identity.

The Common Front for Social Justice is one of the largest democratic and popular organizations in New Brunswick, with close to 75,000 group and individual members. The Common Front brings together individuals as well as local, regional and provincial organizations to work towards the eradication of poverty.

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Like slavery and apartheid, poverty is not natural. It is man-made, and it can be overcome and eradicated by the actions of human beings - Nelson Mandela.

All Aboard!

Single passengers living on the Social Assistance (SA) train in New Brunswick

All Aboard!

In September 2018, we decided to take a trip around the province to find out what kind of citizens were travelling at this time of the year. We wanted to travel on the Ocean coming from Halifax because it's more modern and rapid, but we soon realized that it is not running every day and is only doing the Sackville-Campbellton corridor.

So we searched to find out if the good old Social Assistance (SA) train was still in service and making stops around the province. It was.

At the train station in Moncton, the station agent was very talkative and she even gave us some basic information on the ridership and the different categories of seats available on the train. We learned that they have a monthly average of 36,232 men, women and children riding as passengers. Out of that number, 6,863 passengers are in the "Extended Benefits" category, meaning they are certified as disabled and 29,318 passengers are in the "Transitional Assistance" category. It seems that the Transitional Assistance Program is divided into three subcategories: the single employable, the single/not able to work and a third group composed of couples, with or without children.

The agent looked at her computer and informed us we were lucky because there were only two seats left, but we had to hurry because the train was leaving at 3 pm and we only had a few minutes left. As we were paying, she went on to inform us that today, the SA train was jam packed, and that one-third of the passengers were men (6,176) and women (3,683), all of them single.

The Passengers

We picked up our small travelling bag, and quickly hopped on board. It took us a while to find seats; the railway cars were very crowded. Finally, we squeezed between two middle-aged passengers. After a while, we decided to engage in a

conversation with them. During our trip, we managed to talk with fourteen passengers.

We learned that the single employable passengers are receiving a basic income of \$537 per month, and the single/not able to work are receiving \$576 per month. Eight of the interviewees were men and six were women. There were three in their 30s, three in their 40s, four in their 50s, and four in their 60s. Seven were Anglophones and seven were Francophones. Eight were living in rooming houses while the others had apartments. The reasons they were on the SA train were varied: mental illness, drastic accident, relationship breakup, low education level, teen-age pregnancy, or problems with the justice system.

As we continued our conversation, we better understood the various reasons that explain what brings an individual to rely on the social assistance train to survive. We want to give you a flavour of some of them. The names have been changed to protect the identity of the passengers.

Jane had an accident which left her with third-degree burns on 75% of her body. Rehabilitation took her five years. At the end, she lost her house and currently lives in a room.

Rob has recently been released from jail and has an addiction problem. He is presently couch-surfing with friends.

Mary is a middle-aged woman who only has a Grade 9 education which limits her ability to have a job.

Steven is a middle-aged man who has mental health problems and cannot hold a job.

Paul's marriage broke down and he has mental health issues. He lives in a large rooming house with 19 units for rent. The kitchen and bathroom are shared and there is no common dining room.

Theresa is a woman in her thirties who lived in an apartment. After rejecting her landlord's sexual advances, she was given an eviction notice. She had to flee her apartment, leaving everything behind, and go to a shelter for battered women, where she stayed for two months.

According to them, there are a certain number of people in society who think that those travelling on the SA train want to live like that. The reality is that a majority don't have any choice.

A Day in the Life

In September 2017, another member of the New Brunswick Common Front for Social Justice went on a similar trip with different passengers and released the report *“Disability and Deep Poverty in New Brunswick”*. The report found that “it was thought important to go beyond just the numbers. It was thought important to include stories told by the people themselves.”

Both of us believe the words of the other passengers, which is why we decided to share some of them with you.

- “People have a certain idea about passengers living on income assistance. They think the ones receiving social assistance are lazy or good for nothing, but they don’t understand that people are driven to poverty.”
- “My wife broke up with me. I got discouraged. Moved to a rooming house. The trouble starts. Everybody has problems on drugs and drinking. You keep to yourself.”
- “Nobody can live on \$537 a month!”
- “You have to live in a rooming house. You have no choice.”
- “You pay your rent and you have nothing else.”
- “Life is expensive... everything costs more!”
- “I’m just surviving.”
- “Like everybody else, I get by.”
- “My kitchen is about the size of this table.”
- “Winter is much harder.”
- “Sometimes I get help from my family”.
- “I am the black sheep of the family.”
- “People piss me off almost as much as I piss them off.”
- “Thank God for places like these.” (A local soup kitchen.)
- “We prefer not to take advantage of services and leave them for others who need it more.” (Regarding the use of a social agency services.)

