

# “DISABILITY AND DEEP POVERTY IN NEW BRUNSWICK”



NEW BRUNSWICK COMMON FRONT FOR SOCIAL JUSTICE INC.

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## INTRODUCTION

It should be a given and agreed by all that every New Brunswicker has the right to have his or her basic needs met. Those basic needs mainly being: food, shelter, clothing, and transportation. So if it is a given, then why in a province like New Brunswick, known for its most generous people, are we allowing for people living with a severe disability to be left in a financial situation where they are struggling to make ends meet: not guaranteed 3 healthy meals per day on a regular basis, not certain if they will find a home where they will even be able to access their front door or their bathroom (because of lack of accessible housing), not sure that they will have enough to pay the rent, not able to access para transit services that are, in many cases, their only option for getting from point A to point B?

Why is this even tolerated in a province where there are certainly enough resources to go around? Do we lack the collective will to make food, shelter, clothing, and transportation top priorities? Wouldn't any good head of household put food, shelter, clothing, and transportation at the top of the list in their family's budget? Wouldn't they pay for necessities first? Because, a smart head of household knows that basic needs need to be met, first, before anything else is to be accomplished; before participation in the community at large becomes at all possible. It should then go without saying that in order to build healthy communities, everyone should have access to enough food, clothing, affordable and accessible housing, and accessible transportation. It is just the RIGHT thing to do! The ONLY right thing to do!

In 1948, in Paris, Canada signed the Universal Declaration of Human Rights (UDHR) thanks to which ensuring that everyone had access to an adequate standard of living became part of international law. In Article #25 of the UDHR it is stipulated that:

*“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”*

Everyone agrees that a severe disability is generally beyond a person's control. Why, then, should severely disabled persons, honest and law-abiding citizens, be punished by being deprived of food, adequate shelter, clothing, and/or transportation simply because they happen to have a disability severe enough that renders them unable to pursue any form of gainful employment, and therefore leaves them dependant on society's assistance? Why should they be punished simply for having a severe disability? Why are we OK with depriving honest citizens, living with a disability, of some of their basic needs? Do they not deserve to be treated with more respect and dignity?

## DEEP POVERTY

In the report that follows, it will be demonstrated that single people living with severe disabilities in New Brunswick are not able to meet all their basic needs relying solely on social assistance. And, when people are not able to meet all their basic needs, then they are usually said to be living in deep poverty. Deep poverty which is set by New Brunswick's Economic and Social Inclusion Corporation in its “Overcoming Poverty Together - The New Brunswick Economic and Social Inclusion Plan 2014-2019” as:

*“...those whose income is less than 50% of the Low-Income Measures (LIMs).”*

The most recent LIM set by Statistics Canada, in 2013, for a single person was at a level of \$21,201 yearly income. When adjusted with the Bank of Canada's Inflation Calculator to get the LIM equivalent for 2017, one gets \$22,458 yearly income. To continue, if deep poverty is defined as an income that is less than 50% of the LIM, then deep poverty in 2017 for a single person living with a disability would be less than 50% of \$22,458 or less than \$11,229 per year. And, with incomes for single persons living with disabilities who rely on social assistance in New Brunswick being at only \$9,528 per year, it unfortunately definitely places them in deep poverty. The income levels for those on social assistance in this province being very scarce; not enough to meet people's basic needs as will be further revealed in this report.

For illustration purposes in this report, single persons living with disabilities were chosen as the study group since most (91.33% in September 2017) of New Brunswick's social assistance caseload on extended benefits (receiving the monthly disability supplement) are living in one-person family units. Though, it is to be understood that even if single people living with disabilities were chosen here as a sample group, they are not the only ones for which social assistance rates are not enough in this province. In fact, the social assistance rates in New Brunswick are so low for all groups that it makes it difficult for households of every size to survive on such inadequate levels of income.

Also, it is to be understood that persons with severe disabilities living on social assistance are definitely not the only ones struggling financially, in this province, to meet all of their basic needs. But, since social assistance is the lowest guaranteed income that all people can rely on in the case of an unfortunate event like a disability, to work on increasing social assistance rates for the severely disabled who live in New Brunswick should definitely be one of our top priorities to ensure that this already very vulnerable group finally has access to a minimum standard of living: adequate food, shelter, clothing, and transportation.

## INTERVIEWS

In the following sections, there will be numbers that even when taken alone would probably be enough to convince anyone that social assistance rates in New Brunswick are clearly insufficient at meeting all of people's basic needs. But, it was also thought to be important to go beyond just the numbers. It was thought important to include stories told by the people themselves.

Interviews were conducted with people living with disabilities who are trying to manage on their very limited incomes. The interviews were each approximately 2-hours in duration and were held between the months of May, June and July of 2017 to collect stories about the day to day challenges that severely disabled persons face when trying to live on very low incomes, in deep poverty.

A total of 12 people living with disabilities were interviewed for this project. People with various kinds of disabilities were interviewed; namely people with mental, cognitive, and physical disabilities were all included. Persons interviewed were non-randomly selected. The entirety of the quotes collected from the interviews can be found at the end of this document in Appendix D, though some of the quotes will also be

interspersed in the text that follows. The project description (Appendix A), the confidentiality agreement (Appendix B), and the interview questionnaire (Appendix C) are also all included at the end of this report.

## MINIMUM COST OF ADEQUATE STANDARD OF LIVING

How much does it cost to ensure an adequate standard of living that meets people’s basic needs? It certainly varies from one individual to the next depending on where they live, their age, and their gender. Hence, some choices had to be made for the following illustration’s purposes.

First, it was decided that the city of Moncton would be the geographical region of choice, since most of the disabled persons interviewed for this project actually live in the Greater Moncton Region, and that a specific city had to be selected to obtain more precise information about rent costs. Second, people were divided up into two groups according to gender as nutritional needs do vary depending on if a person is male or female. Third, the age for both gender groups were set to be between the ages of 31 to 50 which was the actual age group of most of the people that were interviewed. Finally, a list of basic needs were selected to calculate the minimum cost of living (see Table 1 for results): housing, food, household supplies, transportation, clothing and personal (which includes clothing, haircuts, personal hygiene products, entertainment, furniture, repairs and replacements, etc.), and telephone. The amounts used to calculate all the costs of a minimum standard of living were taken from the most recent numbers available (data from years 2015 to 2017 were used in the following Table 1). More detail as to which amounts were from which year period can be found at the bottom of Table 1 in it’s footnotes.

**Table 1 - Minimum Cost of Living for Monctonians**

<b>Basic Needs</b>	<b>Males 31 to 50 years old</b>	<b>Females 31 to 50 years old</b>
Housing – One-Bedroom Apartment <sup>1</sup>	\$678	\$678
Housing – Lights & Heat <sup>2</sup>	\$117	\$117
Food <sup>3</sup>	\$257	\$217
Household Supplies <sup>4</sup>	\$17	\$17
Transportation <sup>5</sup>	\$63	\$63
Clothing & Personal <sup>6</sup>	\$135	\$135
Telephone <sup>7</sup>	\$35	\$35
<b>TOTAL COST PER MONTH</b>	<b>\$1,302</b>	<b>\$1,262</b>
<b>TOTAL COST PER YEAR</b>	<b>\$15,624</b>	<b>\$15,144</b>
<b>MARKET BASKET MEASURE 2015 <sup>8</sup></b>	<b>\$17,746</b>	<b>\$17,746</b>

<sup>1</sup> Canadian Mortgage and Housing Corporation (CMHC) 2016 Rental Market Report Moncton CMA average rent amount for one-bedroom apartment.

<sup>2</sup> From: “Budgeting for Basic Needs & Budgeting for Minimum Adequate Standard of Living, June 2015” The Montreal Diet Dispensary utilities data then multiplied by 1.71 to account for 71% difference in energy costs between the province of Quebec and New Brunswick from “Comparison of Electricity Prices in Major North American Cities. Rates in effect April 1, 2015. Hydro Quebec Report.”

<sup>3</sup> Data taken from the “Eat Well: A Challenge for Some. Results of a 2016 survey on the cost of food.” Research report prepared by the NB Common Front for Social Justice Inc.

<sup>4</sup> From: “Budgeting for Basic Needs & Budgeting for Minimum Adequate Standard of Living, June 2015” The Montreal Diet Dispensary.

<sup>5</sup> Cost of a monthly pass with Codiac Transpo Moncton, September 2017.

<sup>6</sup> Same amount as the Comfort & Clothing Allowance special benefit amount of 135\$ per month available in 2017 through the government of New Brunswick for some applicants/clients in institutions, hospitals, or transition houses. This amount is for clothing, haircuts, personal hygiene products, entertainment, furniture repairs and replacements, etc.

