New Brunswick's

Child & Family Poverty Report Card

February 2024

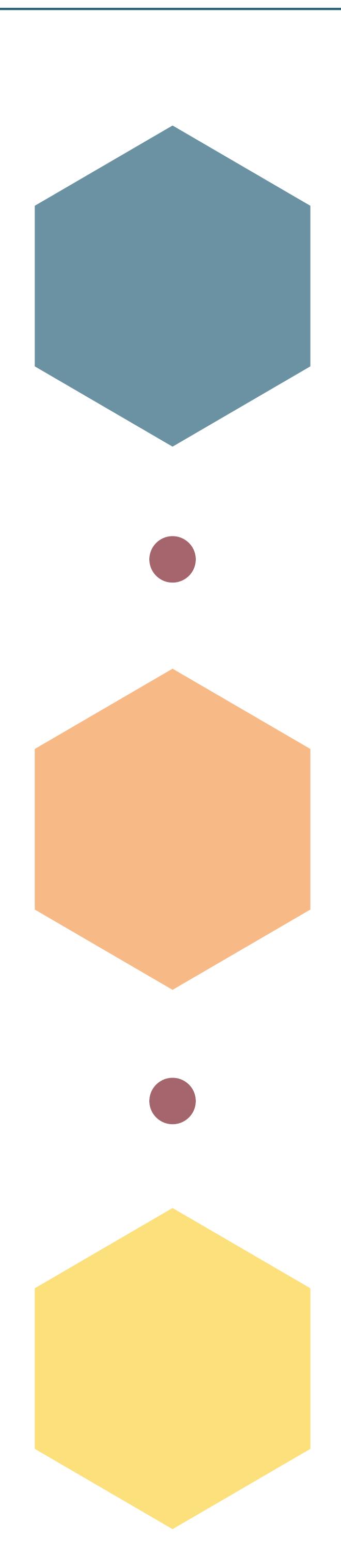


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Report Highlights

- Tax filer data from 2021 reveals that roughly
 1 in 6 Canadian children lived in poverty.
- The child poverty rate in Canada increased from 13.5% in 2020 to 15.6% in 2021.
- New Brunswick had the country's sixthhighest child poverty rate (fourth if only considering the provinces and not the territories).
- The number of children living in poverty in the New Brunswick rose from 23,000 (16.6%) in 2020 to 26,360 (18.7%) in 2021.
- Child poverty rates in New Brunswick are unevenly distributed across its eight cities, from a high of over 25% in Campbellton, Saint John, and Bathurst, to a low of 11.4% in Dieppe.
- The highest decile of New Brunswick families with children held 22.7% of total income, while the lowest decile held 2.1%.
- Approximately 1 in 5 children under age 6
 (20.7%) are living in poverty in New Brunswick.
- 43.4% of one-parent families lived in poverty, compared to 8.3% (8,390) of couple families in low income.
- Government transfers reduced New Brunswick's child poverty rate from 40.6% to 18.7%.
- The Canada Child Benefit lifted 16,730 children out of poverty.



Introduction

More than three decades ago, the Canadian House of Commons unanimously resolved to eliminate child poverty by the year 2000. That goal remains elusive.

According to the latest tax filer data, Canadian child poverty rates increased from 13.5% in 2020 to 15.6% in 2021.[1] New Brunswick had the country's sixth highest child poverty rate at 18.7%, with 26,360 children reported as living in poverty.

The child poverty rate rose in 2021 with the discontinuation of COVID-19 income support programs and inflation. The risk of child poverty rates returning to pre-pandemic levels is high because employment earnings and government transfers for low-income families are not keeping up with the cost of living.

The pandemic presented an opportunity to demonstrate how investment in income support programs can effectively lift people out of poverty by increasing their financial security, socioeconomic well-being, and overall quality of life.

"This House seek(s) to achieve the goal of eliminating poverty among Canadian children by the year 2000."