Time and time again, we hear that it takes an adequate income to have a well-maintained place to live and a good quality of life. With only \$537 or \$576 per month to live on, passengers usually settle for accommodations in a rooming house. And those you share your time and space with are strangers, not family. Many of them experience challenges, physical and/or psychological. There are few occasions to encourage each other to “pull together” for the common good.

As a result, single employable and single passenger/not able to work commonly endure indignities such as infestation in their dilapidated buildings such as mice, cockroaches, bedbugs, and other vermin.

A chain is only as strong as its weakest link. Likewise, a shared living space is only as clean and enjoyable as the passenger who maintains it the least. As a result, bathrooms, kitchens, showers and recreational rooms (when available) will never make the pages of “Better Homes and Gardens”.

Here are some examples that were shared with us:

Bathrooms:

- People sometimes do their business on the toilet, not in it, or forget to flush the toilet after use, or clean it regularly.
- Sometimes it feels like your hands are dirtier upon exiting than upon entering because the sink handles and door handles are never cleaned.
- What if you need to use the toilet when somebody is taking a shower?
- What if somebody steals the shower curtain, because they decided they needed a plastic sheet for their own use more than you needed to take a shower?

Kitchens:

- What if everybody wants to cook at the same time?
- How do you get somebody to clean up if they don't want to?
- How many times does the smoke alarm go off because of unattended food cooking on the stove?
- Not everybody loves the smell of somebody else's meal, even when it is perfectly cooked.

Struggling to stay on the rails

As the train entered a tunnel, a number of passengers we talked to mentioned the daily stress of being on the move all the time.

It is certainly a constant struggle to keep myself on the rails, mentioned Steven.

For some of them, it is typical to see and hear ongoing displays of aggression, anger, even madness on a daily basis, whether in their own room or a common area.

They shared It takes a toll on anybody who is often awakened during the night by people who have nightmares but you cannot comfort them, or by residents who

are arguing and fighting with each other, or by people shouting from the street to open the locked front door, says Jane.

with us that many passengers have had long-term difficulties throughout their lives, and/or acutely painful short-term problems that may result in depression, disillusionment, or hopelessness. They mentioned the coping strategies some use: drug abuse, alcohol abuse and physical, verbal, and psychological abuse of others.

Add to this the social expectations in Western society that people should be “independent”, always advancing in their careers, income and possessions, having the right number of children, and living in a house with white picket fence; all visible signs of “success”.

It was clear that living in poverty led them to self-blame or to feelings of inadequacy because they could not keep up with expectations. They were questioning or doubting themselves. They felt like a burden on taxpayers and on society as a whole for relying on charity and social services. They felt disconnected from family and friends, feeling like “those other people”. There is also the anxiety about the constant economic uncertainty and impossibility of making it through the month on a tiny monthly stipend. They are anxious about their personal and physical security when living in a dangerous place.

The questions that came up were:

How do you keep a good attitude and make advancement on the SA train? How do you keep up your morale when you are rushing to get ready for a job interview and cannot take a shower because the bathroom is not accessible because someone is cleaning a flooded toilet and hallway? And where do you go for “help”?

When passengers search for help, they can experience other personal feelings: You have actual or perceived feelings of being judged or stigmatized for being “crazy” or “needy” or unable to fit in and make a go of life in our modern world. There is also the possibility of an early death because of the type of care you receive for your psychological needs.

It can seem overwhelming, and be overwhelming.

But some of the passengers told us that there is a ray of hope. They strongly believe that human beings are resilient. What is needed is more support, but of the right kind. People can get better, “recover” from tough situations or health conditions.

There is a powerful form of experiential knowledge oppressed people have, and if it is recognized and harnessed by society, they can overcome prejudice. Sometimes, under favourable conditions, such knowledge can turn the problem into a solution.

Improving the Journey

We had time on our hands, so we decided to dig deeper and gather more information on the other passengers' situations. Using Google again, we found a lot of information that we want to share with you.

a) Their revenue

All the men and women travelling on this train are in the low income category, as defined by the Market Basket Measure (2016). None of them can meet their basic needs in terms of food, housing, transportation, clothing, etc. As Table 1 shows, they experience a significant annual deficit and are forced to live in constant economic insecurity.