<sup>7</sup> Data from average of the prices quoted by Rogers and Bell Aliant, July 2017

<sup>8</sup> From Statistics Canada Market Basket Measure (MBM) thresholds (2011 base) for reference family (here divided by 2 since it's for a single individual) in current dollars and 2015 constant dollars. The Market Basket Measure (MBM) being a measure of low income based on the cost of a specified basket of goods and services representing a modest, basic standard of living.

Upon reviewing the results appearing in Table 1, one would be tempted to believe that a person living with a disability in New Brunswick would only need between \$15,144 and \$15,624 per year to enjoy an adequate standard of living (which would actually be a bit below 2015's Market Basket Measure set at \$17,746). However, it must be noted that certain expenses were not accounted for in Table 1: over-the-counter medications and vitamins, mental health services (psychologists and group workshops), cards and gifts, television cable, internet, reading materials, insurance policies, restaurants, vacations, other expenses for emergencies and unforeseen events.

Also, in Table 1, very basic amounts normally used for non-disabled persons were applied for: housing, food, household supplies, transportation, clothing and personal, etc. Unfortunately, in the case of a severely disabled person often also comes additional expenses in the areas of toiletries, personal hygiene products, special diets, special shoes and socks, etc. Plus, for the mobility impaired there are frequently added transportation costs, since para transit services in New Brunswick often cost more than regular transit (which is inequitable in and of itself). While, for example, for a price similar to a monthly bus pass with Codiac Transpo (63\$ per month), in Moncton, a person using Ability Transit, in the same city, would only be able to purchase 3 round trips per week (at 65\$ for the month). Even worse, if a mobility impaired person were to live in one of New Brunswick's rural regions, where they are oftentimes no para transit services at all, then that person would be forced to own a vehicle for transportation or use taxi services which would be way beyond his or her means if on social assistance, in deep poverty.

The numbers in Table 1 are very conservative to say the least, because they especially do not account for situations where a person might need a wheelchair accessible apartment. In that case, his or her housing costs would significantly increase as wheelchair accessible units are usually much more expensive than regular units in today's rental market (see Table 2 on the next page for adjusted numbers taking into consideration increased housing costs when mobility impaired).

Also, here is what one person interviewed for this project, “lucky enough” to have been approved for a portable rent supplement, had to say about searching for an accessible apartment that needed to be priced below the average rent price in order to finally get the subsidy:

*“I searched 9 whole months to find an accessible and affordable apartment in Moncton and couldn't find any so I ended up in a rural community. One of the reasons I couldn't find anything was that to get the portable subsidy I had to find a 2 bedroom with a maximum rent of 700\$ per month. Plus, I have a mobility problem and during those 9 months I lived in a three-story home with no bathroom on the main floor. Needless to say, a few accidents happened where I wasn't able to get to the washroom in time.”*

**Table 2 - Minimum Cost of Living for Mobility Impaired Monctonians**

Basic Needs	Males 31 to 50 years old	Females 31 to 50 years old
Housing – One-Bedroom Apartment <sup>1</sup>	<b>\$782</b>	<b>\$782</b>
Housing – Lights & Heat <sup>2</sup>	\$117	\$117
Food <sup>3</sup>	\$257	\$217
Household Supplies <sup>4</sup>	\$17	\$17
Transportation <sup>5</sup>	<b>\$65</b>	<b>\$65</b>
Clothing & Personal <sup>6</sup>	\$135	\$135
Telephone <sup>7</sup>	\$35	\$35
<b>TOTAL COST PER MONTH</b>	\$1,408	\$1,368
<b>TOTAL COST PER YEAR</b>	<b>\$16,896</b>	<b>\$16,416</b>
<b>MARKET BASKET MEASURE 2015<sup>8</sup></b>	\$17,746	\$17,746

<sup>1</sup> From informal survey done on kijiji of one-bedroom apartments available in Moncton on July 30, 2017 or shortly becoming available with elevators or other access to front door using a wheelchair (not fully accessible units by any means) – average price of 1 availability plus 3 upcoming availabilities then divided by 4. This method was used to simulate real life when a person in wheelchair is searching for affordable and accessible housing on a very limited income.

<sup>2</sup> From: “Budgeting for Basic Needs & Budgeting for Minimum Adequate Standard of Living, June 2015” The Montreal Diet Dispensary utilities data then multiplied by 1.71 to account for 71% difference in energy costs between the province of Quebec and New Brunswick from “Comparison of Electricity Prices in Major North American Cities. Rates in effect April 1, 2015. Hydro Quebec Report.”

<sup>3</sup> Data taken from the “Eat Well: A Challenge for Some. Results of a 2016 survey on the cost of food.” Research report prepared by the NB Common Front for Social Justice Inc.

<sup>4</sup> From: “Budgeting for Basic Needs & Budgeting for Minimum Adequate Standard of Living, June 2015” The Montreal Diet Dispensary.

<sup>5</sup> Monthly cost of 3 round-trip tickets per week with Ability Transit Moncton, September 2017.

<sup>6</sup> Same amount as the Comfort & Clothing Allowance special benefit amount of 135\$ per month available in 2017 through the government of New Brunswick for some applicants/clients in institutions, hospitals, or transition houses. This amount is for clothing, haircuts, personal hygiene products, entertainment, furniture repairs and replacements, etc.

<sup>7</sup> Data from average of the prices quoted by Rogers and Bell Aliant, July 2017

<sup>8</sup> From Statistics Canada Market Basket Measure (MBM) thresholds (2011 base) for reference family (here divided by 2 since it’s for a single individual) in current dollars and 2015 constant dollars. The Market Basket Measure (MBM) being a measure of low income based on the cost of a specified basket of goods and services representing a modest, basic standard of living.

From Table 2, when the increased cost of housing for the mobility impaired is taken into consideration, then an income equal to the 2015 Market Basket Measure of \$17,746 per year is very close to the minimum incomes needed to meet people’s basic needs which are somewhere between \$16,416 and \$16,896 per year, again not taking into consideration all other possible increased levels of expenses for disabled persons as detailed in the above paragraphs such as extra toiletries, personal hygiene products, special diets, special shoes and socks, just to name a few...

The next logical question then becomes: “How do social assistance rates in New Brunswick stack up against what is needed for a minimum standard of living?” Unfortunately, the answer is: “Not good!” Furthermore, social assistance rates for single persons with disabilities in New Brunswick are also the lowest in Canada (see Table 3 on the next page).

**Table 3 - Comparison of Total Social Assistance Incomes 2015 for Single Persons with a Disability\***

Provinces	Total Social Assistance Incomes**
NB	\$9,528
PEI	\$9,989
NS	\$10,018
MB	\$10,940
NL	\$11,188
BC	\$11,416
QC	\$12,510
ON	\$14,239
SK <sup>1</sup>	\$15,403
AB <sup>2</sup>	\$19,468

\*Canada Social Report. Welfare in Canada, 2015. Anne Tweddle, Ken Battle & Sherri Torjman (November, 2016). The Caledon Institute of Social Policy.

\*\* Total Social Assistance Incomes include: basic social assistance, additional social assistance program benefits, GST credits, and provincial tax credits.

<sup>1</sup> Saskatchewan Assured Income for the Disabled (SAID)

<sup>2</sup> Alberta Assured Income for the Severely Handicapped (AISH)

How can a single New Brunswicker living with a disability even survive on an annual income of \$9,528, as indicated in Table 3? Unfortunately, he or she is forced to resort to a variety of strategies like: using food banks, accepting food donations from friends and family, going without needed medications, staying home to avoid transportation costs, procuring free clothing and furniture (at the risk of these pieces of furniture being infested with bed bugs), forgoing leisure and entertainment, and/or living in a rooming house which is not always really an option for someone who is mobility impaired. These strategies all take a toll on a disabled person's energy levels, self-esteem, and sense of dignity.

## STATEMENTS FROM PERSONS LIVING WITH DISABILITIES

During the interviews for this project with 12 persons living with disabilities and very limited incomes, close to 180 statements were collected. The entirety of the statements can be found in Appendix D. Still, here are a few selected statements that reflect how people living on very low incomes with a disability in New Brunswick feel about living in deep poverty, and how it affects their daily lives:

*“I don't have enough money for food.”*

*“I'm in a wheelchair, I live alone, but I have a 14-year-old that I'm not able to have stay over as much as I'd like to because I don't have enough money to feed him when he comes over to visit.”*

*“I have to rely on friends to buy me food or invite me over for supper.”*

*“I have MS and got trapped in my basement apartment in a fire, in 2016, for approximately 10 minutes before I was finally rescued. I suffered burns to my face and arms. That non-accessible apartment was all I could afford while I waited on NB Housing's waiting list. I'd been on the waiting list for about 3 years at the time of the fire.”*

*“I feel like I’m being punished for having a handicap.”*

*“My son will forever live in extreme poverty because he’s cognitively challenged.”*

*“In prison, at least you’re guaranteed 3 meals/day, have access to educational courses, leisure, heat...”*

The only ones who seemed to fare a bit better, in this province, were the “lucky ones” who were “fortunate” enough to have access to subsidized housing to reduce their housing costs. Because, for those who did not have access to any financial assistance to bring their housing costs down, it quickly became clear that it was unfeasible for them to pay for all the basic needs required for a minimum standard of living. For the many on waiting lists for subsidized housing, living on a social assistance income in New Brunswick is just, well, near impossible.