- House of Commons, November 24, 1989

The Human Development Council releases an annual report card in partnership with Campaign 2000 on the state of child and family poverty in New Brunswick. Similar provincial and territorial report cards are written by a network of organizations coast to coast, who are committed to poverty reduction and eradication in Canada. These reports are a reminder of a resolution and promise to Canadian children that have not yet been fulfilled.



Poverty is the condition of a person who lacks the resources, means, opportunities, and power necessary to acquire and maintain economic self-sufficiency or to integrate into and participate in society.[2]

A Note on Poverty Data & Measurement

The Market Basket Measure (MBM) and the Low-Income Measure (LIM) are two tools used to quantify poverty rates in Canada. The federal government recognizes the MBM as Canada's official poverty line.[3] The MBM is an absolute measure of poverty that reflects the absolute minimum a family needs to survive. Its data is obtained from the Canadian Income Survey. The LIM, conversely, is a relative measure of poverty. It identifies families with incomes below 50% of the median income, adjusted for family size. The LIM's statistical source is tax filer data in the T1 Family File (T1FF).

Tax filer data is more reliable than income survey data. The latter is gathered from a relatively small sample size of the population. Therefore, it does not paint a picture of Canadians' income and income sources as accurately. Since the MBM relies on this income survey data, it underestimates the

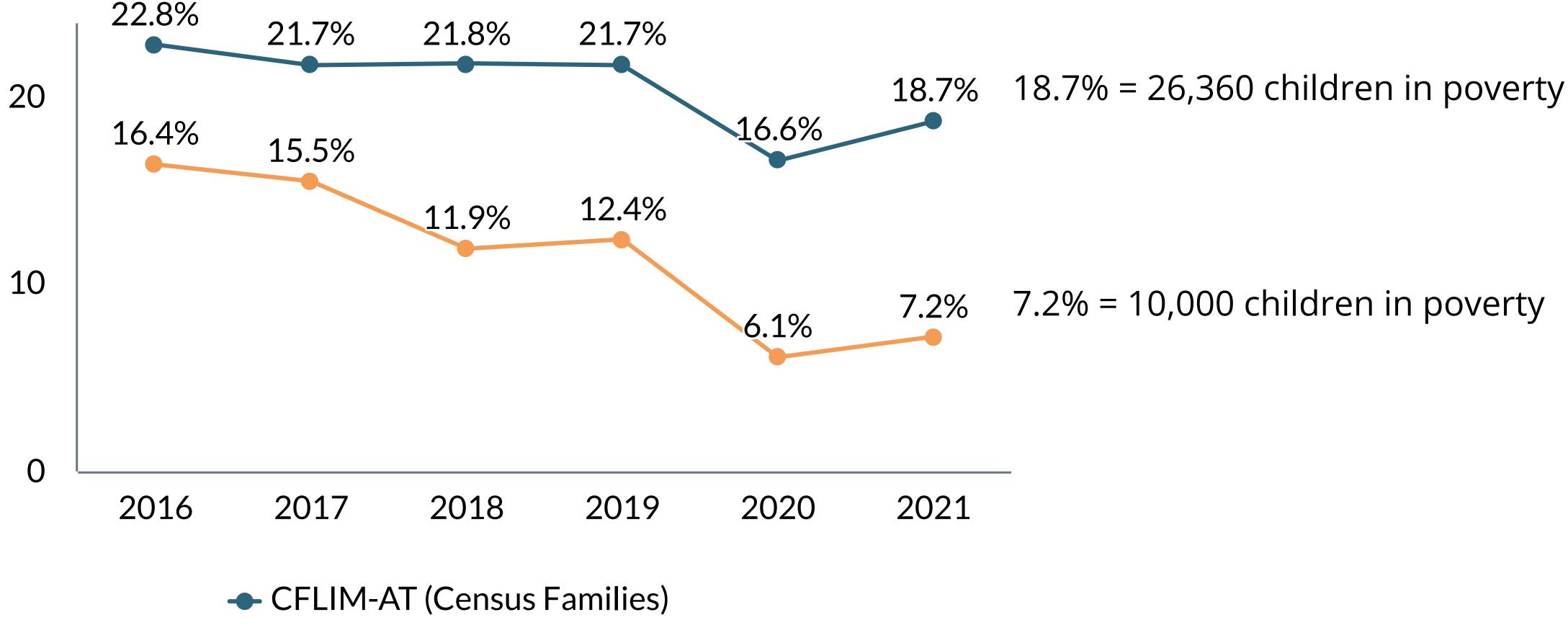
MBM, 2018 base (Economic families)