The revenue for the two categories of passengers we talked to is the lowest one. The single employable ones have a basic monthly rate of \$537. If we add the rebate from GST/HST of \$584, it gives them a total annual revenue of \$7,028. The single/not able to work category has a basic monthly rate of \$576, and when we add the GST/HST rebate, it gives them a total annual revenue of \$7,488. (Table 1)

Table 1. Total Annual Revenue (2017) for different categories of passengers on Social Assistance, and the Market Basket Measure (2016). (\$)

Category	Total annual revenue	Market Basket Measure – 2016 (Poverty line)	Annual deficit
Single employable	7,028	19,296	- 12,268
Single/ not able to work	7,488	19,296	- 11,808

Source: Department of Social Development and Statistics Canada, Cansim 11-10-0230-01

b) Revenue in relation to Market Basket Measure

To have a better grasp of the dire economic situation these two categories of passengers are facing, we compared their Total Annual Revenue to the Market Basket Measure. *The Market Basket Measure is a measure of low income based on the cost of a specific basket of goods and services representing a modest basic standard of living developed by Employment and Social Development Canada*¹. This measure is not officially considered a poverty line, but a lot of organizations do, such as the NB Common Front for Social Justice.

As shown above in Table 1, the Total Annual Revenue for a single employable passenger is \$7,028 and the 2016 Market Basket Measure (latest statistics) is \$19,296, so for the single employable individual, the annual deficit is \$12,268. For the single/not able to work, the Total Annual Revenue is \$7,488 while the Market Basket Measure is \$19,296, which means they have an annual deficit of \$11,808.

It is abundantly clear: all passengers on the SA train are living below the poverty line.

c) Revenue in relation to Inflation and loss of purchasing power

During the last eight years, the basic rate (\$537 per month) for single employable passengers has stagnated, while the cost of living has kept going up. Their purchasing power is constantly being eroded. As Table 2 shows, if the basic monthly rate for single employable passengers had followed the Consumer Price Index, their basic rate would have been \$620 per month in July 2018, instead of \$537 per month, meaning an increase of \$83 per month (15.4%). This new basic rate (\$620) should subsequently be indexed for inflation.

¹ Definition of Market Basket Measure by Statistics Canada.

Table 2. Single passengers on social assistance. Current basic rates and rate indexed to inflation. 2010-2018.

Transitional Assistance	Current basic rate	Inflation rate	Basic Rate indexed to inflation (July 2018)	Cumulative Difference
Single employable (2010-2018)	\$537 (2010)	\$83 (15.4%)	\$620	\$4,166
Single, not able to work (2013-2018)	\$559 (Oct. 2013)	\$50.11 (8.7%)	\$626	\$1,367
	\$576 (April 2014)			

Source: Department of Social Development, Consumer Price Index cansim table v41690914 and Calculations made by Jean-Philippe Bourgeois, Economist at Dalhousie University

The category “singles/not able to work” was established in October 2013, and they were receiving \$559 per month. In April 2014, the basic rate was increased to \$576. Since then, there has not been any increase. Again, as Table 2 shows, for a single passenger/not able to work, the basic rate of July 2018 should have been \$626 per month instead of \$576 per month, an increase of \$50 per month (8.7%). This new basic rate (\$626) should subsequently be indexed for inflation.

In order to give them back the amount they lost, due to inflation, and restore their purchasing power, the Department of Social Development needs to calculate the amount each passenger lost and write them a cheque accordingly. This amount will vary depending on the length of time they were on the Social Assistance train.

For a single employable who was on the SA train since 2010, the amount of the cheque in August 2018 should be for \$4,166. For the single/not able to work who was on the SA train since October 2013, the amount of the cheque should be \$1,367.14

A conversation on the sideline

We were not too far from our destination and it was getting dark. All of a sudden, the train slowed down, changed tracks, and stopped. The conductor told us that we had to park on a side track to let a bigger, faster train pass us by. We asked him how long it would take, but he didn't know.

Having time on our hands, we opened our bag and took out our sandwiches. We shared them while brainstorming on what needed to happen in order to change the present situation. Four areas of intervention (Revenue, Policies, Housing and Prejudices) came up time and time again.

a) Revenue

It was clear from our conversations that the revenue for single employable and single/not able to work passengers had stagnated in the last years, resulting in a loss of their purchasing power.

It was proposed that the basic monthly rate be increased by 15 % for the single employable, and the basic monthly rate be increased by 9% for the single/not able to work, starting in September 2018.