Moreover, **social assistance rates in New Brunswick for persons living with disabilities have dropped significantly since 1989** (when they were significantly higher than they are now, in constant 2015 dollars), as illustrated by the Caledon Institute of Social Policy (CISP) in its “Canada Social Report Welfare in Canada, 2015”. In that report, it is stated that: “Welfare incomes for single persons with disabilities in New Brunswick totalled **\$12,593 in 1989 (in constant 2015 dollars)** and hovered at that level for several years. They then fell to \$9,638 in 1994 where they have remained more or less the same for the past 21 years, amounting to **\$9,528 in 2015.**”

Why would the value of rates decrease at all, over time, for people living with disabilities? That is a disturbing question. While, the CISP, on the other hand, shows that social assistance for single employable recipients in New Brunswick jumped significantly in 2010 from around \$5,000 to \$7,275. Why would rates be increased for single employable recipients and remain at the status quo or even drop for people living with disabilities who have many among them considered too sick to work? **Now is the time to re-examine the rates that persons with disabilities receive and finally bring them up to a level that would enable them to meet all their basic needs. It has become urgent!**

## TWO CLASSES OF POOR IN NEW BRUNSWICK

At present, there are unfortunately two classes of poor in New Brunswick: those who have access to subsidized housing and those who don’t (see **Table 4, on the next page, where the data is for a single disabled male aged 31 to 50 with a disability - but not a mobility disability - with or without access to subsidized housing**).

As indicated in Table 4, those who do “enjoy” the “privilege” of subsidized housing can usually afford more of the basic necessities than those without subsidized housing. For those with no rent subsidy at all, they can only maybe afford rent, lights, and heat; most of them not even able to afford to buy any food at all.

As for those who have access to a regular rent subsidy set at 30% of their income (those persons living with a disability who unfortunately do not qualify for the Disability Tax Credit (DTC)), they seem to not be able to afford all of the basic necessities either, being left with an approximate deficit of \$59 per month ( $\$794 - (\text{Total of costs for basic needs: } \$229 + \$117 + \$257 + \$17 + \$63 + \$135 + 35 = \$853) = -\$59$ ).



**Table 4 – Basic Needs Affordability With or Without Access to Subsidized Housing**

	Without Subsidized Housing	With Subsidized Housing
Monthly Income <sup>1</sup>	\$794	\$794
<b>Basic Needs:</b>		
<b>Housing – One-Bedroom Apartment</b>	<b>\$678<sup>2</sup> Can Afford</b>	<b>\$32 or \$229<sup>3</sup> Can Afford</b>
Housing – Lights & Heat	\$117 Can Afford	\$117 Can Afford
Food	\$257 <b>Cannot Afford</b>	\$257 Can Afford
Household Supplies	\$17 <b>Cannot Afford</b>	\$17 Can Afford
Transportation	\$63 <b>Cannot Afford</b>	\$63 Can Afford
Clothing & Personal	\$135 <b>Cannot Afford</b>	\$135 <b>Some Can Afford<sup>4</sup></b>
Telephone	\$35 <b>Cannot Afford</b>	\$35 <b>Some Can Afford<sup>5</sup></b>

<sup>1</sup> Yearly total income on social assistance in NB = \$9,528 divided by 12 months = \$794 per month.

<sup>2</sup> Canadian Mortgage and Housing Corporation (CMHC) 2016 Rental Market Report Moncton CMA average rent amount for one-bedroom apartment.

<sup>3</sup> 32\$ Monthly rent that the disabled persons interviewed for this project said they paid when they qualified for the Disability Tax Credit (DTC), and \$229 monthly rent for the others who didn't qualify for the DTC and had to pay 30% of their \$763 monthly income (social assistance extended benefits plus the monthly disability supplement).

<sup>4</sup> Those with \$32 monthly rent can afford, but those with \$229 monthly rent can only partially afford.

<sup>5</sup> Those with \$32 monthly rent can afford, but those with \$229 monthly rent cannot afford.

For those disabled persons who do qualify for the DTC, and pay \$32 monthly for rent, they will probably have approximately \$138 “leftover” per month after paying for their basic necessities. Amount which they can maybe then use towards additional transportation costs if they live in a rural region of NB and need to own a vehicle or pay for taxi services, or towards the cost of over-the-counter medications and vitamins. And, if these have not yet used up all of their “leftover” income, then maybe they can also afford to buy a few gifts for family and friends, and/or get cable tv and/or internet.

Certainly, the way things are structured at the moment, makes for a very unjust system that treats a portion of poor people very inequitably (the ones who do not qualify for subsidized housing at all especially). People with disabilities who were interviewed for this project and had access to subsidized housing paid either \$32 or \$229 per month for rent. While average rents for one-bedroom apartments for those without subsidized housing were at \$678 (CMHC data 2016). The difference in housing costs between those with and without subsidized housing, therefore, was at either \$646 per month (\$678 – \$32 = 646\$) or at \$449 per month (\$678 – \$229 = \$449).

So, in essence, one could conclude that single disabled persons who have access to subsidized housing receive either the equivalent of approximately \$449 more per month or \$646 more per month in income than those without subsidized housing. Hence, an equivalent total income of either \$1,243 per month (\$794 + \$449 = \$1,243) or \$1,440 per month (\$794 + \$646 = \$1,440) for those with subsidized housing while those without subsidized housing only receive their regular \$794 per month. All those monthly incomes equivalent to the following yearly incomes: \$9,528 for those without subsidized housing, \$14,916 for those with standard subsidized housing (calculated at 30% of their social assistance benefit income), and \$17,280 for those with subsidized housing that also qualify for the DTC.

And, the differences between \$9,528, \$14,916, and \$17,280 are significant ( $\$9,528 \div \$14,916 = 64\%$  to  $\$9,528 \div \$17,280 = 55\%$ ). Which means that, really, single disabled persons without subsidized housing only receive the equivalent of between 55% to 64% of the income that those with subsidized housing receive. Is that fair? Which other group in society would think that to be fair treatment? Would minimum wage workers

accept to have only a few of them receive \$11.00 per hour while the rest of them would only receive between \$7.04 to \$6.05 per hour? Would they accept the reason given that it's because there is just not enough money for all of them to get minimum wage? Probably not.

Subsidized housing like social assistance is a public service. And, by definition, a public service is a service which is provided by government to people living within its jurisdiction usually associated with a social consensus (usually expressed through democratic elections) that certain services should be available to ALL those who need them. Other examples of public services, apart from subsidized housing and social assistance, would be services such as: healthcare, education, emergency services (fire, law enforcement), etc. Now... Would New Brunswickers be OK with only a portion of them having access to healthcare? To education? To law enforcement and/or firemen in case of an emergency? Or... Is it not rather usually the norm to provide public services to ALL members of society who require the services? In reality, public services should always be equitable; and always be available to ALL who need them; and always be provided at levels of service that are equivalent between beneficiaries.

## RECOMMENDATIONS FOR ACTION

If the basic needs of food, clothing, transportation, and housing are indeed a right for ALL and not merely a privilege for a select few, then every person in New Brunswick should be allowed a minimum standard of living which guarantees that those basic human needs are met. And when people are not able to provide for themselves, as many severely disabled people are not, then society needs to step up and lend a hand. Like it is regrettably the case for many severely disabled persons who end up relying on social assistance because their disability prevents them from being employed or only at a level that would not be considered gainful employment. Statistics Canada's Canadian Survey on Disability, 2012, actually found that only 49% of people living disabilities (from the mildly to the very severely disabled) were employed compared to 79% of people with no disabilities, within the same age range of 25 to 64. And that the more severe the disability, the more it prevented disabled persons from being able to work enough to make a living. Thus, many people living with severe disabilities unfortunately end up relying on social safety nets for their income; safety nets that we as Canadians have fought long and hard to put in place; safety nets that are unfortunately insufficiently providing at this time especially in New Brunswick.