proportion of children in families experiencing poverty. A more detailed description of the MBM versus the LIM is found in Appendix A of this report.

Campaign 2000 and regional partners, like the Human Development Council, choose to use the LIM over the MBM as the primary poverty measure in annual child poverty reporting for Canada and its provinces and territories. The statistics presented in this report are sourced from the After-Tax Census Family Low Income Measure (CFLIM-AT) in the T1 Family File for 2021. This is the most recent T1FF tax filer data available.

As illustrated in Figure 1, the 2021 CFLIM-AT reported 16,360 more children living in poverty than the MBM. The gap between poverty rates from these poverty measures has been widening over time.



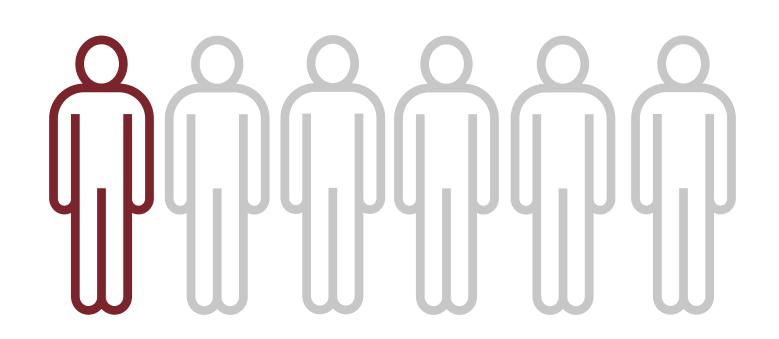


Child Poverty in Canada

Tax filer data from 2021 reveals that roughly 1 in 6 Canadian children lived in poverty.[4] The child poverty rate increased from 13.5% in 2020 to 15.6% in 2021.

The increase in child poverty is discouraging but not surprising. In 2020, child poverty rates dropped well below pre-pandemic levels with the implementation of temporary federal and provincial income support programs to mitigate the socioeconomic costs of COVID-19 on Canadians. Median employment incomes increased as well.[5] The data demonstrates that government transfers are highly effective and essential for poverty reduction.

Income supports like the Canada Emergency Response Benefit (CERB) ended in 2021. As a result, poverty rates rose. Many individuals and families had fewer financial means for



monthly living expenses. People faced greater struggles to make ends meet, and some had to repay their COVID-19 income assistance amounts in full if the Canada Revenue Agency later deemed them ineligible for support.[6]

Figure 2 shows that New Brunswick had the country's sixth-highest child poverty rate (fourth if only considering the provinces and not the territories). New Brunswick child poverty rates surpass the national average.