In the longer term, **there was a consensus** that the total annual net revenue for everyone should gradually increase over a period of ten years so that their annual net income be equal to the Market Basket Measure.

b) Policies

Another area where there was much frustration was the myriad of policies that are constraining, and often do not help passengers. These need to change.

- I. The first one is the **deduction of employment income**. Presently, single employable passengers can work and keep the first \$150 they make in a month. If they make more, their salary is then deducted by 70% of the amount in excess of the \$150. This means that they can work for close to 13 hours (\$11.25 an hour) and keep the salary, but for everything above that amount, they lose 70% of their revenue. This is not very encouraging.

It was proposed that the basic exemption for employment income be set at \$500 per month, and that passengers keep 30% of earnings in excess of the \$500.

- II. The second one is dealing with **unemployable adults who live with their parents**, whether they receive assistance or not. The passenger in this situation has his social assistance cheque reduced by 25% because his parents benefit from free housing. The Department makes an exception if the adult has a recognized disability or is recognized by the Medical Advisory Board as having special needs.

It was proposed that the current policy be amended to recover the income of passengers living with their parents. The same formula that applies to passengers with disabilities should also apply to adults unable to work who live with their parents, that is to say, if the parents earn less than \$30,000 per year, no deduction should be made. The deduction should be 5% if they earn between \$30,000 and \$35,000, 15% if they earn between \$35,000 and \$40,000 and 25% if they earn \$40,000 or more per year.

- III. A third suggestion deals with passengers when they reach 60 years of age. At that time, the Minister **forces passengers to draw their Canada Pension Plan** if they are entitled to it. They aren't allowed to wait till they reach 65. The full amount they receive is deducted from their social assistance cheque. This means that the amount they will receive at 65 from the Canada Pension Plan will be reduced.

It was proposed that a passenger should be allowed to wait till age 65 before receiving his or her CPP retirement pension, as is the case for other citizens.

- IV. Finally, a fourth area of contention was mentioned: **the Economic Household Policy**. This policy is defined as: *two or more persons residing together who share the responsibilities of the household and benefit economically from the sharing of food, shelter and/or facilities. When an Economic Household is determined to exist, Social Development will consider it one household, and therefore determine eligibility for only one assistance cheque.* There are presently fifteen exceptions in place.

It was proposed that this policy be abolished.

c) Housing

One of the more pressing issues for single employable and single/not able to work passengers is being able to find adequate accommodation. As our interviews have shown, and we know the situation is the same all over the province, the single employable and the single/not able to work passengers seldom have enough revenue to afford more than a room. This brings all kinds of personal hardships. The present system of social housing is not oriented to single passengers, but more toward families, which is understandable, but the present reality is that there are more and more single passengers who are in need of proper accommodation.

It was proposed that the Department of Social Development use a portion of the new Federal-Provincial social housing money to start building (or modifying existing buildings) into smaller units to accommodate single passengers. Also, a significant portion of the money for social housing should be managed by a housing cooperative or by the not-for-profit sector, rather than the private sector.

As we continued our discussions, a silver high-speed train with windows full of laughing people passed us on the main track. A couple of minutes later, we felt a jolt as the SA train started moving slowly and got back on the main track. As it took on speed, we knew that time was running out, so our friends shared a last concern that was important to them.

d) Prejudices

Passengers on the train said they were familiar with the concept of prejudices because they were constantly bombarded by them. For them, a prejudice is *an unfavourable opinion or feeling formed beforehand or without knowledge, thought, or reason*. It includes *unreasonable feelings, opinions, or attitudes, especially of a hostile nature, regarding an ethnic, racial, social or religious group*. These prejudices have a negative impact on their lives and often prevent them from getting out of poverty.

It was proposed that the provincial government develop a strong provincial public awareness campaign to fight prejudices towards passengers living in poverty.

End of our journey, but not the end of the line

As we came close to the end of our trip, we had a better and more complete assessment of the lives of single employable and the single/not able to work passengers on the Social Assistance train.

When we consider their living conditions, the daily stress under which they live and the inadequate income they receive from the department of Social Development, it is abundantly clear their situation is one of deep poverty.

As we stepped on the platform and said farewell to our new friends, we assured them that we would fight for change and for their concrete proposals. This will give a direction as to where the province should be going to reduce poverty in New Brunswick.

They were all at the windows, asking us not to forget them as the train left the station to continue its circus trip around the province, just like a wooden horse trapped on a carousel.

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