**The New Brunswick Common Front for Social Justice Inc. strongly suggests that at least one of the two following actions to be implemented at the earliest possible time:**

### #1-Introduce a New Brunswick Assured Income for the Disabled (NBAID)

The New Brunswick Common Front for Social Justice Inc., in this report, agrees with the **Caledon Institute of Social Policy's report** “Reconstructing Social Assistance in New Brunswick: Vision and Action, 2010” which states that those **people living with disabilities** “who cannot reasonably be expected to obtain all or most of their income from paid employment **should be afforded a decent basic income – a disability pension – rather than welfare.** This program could be operated outside the traditional welfare system.” In New Brunswick, the assured income program could be a replica of the models already in place in Saskatchewan and Alberta. In Saskatchewan, where the program is called the **Saskatchewan Assured Income for the Disabled (SAID)** and it distributes annual incomes equal to **\$15,403 (2015 data) per single person with a disability.** While, in Alberta, the program is called the **Alberta Assured Income for the Severely Handicapped (AISH)** and it distributes annual incomes equal to **\$19,468 (2015 data) per single person**

**living with a disability.** New Brunswick has the advantage that it could learn from these two provinces’ programs and reproduce what has worked best for them. Why reinvent the wheel? By giving unemployable people with severe disabilities incomes equal to or as close to the Market Basket Measures (which, for example, in 2015, was \$17,746 for a single person living alone), we would be closer to ensuring that all the basic needs of the severely disabled in New Brunswick are met. This being the only right and just thing to do!

Once people living with severe disabilities start receiving incomes at Market Basket Measure levels, though, they **should definitely not lose their white card coverage.** Since, it should be noted that medical expenses for the disabled can be extremely high when one factors in medication costs, assistive devices costs (especially motorized wheelchairs and repairs associated with them), special personal hygiene products, etc. As was shared by one of the participants in this project’s interviews:

*“What would I do if I no longer qualified for the white card? I’m scared! Because, right now, my medical expenses run me around 1000\$ a month.”*

Additionally, in Tables 1 and 2, medical expenses were not included in the calculations. And, when one adds up all other expenses, one reaches close to the Market Basket Measures even without taking into consideration medical expenses. Consequently, the most reasonable decision would then be to continue to offer white card coverage even when disabled people in New Brunswick are finally receiving the New Brunswick Assured Income for the Disabled (NBAID).

## #2-Give Rent Subsidies to ALL Unemployable Severely Disabled People Living in New Brunswick Who Qualify Due to Low Income

Another way to provide an income equivalent to the Market Basket Measure (MBM) for all people living with severe disabilities in New Brunswick would be to compensate for low social assistance rates by giving every single eligible person (who is not yet a client of NB Housing and is not yet receiving a rent subsidy) a portable rent supplement in an amount equivalent to what disabled public housing and rent subsidy clients are currently receiving which would bring them up to an income closer to the MBM. Also, for all other severely disabled persons who are not on social assistance, but who also have incomes that fall below the MBM, their incomes should likewise be brought up to the same basic guaranteed incomes as all the others would then be receiving. It is just a matter justice; a matter of providing the same public service of subsidized housing to ALL who are eligible.

The New Brunswick Common Front for Social Justice Inc. recommends this measure and/or the one previously mentioned in recommendation #1 be soon implemented as a way of ensuring that the basic needs of ALL severely disabled persons in New Brunswick are finally met. And, that we finally comply with international law as proclaimed in the Universal Declaration of Human Rights by finally guaranteeing a minimum standard of living for ALL.

It should be noted that Sweden already does this as it provides public housing or rent subsidies to ALL people living in poverty. In Sweden, where 14% of the population in 2011 fell below the poverty line, 15% of the population had access to public housing supports.

In a province like New Brunswick, known for its most generous people, how difficult would it then be to convince the population that this is the right thing to do? Social housing is a public service that should be no different from healthcare, education, or emergency services. ALL people in New Brunswick should have the

right to adequate food, shelter, clothing, and transportation. Saskatchewan and Alberta have made that commitment to all disabled people living in their provinces. The New Brunswick Common Front for Social Justice Inc. believes it's time for New Brunswick to do the same. Because, it's the only thing that's just! It's the only thing that's right!

## Interviewed People's Recommendations for Action

The people living with disabilities who were interviewed for this project also had several other interesting recommendations for action. Those can be found listed in Appendix E.

## CONCLUSION

In New Brunswick, unfortunately, many people who live with disabilities cannot afford to meet all their basic needs, especially those who rely on social assistance as their main source of income. In a province gifted with so many resources, this cannot continue! We cannot keep on denying people with disabilities their basic human rights of food, shelter, clothing, and/or transportation. We cannot keep on causing them the type of pain and anguish that they expressed (in Appendix D) during their interviews for this project.

**In New Brunswick's Family Plan “Providing Support for Persons Living with a Disability”, June 2017, one of the actions pledged by the government of New Brunswick is: “Reducing the overall level of poverty among persons with a disability and their families, and enabling persons with a disability to access affordable housing and transportation wherever they live in New Brunswick through housing initiatives such as the portable rent subsidy and the modification program.”**

Members of the New Brunswick Common Front for Social Justice Inc. think that now is the perfect time for the government to seize the opportunity and really make a difference in people's lives. Now is the moment to **increase the minimum income for persons living with a disability to levels equivalent to the Market Basket Measures (MBM) and/or ensure that every person living with a disability and on a low income has access to a sizeable portable rent subsidy to bring his or her income up to the equivalent of the MBM.**

It can be done! And... It needs to be done to finally guarantee a minimum standard of living to ALL persons living with a severe disability in New Brunswick. Plus, to finally provide the same financial supports to ALL disabled persons in this province, so that they are finally treated equitably; so that there are no longer two classes of poor people living with disabilities in New Brunswick.

A minimum guaranteed income through a program that could be named the New Brunswick Assured Income for the Disabled (NBAID) and/or sizeable portable rent supplements for ALL people living with disabilities who qualify would finally guarantee that ALL severely disabled persons' basic needs are met. Because... It's the only right thing to do! And, besides, it's the law: a basic human right. So... Let's do what's right New Brunswick! Unemployable people with severe disabilities shouldn't also have to live in extreme poverty... Enough already!

## APPENDIX A – PROJECT DESCRIPTION



## New Brunswick Common Front for Social Justice Inc.

“A Disability and Now Extreme Poverty: Enough Already!”  
Persons with a Severe Disability Living in Deep Poverty in NB

### PROJECT DESCRIPTION

New Brunswick Common Front for Social Justice Inc. has decided to embark on a new initiative which will have us collect information about the specific challenges that persons living with a disability face when living in deep poverty in this province. We are interested in collecting stories related to the obstacles that persons with a disability on very low incomes come across in their daily lives with regards to finding affordable and accessible housing, securing enough nutritious food for themselves, accessing transportation that allows them to fully participate in their community, and other trials and tribulations encountered when trying to live with a disability on such low income levels. And once we have gathered just enough stories to get a good idea of the problems encountered, we will also explore possible solutions in order to make a series of recommendations that will later be presented to the public and to our government in an effort to improve the socio-economic conditions of persons with a disability living in deep poverty in NB.

We would really like to collaborate with you and/or your organization as you have probably collected your share of stories about the obstacles that low income persons with a disability face on a day to day basis. And we would like to get those stories heard so that they can no longer be ignored by the public and by our law makers, and so that we can all work together to give persons with a disability their sense of dignity back by respecting their basic human rights of a decent home, healthy food in sufficient amounts, and access to better transportation. We believe that increasing social assistance rates for persons with a disability in NB is long overdue. And we ask: “Why, in this province known for it’s very generous and kind people, are we at the bottom of the pack when it comes to how much money we allocate to persons with a disability on social assistance?”

### Comparison of Total Social Assistance Incomes 2015 for Single Persons with a Disability\*

Provinces	Total Social Assistance Incomes**
NB	\$9,528
PEI	\$9,989
NS	\$10,018
MB	\$10,940
NL	\$11,188
BC	\$11,416
QC	\$12,510
ON	\$14,239
SK <sup>1</sup>	\$15,403
AB <sup>2</sup>	\$19,468

\*Canada Social Report. Welfare in Canada, 2015. Anne Tweddle, Ken Battle & Sherri Torjman (November, 2016). The Caledon Institute of Social Policy

\*\* Total Social Assistance Incomes include: basic social assistance, additional social assistance program benefits, GST credits, and provincial tax credits.

<sup>1</sup> Saskatchewan Assured Income for the Disabled (SAID)

<sup>2</sup> Alberta Assured Income for the Severely Handicapped (AISH)

This project will be conducted in two parts: first meeting with organizations in the community that work with persons with a disability living on very low incomes and second meeting with individual persons so that they can share their personal stories with us. Then, we will prepare a document that will eventually be shared with the public and with the government all the while respecting people's and organizations' anonymity. Collaborators (organizations and persons who live with a disability) names will not be mentioned in any of our public documents and/or presentations (see confidentiality agreement attached).

Your role as an organization, if you decide to participate, will be to agree to have one or more of your representatives meet with us to answer a few of our questions (see enclosed the list of questions for organizations) and maybe also help us in identifying and contacting low income disabled individuals themselves that would be willing to also answer a few other questions (see enclosed the list of questions for one on one interviews with persons who live with a disability).

The contact person for this project, Julie Gaudet, will be in contact with you shortly to request a meeting, first with the person or persons that your organization deems will be the most able at answering our first series of questions. Then, during that first meeting, the possibility of meeting with some of your individual clients will also be discussed as well as the best way to proceed in asking them for their participation and scheduling their one on one interviews.

Once the interviews with community organizations and individuals are completed, a document will be prepared and all collaborating organizations and participants will be the first to receive copies before results are disseminated at large. Your feedback, at that point, will be very valuable in making sure that the final document is accurate and powerful enough at getting our message across.

At the New Brunswick Common Front for Social Justice Inc., we believe in building a more humane society based on the respect and dignity of all. We want a New Brunswick without poverty. We want a society which gives each and everyone a decent living, which includes providing social assistance incomes on which citizens can live on and not just exist. One of our main priorities has always been to work hard at improving income assistance rates in this province so that they finally, hopefully someday soon, reach levels that make them at last liveable (like for example reaching the levels of Statistics Canada Market Basket Measures (MBM) with enough to cover the real costs of specified baskets of goods and services representing a modest, basic standard of living).

So how about we work together to make this a province where people's basic needs come ahead of all other budgetary concerns in the same way any good head of a household would proceed: making food, housing, and transportation top priorities. We believe that we have enough collectively to make sure that the basic needs of persons with disabilities in this province are finally met... Let's be a leader on this issue! Let's be an example for all other provinces to follow! Let's no longer accept to be at the bottom of the pack... Let's lead the pack!

Are you with us?

For more information or to contact us:

Contact Person: Julie Gaudet

New Brunswick Common Front for Social Justice Inc., Email: [fcjsnb@nbnet.nb.ca](mailto:fcjsnb@nbnet.nb.ca), Website: [www.frontnb.ca](http://www.frontnb.ca)

## APPENDIX B – CONFIDENTIALITY AGREEMENT





New Brunswick Common Front for Social Justice Inc.

“A Disability and Now Extreme Poverty: Enough Already!”  
Persons with a Severe Disability Living in Deep Poverty in NB

## CONSENT FORM

I (name and organization if applicable), \_\_\_\_\_, understand that nothing I tell today in the context of this project will be shared with anybody outside the research team at the New Brunswick Common Front for Social Justice Inc., and that nothing will be attributed to me by name in any project documents or presentations. Any information about me will be nameless or be given a nickname chosen by myself (if I do end up choosing a nickname for myself). Also, I know that the knowledge that is collected during this project will be shared with me and my organization (if applicable) first, to get my/our feedback before it is made widely available to the public.

**I have been invited to participate in the research project “Persons with a Severe Disability Living in Deep Poverty in NB”.**

**I have read the consent form and project description document, or it has been read to me. I have had the opportunity to ask questions about it and any questions I have asked have been answered to my satisfaction. I consent voluntarily to be a participant in this study.**

**My Chosen Nickname (if desired):** \_\_\_\_\_

**Name of Participant:** \_\_\_\_\_

**Signature of Participant:** \_\_\_\_\_

**Email (or address where to send report for feedback):** \_\_\_\_\_

**Date:** \_\_\_\_\_

**If illiterate... To be signed by the project coordinator as a witness....**

**I have read the consent form and project description document to the participant, and the individual/organization has had the opportunity to ask questions. I confirm that the individual/organization has given consent freely.**

**Name of witness:** \_\_\_\_\_

**Signature of witness:** \_\_\_\_\_

**Date:** \_\_\_\_\_

## APPENDIX C – INTERVIEW QUESTIONNAIRE



**New Brunswick Common Front for Social Justice Inc.**

“A Disability and Now Extreme Poverty: Enough Already!”  
Persons with a Severe Disability Living in Deep Poverty in NB

**QUESTIONS FOR PERSONS LIVING WITH A DISABILITY**

Agency or Organization Referring: \_\_\_\_\_

Name (which will remain confidential): \_\_\_\_\_

Phone number: \_\_\_\_\_ Email: \_\_\_\_\_

Can we use a nickname (of your choice) in our report and/or presentations? \_\_\_\_\_

**1. Housing:**

In what type of housing do you live? Homeless shelter? Room in boarding house? Subsidized housing?  
Rental apartment? Own home? Other?

Is your home accessible (does it meet your needs as far as accessibility)?

Is it affordable? Please explain.

Are you on waiting list for subsidized housing? If so, for how long have you been on the waiting list so far?

**2. Food:**

In the last year, would you say that you have always had enough nutritious food to eat?  
If not, which of the following reasons explain your lack of enough nutritious food to eat:

Not enough money to buy food?

No adequate access to transportation to get to the store, food bank, or other?

Lack of accessibility to a suitable place to prepare meals and/or store food?

Where do you usually get your food from? Grocery store? Convenience Store? Food Bank? Soup Kitchen? Meals on Wheels? Other?

**3. Transportation:**

How do you usually get around? Walk? Wheelchair? Para transit? Regular transit? Taxi? Own car? Other?

Are you struggling with the cost of transportation?

Are you sometimes stuck at home because of lack of accessible and/or affordable transportation?

**4. Other Challenges:**

Are there any other areas apart from housing, food and transportation where you encounter difficulties because of your low income and your disability? If so, please explain.

**5. Background, Type of Disability:**

What's your story? Have you always been on social assistance? If not, what happened that made you need social assistance?

What are your health issues/type of disability?

**6. Solutions:**

Do you have any solutions or suggestions in mind that might help with all the challenges you face living on a very low income with a disability?

**7. Other Comments:**

Do you have any final comments before we end this interview?

**Thank you very much for your participation!**

## APPENDIX D – ENTIRETY OF QUOTES FROM INTERVIEWS

A total of 12 New Brunswickers living in deep poverty (with an income close or equivalent to the NB social assistance rates) and a disability were interviewed for the purposes of this research project. All interviews were approximately 2 hours in duration which was long enough to get a good sense of what challenges people on very limited incomes with a disability have to face in their day to day lives in this province. It was found that they often struggle to secure affordable and accessible housing for themselves. Also, that they are not always able to buy enough nutritious foods to last the whole month and/or able to eat three healthy meals per day on a consistent basis. Furthermore, that they are way too often stuck at home because of prohibitive transportation costs, or because of lack of para transit services in their community (because most rural regions in New Brunswick offer no para transit or very minimal services), or because of insufficient number of spaces available on para transit buses. As for medical expenses, a few interviewees had an income which placed them in a category just above the threshold to qualify for the white card or were in an age category which also made them ineligible for it. And for those who were ineligible for the white card, it was definitely a struggle to pay for all their medical expenses and/or assistive devices which can be very high when disabled (particularly with a mobility disability requiring the use of a power wheelchair). Additionally, during the interviews, all of the participants mentioned that navigating the system and managing their daily lives was very time consuming, exhausting, and took so much of their time that it felt like it was the same as having a full-time job making it impossible to pursue other endeavors like going back to school or going back to work (for those whose disability would even allow them to obtain and keep a position that was gainful enough to make a decent living). And, of those who thought that maybe they could join the workforce, none had succeeded in securing any form of gainful employment (one of the big barriers being trying to find employers willing to give them a chance and hire them regardless of their disability).

## Income & Deep Poverty Quotes

“In prison at least you’re guaranteed 3 meals/day, have access to educational courses, leisure, heat...”

“Poverty in NB is extreme, it’s deep poverty, with welfare below 10,000\$ per year.”

“Minimum wages go up, cost of living goes up... How come welfare checks don’t go up?”

“Seniors benefits increase, but you never see welfare disability supplements increase.”

“I’m in a wheelchair, I live alone, but I have a 14-year-old that I’m not able to have stay over as much as I’d like because I don’t have enough money to feed him when he comes to visit. I used to have full custody of him, but now his dad does. I miss him so much!!!”

“Not enough money to make a budget when you’re on social assistance. So there’s no use... I don’t make one.”

“I have to choose between transportation or food.”

“I can’t do much because even if I find enough money to pay for transportation, I might not have enough to pay for the activity I’d like to do when I get there. So... I stay home most of the time.”

“All I want is a good roof over our heads and enough healthy foods to eat.”

“I have no money for more than 2 haircuts per year, no makeup, no clothes, no leisure activities at all,...”

“I would love to participate in learning opportunities at my local community centre, but at 100\$ for the season it’s too expensive for me.”

“I would love to attend mental health workshops to help with some emotional blockages I have, but they’re too expensive.”

"I don't even have enough to go see a movie."

"I'm not financially able to go out with friends."

"I was forced to take reduced pension at 60."

"I don't like being on welfare because it makes me feel shame. I have a cognitive disability and would like my source of income to be called something else."

## Housing Quotes

"No one can help you search for an accessible and affordable apartment in Moncton. And no one in town has a list either. But, it doesn't really matter because apparently all accessible apartments are already taken."

"It was suggested to me that I live in a nursing home. But... I'm too young to be living in a nursing home!!!"

"With NB Housing, you don't get to choose at all where you're going to live: area of town, type of building,..."

"I don't like living in a NB Housing subsidized apartment. I feel segregated from the rest of society."

"I searched 9 whole months to find an accessible and affordable apartment in Moncton and couldn't find any so I ended up in a rural community. One of the reasons I couldn't find anything was that to get the portable subsidy I had to find a 2 bedroom with a maximum rent of 700\$ per month. Plus, I have a mobility problem and during those 9 months I lived in a three-story home with no bathroom on the main floor. Needless to say, a few accidents happened where I wasn't able to get to the washroom in time."

"I waited one whole year for a subsidized first floor apartment. I have a walker and a wheelchair and was stuck in a 3<sup>rd</sup> floor apartment for the whole year while on the waiting list. I kept my wheelchair in a shed outside (not good for the battery in the winter). And I had to leave my walker in the apartment because of the 34 steps to get downstairs. I have often seen myself go down those steps on my rear end."

"NB Housing waiting lists can take from 1 to 3 years. In the meantime, people live in hospitals, nursing homes, non accessible apartments,... And when they finally get an apartment, it's not always fully accessible."

"You have to be 19 years old to be able to apply to NB Housing. In the meantime, there are no places to turn to that are affordable."

"The 2 homeless shelters in Moncton are not really accessible and neither are the rooming houses."

"Some units advertised as accessible do not even meet the basic accessibility standards."

"I live in a rural area and there are no accessible apartments to my knowledge."

"My NB Housing apartment is supposed to be wheelchair accessible but it came with a regular stove. And, I had an accident trying to fix myself lunch where I got 3<sup>rd</sup> degree burns to my leg because of a spill. After the accident, it took 2 years to get my kitchen renovated to make it more accessible with a wall oven and an accessible stove top. But, it's still not ideal with a sink counter that is too low for me to comfortably fit under with my wheelchair. And it still doesn't have any accessible power outlets."

"I'm in a wheelchair and my bathroom is not very accessible... It's impossible to install a lift to get into my bathroom because of the apartment configuration, so I have to use a commode at night and in the mornings. Plus, my shower has a lip so I can't roll in."

"NB Housing would not pay to fix the door and put a ramp so I could get to my deck in my wheelchair. I do not feel safe with only one accessible exit. And, there has already been a fire in my building, but luckily I wasn't home at the time."

"I do have an access ramp to my place, but it leads to a patio door that doesn't lock. They will not pay to change the door because they say that I have a portable subsidy and that I could move anytime. So, the main entry to my apartment has steps and I am mobility challenged."

"I have MS and got trapped in my basement apartment in a fire in 2016 for approximately 10 minutes before I was finally rescued. I suffered burns to my face and arms. That non-accessible apartment was all I could afford while I waited on NB Housing's waiting list. I had been on the waiting list for about 3 years at the time of the fire."

"I've been living in a rooming house for a few years now while on NB Housing's waiting list. It's not ideal with all the stairs."

"I was told I wouldn't have access to a parking spot because of limited number of parking spaces for my building, so my support worker has to park down the street."

"I'm one of the lucky ones who got a portable rent subsidy, but I've seen my heating bill climb to 400\$ in the winter months (I live in an apartment in an older home). I'd say I'm at around 200\$ per month equalized billing for electricity plus my rent which is 32\$ per month. That leaves me with only 531\$ per month for all the rest: car, food, etc. And I live in a rural area with no para-transit so I do need a car since I also have a mobility related disability."

"Heating costs are my biggest housing problem. They can go up to 240\$ per month in the winter and in the summer I find they are pretty high as well at around 120\$ per month. That's in my NB Housing unit"

"I live in my own home in a rural community. I do not owe anything on my home, but I do pay for electricity, oil, water & sewage, plus property taxes. In total, I spend approximately 50% of my social assistance check on housing because I don't qualify for heating assistance."

"I live in a NB Housing subsidized apartment. Rent is cheap but electricity is not included."

"I had to pay for my own air conditioning unit in my NB Housing apartment even if I have diagnosed respiratory problems."

"I have no money to replace furniture. I have to rely on hand me downs. I'm scared of bed bugs."

"My apartment did not come with a washer dryer so I had to buy my own. I don't know what I'll do if they break down. I won't have any money to replace them."

"I'm stuck where I am because it is way too expensive to move. I cannot move anything myself: I'm in a wheelchair."

"Our building got infested with bed bugs and I had no money to replace our mattresses. Good thing for charity."

"There's too many bugs in my NB Housing building: centipedes, spiders, ants, and bed bugs."



“My NB Housing apartment building is full of drugs and alcohol. The corridors smell of drugs. They sell drugs right in the building. Not ideal for a recovering alcoholic. I turned the apartment down at first, but then waited a year and couldn’t find another place to live... So, I ended up accepting the place.”

“My apartment building is relatively safe, but I sometimes need to escape from all the drama.”

“There is a big turnover in my NB Housing building. Sometimes people get evicted on hearsay only. Some of them I know end up in crummy rooming houses.”

“NB Housing is threatening to evict me and handicapped child that has hoarding problem instead of providing services to help with the mental health problem. We are not even on a waiting list to help with his hoarding.”

“Office of the Rentalsman with not help NB Housing tenants. We’re basically on our own.”

“NB Housing asked me to get my car out of my parking space or else it would be taken away. The reason I was given was because my car registration had expired and I had a flat tire. But, I have no money to pay for these.”

“Got a 80\$ fine from NB Housing because I had left a bag full of recyclables outside instead of keeping it inside. How am I supposed to be able to pay for that?”

“Once I’m too old or sick to take care of my severely handicapped child, his only option will be a nursing home.”

“Where will my autistic son end up when I’m no longer around? A nursing home?”

“My son’s only housing option will be NB Housing. He has autism and is also going to need help with shopping for and preparing food. He will also need help with daily living organization. I could build him a suite in my home, but he wants to live independently.”

“Where will my child end up if something happens to me? His only options are a group home or a foster family.”

## Food Quotes

“Had to throw out half of foodbank stuff because it was expired (past it’s due date).”

“Got Ability NB to ask for food donations for me on social media because my income and food bank donations were still not enough and I couldn’t always eat 3 meals per day.”

“Foodbank donations only last me half of the month.”

“I don’t have enough money for food.”

“I usually run out of food 1 week before the end of the month.”

“Have to rely on friends to buy me food or invite me over for supper.”

“Meat is so expensive. My parents often buy me some.”

“I have to choose between paying for my medications or paying for food.”

“After paying for rent and transportation, I have not enough money left over for buying food.”

“It’s hard when there’s no financial help for transportation to get to the food bank or grocery store. Isn’t food as essential as medical appointments?”

“My support worker drives me to the grocery store once or twice per month.”

“I sometimes get to the grocery store with my wheelchair when the weather is nice.”

“Don’t go to the foodbank anymore because they ask too many personal questions and they make me feel bad about myself.”

“The foodbank is not as useful for me since I have a special diet and food allergies.”

“I now have diabetes and I’m worried I will not have enough money to buy the foods I will need for my new diet.”

“The foodbank rarely hands out vegetables, fruit, milk products and meats.”

“I have no running water (plumbing is broken and not enough money to fix it) so I need ready to eat food that doesn’t take any water to prepare.”

“Junk food is often cheaper than healthy foods. I can’t afford to eat healthy on my budget.”

“I tried meals on wheels for a while but quality was not there: overcooked vegetables and no choice of meals. I usually threw out half of the meals I received.”

“I receive 20\$ extra per month from Social Development to buy a few healthy foods.”

“I get 40\$ per month supplement from Social Development to buy healthy food.”

“I make sure someone is there with me when I prepare my meals because I had an accident once when I tried to prepare lunch for myself when my support worker did not show up. I got 3<sup>rd</sup> degree burns from it that had to be treated in the hospital.”

## Transportation Quotes

“I use Ability Transit in Moncton to get around, but sometimes there aren’t enough spaces available for me to be able to go out. So, I only go out once or twice a week.”

“To get a needed ride with Ability Transit Moncton I need to call at least 4 days in advance or there might not be enough space available.”

“I usually have to call 2 weeks in advance to make sure I get a ride with Ability Transit in Moncton.”

“Ability Transit in Moncton does not have enough buses to get all their clients to where they need to be. I volunteer on several committees and had to cancel a few meetings because I couldn’t get transportation.”

“I have had to cancel medical appointments due to lack of buses with Ability Transit in Moncton.”

“In Fredericton, para transit is so hard to book that sometimes I even get denied rides for medical purposes and food shopping.”

“There is no para transit in my rural area near St Andrews so I only have access to a vehicle through my support worker twice per month to run my errands or go to medical appointments.”

“I’ve had to sell my home in a rural area so that I could afford an accessible van to transport my 38-year-old son to appointments and leisure activities. We now live in a less expensive mini home.”

“My son has had to refuse a summer job because transportation costs are too high and there is no para transit in our rural community. Will his transportation be subsidized if he ever finds a permanent job? If not, it might not be worth it for him financially to work.”

“I’m in a wheelchair and I did try using the regular transit, but just to get to the bus stop using the sidewalk, I often get muscle spasms (clonus) when I hit bumps and it’s very painful. Also, using regular transit is impossible for me in the winter or when it rains which is not practical when I have set appointments. I mostly need door to door accessible para transit.”

“Accessible buses in the regular transit system are OK but there aren’t enough of them or enough accessible spaces on them. If for example a bus comes along that doesn’t have an accessibility ramp, then I have to wait around at least half an hour for the next bus and hope for the best.”

“The city streets are dangerous for getting around in my wheelchair. Did you hear about the person who died because his wheelchair got stuck in the train tracks?”

“In some places, the sidewalks are in such bad shape that I have to ride my wheelchair in the streets, but then the potholes become a problem. I once hit a bad pothole that made me fly out of my chair and a car nearly ran over me.”

“The NB Disability Support Program does pay for my rides to the bank and the grocery store, but doesn’t pay for rides to my local medical appointments, blood tests,…”

“I do get reimbursed for transportation for my medical appointments, but they will give me a hard time if I have more than one appointment per month.”

“I’ve been stuck at home for months at a time because transportation costs were just too much.”

“I only go out once or twice a week and only for boring appointments because the cost of transportation is just too much for me.”

“I only go out on average maybe only twice a week because gas is just too expensive.”

“The call centre for Ability Transit Moncton is only open from 8:30 to 4:00 on weekdays. So, there’s no way to call them if they forget me somewhere after those hours or in case of an emergency. I’m stuck there.”

“My 18-year-old was not approved to take para transit to go to school even though she has severe mental health issues that make it impossible for her to take the regular school bus. The city had approved her application, but Social Development would not cover the cost.”

“With cognitive problems, there’s no use even applying for Ability Transit in Moncton, since they only take the physically disabled.”

“Some people have been refused para transit because they’re not in a wheelchair, but these people had walkers and canes.”

## Medical Expenses Quotes

"I have severe spasticity that could be treated with botox injections, but those are not covered. I've sent letters and called my social worker. I've been working on this for at least a month now."

"I'm paralyzed so I need special hygiene and skin care products like creams, gels, and wipes that used to be covered, but now they've been cut. So, I don't know how I'm going to afford them. I guess I'm going to have to cut on food."

"My footcare has been cut back from once every 40 days to only once every 60 days."

"My 18-year old's psychiatrist prescribed Adderall, Vyvanse, and Ambilify, but they're not covered by the white card. We have to get free samples through our doctor's office."

"I have severe back problems and spasticity that could be relieved with medicinal marijuana, but it's not covered."

"What will I do when I reach retirement age and no longer qualify for the white card? I'm scared because right now my medical expenses run around 1000\$ per month."

"I have Blue Cross (that costs me about 20\$ per month). I have 15 different medications to pay for which can easily reach 100\$ every month after Blue Cross pays its share. Plus, since I can only afford the minimum coverage plan, it only pays for 100\$ in eye care per year (so if the optometrist appointment costs me 75\$ I only have 25\$ left over to buy the glasses I need). And, I have never even asked for special shoes for to help with my edema, because I have a feeling they would be too expensive."

"Some natural products would be helpful to me and my cut down on my medication usage, but they're not covered and too expensive for me to buy."

"I need to take vitamin C & D for my health. They cost me approximately 20\$ per month (not covered)."

"Vitamins, supplements, massages, osteopathy, acupuncture are all not covered so they're all too expensive for me."

## Assistive Devices Quotes

"I was denied a mobility scooter for use outside the home because I was told socialization wasn't a need."

"My income is approximately 1400\$ a month and I'm a senior. I no longer qualify for the white card. That means I have to pay for my wheelchair repairs which I cannot afford (a battery alone can run me 600\$). I also have to pay for my COPD machine repairs. And, I'm not even thinking of getting special shoes for my edema because they will probably cost me too much."

"I was stuck at home for a while because it took a long time to get my wheelchair repaired."

"It can take up to one year to get a wheelchair replaced, and at least a whole month to wait for parts to repair the chair."

## Home Care & Support Workers Quotes

"I have no one with me during the night. So if I have an accident, then I have to wait until morning to get it cleaned."

"I'm entitled to 67 hours per week of services. Which still means that I have to go to the bathroom on a set schedule when my workers are here in the morning, late afternoon to supper time, and then evening for a few hours before I go to bed. And when I used to go to school, I was supposed to have a worker come at lunch time to help me go to the bathroom, but they did not show up half of the time, so the campus manager sometimes helped me or I just skipped using the washroom until I got home. I finally decided to switch to privately hired workers. But, it's a big job to manage and I'm not paid the same per hour as they give to agencies. The agencies get 18\$ an hour and I get 11\$ to 12\$ an hour that I give directly to my workers. As far as I'm concerned, they're not paid enough for the important work they do. It's hard to find and keep good workers."

"Support workers get paid so little mine couldn't afford a car. And... I need her services later in the evening, but the city bus stops at 9:30 pm. So, I had to find someone else with a car to do the evening shift."

"I'm now hiring my workers private because there was just too many different workers sent to my home by the agency (lots of turnover) and there was just too many cancellations where I didn't receive the support I needed (essential services since I'm very dependant on them: being in a wheelchair full time)."

"They will not let us hire family to take care of us even in an exceptional situation like a house fire. I was stuck out of my apartment after a fire in the building and went to live at my sister's house. She had to take off from work to take care of me and I couldn't pay her. Social Development told me that the only other option was to be temporarily lodged in a special care home. Wouldn't that have cost them more than just agreeing to pay my sister?"

"I usually take care of most of my 38-year-old severely handicapped son's needs. I hesitate to let others take care of him because the last time I did he got 2 bed sores which he had never gotten before. They hadn't been careful enough to remove a strap from under him which caused one of his bed sores."

"My autistic son will probably need a support worker to go to work once he graduates from NBCC. Who'll pay for this?"

"In the beginning, there was a high turnover for my son's support workers. They would change every 2 to 3 months. That's difficult for an autistic person. Plus, many of them only spoke English and my son's French."

"If I gave my son to another family to take care of him, they would receive maybe close to 2000\$ a month. And, we only receive a 670\$ a month welfare check to take care of him at home in his own family."

"My income is approximately 1400\$ per month and the contribution expected of me for house cleaning services is 52\$ per month which I find is a lot, since I also do have many other medical expenses. I'm not sure I'll be able to afford house cleaning."

## Monthly Disability Supplement Quotes

"Took me 1 1/2 years of fighting to get my disability supplement. They didn't think I was disabled enough at first."

"I'm unclear with what the rules are to qualify for a disability supplement."

## White Card Quotes

"They only let you have a tiny little amount in your bank account or else you don't qualify for a white card. Don't they know how expensive repairing an electric wheelchair can be plus medical expenses when you're disabled trying to live on a very modest income."

"I only had the white card for 6 months, then they said I no longer had a deficit, so they cut me off. But, I do have many medical and equipment expenses. I wonder how they came up with their decision. Anyway, I made a lot of calls to get this resolved, but they never called me back."

"I don't even have enough to buy all the incontinence protection I need. I use hand towels instead. I only qualified for the white card for 6 months. Then got revoked."

## Education System Quotes

"It took three years of meetings after meetings and forms after forms to get my autistic son enrolled into college. And, this only happened thanks to me as a parent being proactive, because the only options presented to him were welfare or working in a workshop for 10\$ a week."

"My son's social assistance check got cut because he got a bursary to attend college."

"My son needs a mentor to attend NBCC. Mentors used to be paid 25\$ an hour and now will be cut to 15\$ an hour. Let's not forget they're self employed and get no benefits, no sick pay, no holidays... How can we get good help at that pay?"

## Workforce & Employment Quotes

"My autistic child is treated the same as any other employed person on welfare and needs to send his pay stubs on time or be cut his check with no regards or special exceptions for his mental disability. And, the stubs can only be sent by fax or dropped off. No emails. Not everyone has a fax, you know... And, transportation is not that easy for a disabled person."

"I did try to return to work, but the pain in my back was just too much."

"I've contacted every employer that hires people with my type of education, but they will not hire me once they see me in my wheelchair."

"My goal is to start my own business to get off welfare, and to eventually own my own home. I've been out of school for 7 years now. Managing my home support team is almost a full-time job though, plus I volunteer on 9 different committees. I'm going to have to cut back a bit on the volunteering if I want to succeed with my business. Although, I'm worried that once I start to be successful at my business I'm going to have to start paying for my support workers. And, I get 67 hours per week support, so that'll be expensive."

"I would love to go to college and become a child & youth care worker. But, I have some self-esteem issues to work out first. And, I'm scared to get my white card cut off."

"My son who has a cognitive impairment would love to work after he's finished college, but he would probably only be able to work part-time. Will this even be worth it for him financially on minimum wage?"

"I used to work as a contract teacher in the school system. If I still could do the work, I would. Because, I loved my job. Now, I'm on CPP with social assistance to top it off."

"I worked up until age 34, but then my disability just got to be too much."

"Work programs for the disabled pay them incredibly low wages between 3\$ per hour working for government agencies down to only 0,50\$ per hour working for METS Inc."

"Some have been enrolled in training programs to get them to the workforce for a whole 30 years with no prospects of finding them employment in the real world."

## Navigating the System Quotes

"Social workers sometimes give me the run-around in my search for services."

"I had to make 9 phone calls to Social Development just to know how to correctly report salary."

"I have 9 people to deal with just to manage pay stubs every month."

"The different departments don't talk to each other."

"It would be nice if information about resources was not so hidden and secret."

"No one gives us information about T2201, RDSP, Access Cards,..."

"Often, information comes from other people living in the same situation, and not from Social Development."

"If you don't know where to look, you don't know what to ask for."

"As a parent of a disabled child (now adult), I always have to be two steps ahead to make sure I access services in time."

"How is my son going to be able to manage all his services if something happens to me? He has autism."

"One person tells us one thing, the other tells us another thing."

"Case workers change so often, I lose track of who's who."

"There's way too much bureaucratic red tape."

"They look at all my expenses and pass comments when they think such and such an expense is not essential in their eyes."

"My case worker doesn't answer her phone anymore. I needed help to pay my heating bill, but never heard anything back."

"I'm made to feel like a no class citizen, like I don't matter."

"I feel like I'm being treated differently because I'm poor. I don't get the same respect and the same level of services as the rest."

"I feel that I'm being blamed for a disease that I didn't ask for."

"I feel like I'm being punished for having a handicap."

"My son will forever live in extreme poverty because he's cognitively challenged."

"I feel shame."

"Some workers treat me condescendingly."

"Social workers lack empathy."

"I fear speaking out, because I feel like I'll get punished if I do."

"Feels like they're putting blocks on everything instead of being helpful."

"First answer is most often "No"."

"My social worker has never even met me in person."

"Everything ends up being a fight and it's exhausting... Fighting for renovations to make my apartment accessible... Fighting for increased wages and increased number of hours for my support workers... Fighting to have access to one parking spot near my apartment..."

"I'm an exhausted and drained parent because I have to continually fight the system. I've been dealing with so many things, I've been crying for the last month. I'm at the end of my rope."

"I'm a single mother of a severely handicapped child now with my own health problems, some of them related to the stress of being treated so poorly by the system. I always feel judged as a parent for my child's difficulties. But, I also do have a second child in university who's doing extremely well and is even the president of the university's student council (same mother, two children: only one with severe difficulties). I also feel like they always think that I'm over reacting and complaining too much. But... How else are we going to get the services we need? Even with all this, we still don't get the mental health services and supports my child would need."

"Sometimes I don't even ask for help, because I know it will be too much energy and I will be made to feel like I'm complaining for nothing again. I didn't even have the energy to apply for the Child Disability Benefit (federal) to get it in time."

"I feel mentally abused by an inhumane system."

"I've had to put pressure on Social Development to get services faster. Usually, there's a long wait time for the Family Supports for Children with Disabilities Program."

"I've had to make threats to get help. I was then transferred to a tougher social worker."

"I had to go to the assistant deputy minister to finally get emergency fuel assistance."

"Legal aid is not available to help me fight the system. I was told it was only for child custody and child support cases. My problem is with NB Housing."



“When I do get a positive decision, I ask them to give it to me in writing, because I don’t trust them.”

## APPENDIX E – INTERVIEWED PEOPLE’S RECOMMENDATIONS FOR ACTION

## Income Recommendations for Action

“Right now, my dream income would be maybe around \$18,000 a year, but if I got \$15,000 I’d be happy.”

“All I want for me and my child is a good roof over our heads, and enough for food (special diet included).”

“Social assistance rates should at least be indexed to increase every year with the cost of living.”

## Housing Recommendations for Action

“Build more accessible housing. Not wait for the private sector or non-profit sector to volunteer to do so.”

“The caps on maximum rents to get portable rent supplements are too low. When I was looking for an accessible apartment in Moncton, I didn’t find any at all under the price cap I was given. Maybe the cap should be withdrawn, especially for the mobility impaired like me who need to find an apartment with an elevator, a ramp,... Those apartments aren’t cheap!”

“I suggest that the rent subsidy take into consideration the price for electricity. I live in an older house, because it was the only accessible place I could find, but the problem is that my electricity can go up to as high as \$400 in the winter months.”

“Please include electricity in the subsidized rent bill. The price of electricity is too high and it varies a lot from month to month.”

“I would have liked to have been able to pick the building where I was going to live. NB Housing should give us the chance to rate their buildings or at least the areas in town where would be ready to live by some kind of ranking system: like by order of preference.”

“NB Housing should maybe have an accessibility expert run through the apartment with the person before she moves in to make sure that the accessibility renovations that are needed are done before move in day.”

“Would love to have access to a moving allowance when I need to move.”

## Food Recommendation for Action

“Would be nice to have enough money to buy my own food instead of having Ability NB have to beg for food for me on social media.”

## Transportation Recommendations for Action

“Ability Transit Moncton needs more buses.”

“I would like bus tickets to be paid for me when I volunteer for community organizations.”

“It would be nice to have more financial support for transportation. Maybe equal to a monthly bus pass with Codiac Transpo (\$63 a month). Then, I could participate in more activities and see more people.”

“Have para transit available in rural areas too... Please!!!”

## Medical & White Card Recommendations for Action

“Why is it so complicated to apply for a white card. Too many receipts to provide, and it’s only good for a while, then you have to reapply again, and again... Couldn’t it just be based on yearly income, and we could provide only our income tax information? Also, I think anyone that makes minimum wage or under should qualify for some kind of medical coverage in New Brunswick.”

“Please increase the amount a disabled person can have in her bank account before she is disqualified from the white card. Do you know how much new batteries cost for a motorized wheelchair? \$600. And a new chair? \$10,000. I’m supposed to pay that with what money?”

“Would be nice that all medications prescribed by doctors be covered (in our case Adderall, Vyvanse, and Ambilify are not covered).”

“It would be nice if vitamins & supplements were covered as well as other herbal medicines and massages.”

“Would like to see botox for spasticity and medical marijuana included in the list of covered medicines.”

“Please!!! We need better mental health services!!! Not just waiting lists and band aid solutions.”

## Assistive Devices Recommendations for Action

“These should be covered for all people with low incomes. Maybe at least for everyone who makes below \$25,000 a year?”

“There should be new policies put in place to reduce wait times to get new equipment or get equipment repaired. It takes way too long right now!”

“Mobility equipment, like a scooter to go outdoors only, is still a necessity even if it’s not going to be used indoors at all.”

## Home Care & Support Workers Recommendations for Action

“Give us the same hourly rate that are given to agencies. That would enable us to privately hire better skilled workers and have less turnover.”

“Allow people to hire family.”

“Support workers should be hired directly by government to ensure better qualified staff, since they then would have more training and be better paid.”

“Agencies should be held accountable as far as quality of service: low support worker turnover, well trained and qualified employees, customer satisfaction, etc.”

“Please do not put a cap on home support worker’s hours. Because, when you do, it means that I have no one in between workers shifts to help me go to the bathroom, or clean up a mess I made.”

## Disability Extended Benefits Recommendation for Action

“Have clear and transparent policies as to who is entitled to disability extended benefits on social assistance.”

## Education System Recommendation for Action

“In grade 9, cognitively disabled youth should be assessed to help them make a plan for their future and guide them towards the right educational courses that will allow them to later find employment that will be feasible considering their specific set of skills and their specific level of disability.”

## Workforce & Employment Recommendations for Action

“All government departments should have positions specifically designed to be filled by persons living with a disability.”

“Real work for real pay for people living with disabilities.”

“More information and education for employers to make them more inclined to hire persons with a disability.”

“More to financially support employers to put in place special accommodations.”

## Navigating the System Recommendations for Action

“Everything shouldn't always feel like it's a fight. Focus should be on helping people, not always putting barriers in their way. It should be clear to all employees at Social Development that this behaviour is expected of them. And, that they should treat the people that they are serving with respect.”

“Once in a while, it would be nice to be acknowledged and that the people in charge would speak directly with us (the people who live with disabilities).”

“It would be nice to have face to face meeting with my social worker. It would be nice if she'd met me in person at least once. And, it would be nice to know that she is checking up on me regularly.”

“The different departments should talk to each other.”

“It would be nice to have ONE single point of contact (only one person to call) that would take care of the whole case and find answers for us without us having to make 9 to 10 phone calls before we find the right person or the right answer.”

“Information about all services applicable to me should be easily accessible and maybe even passed down to me by my social worker, case manager, or other central person. I should not have to search for the services myself when I often don't even know what I should even be searching for or what I might be entitled to.”