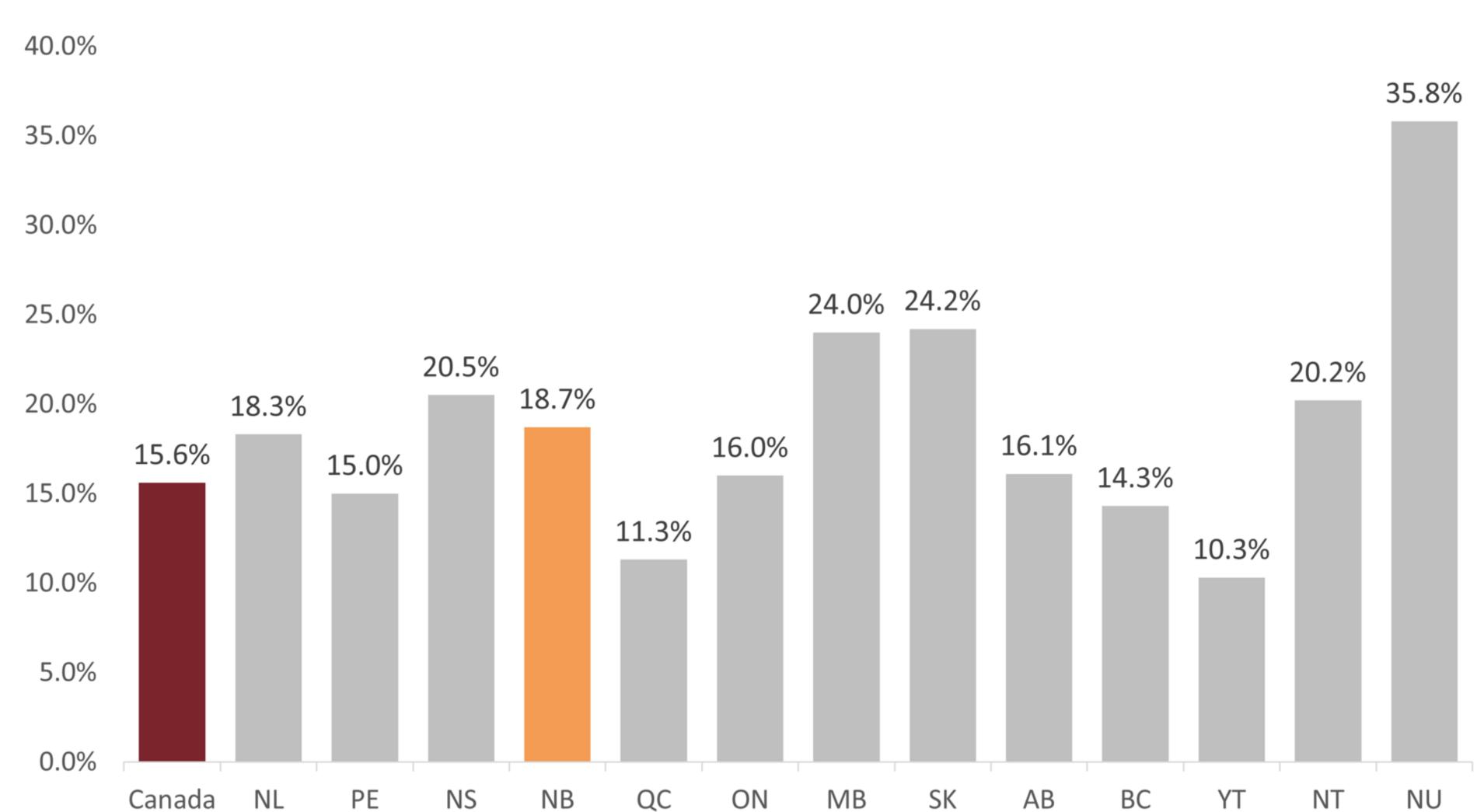


Figure 2: National Rates of Child Poverty, CFLIM-AT, 2021

Child Poverty in New Brunswick

The child poverty rate in New Brunswick increased by 2.1 percentage points year-over-year.

The number of children living in poverty in the province rose from 23,000 (16.6%) in 2020 to 26,360 (18.7%) in 2021. The latest child poverty rate is lower than those reported in the four years prior to the pandemic. However, the risk of the rate trending upward to pre-pandemic levels remains high if the cost of living continues to climb and income supports are not increased and promptly distributed to families in need.

The incidence of poverty among Indigenous and racialized children was discussed in last year's Child Poverty Report Card.[7] This data was sourced from the 2021 Census, and is found in Appendix B and C of this report.

Figure 3: Number of persons in low income in NB, aged 0-17, 2016-2021, CFLIM-AT

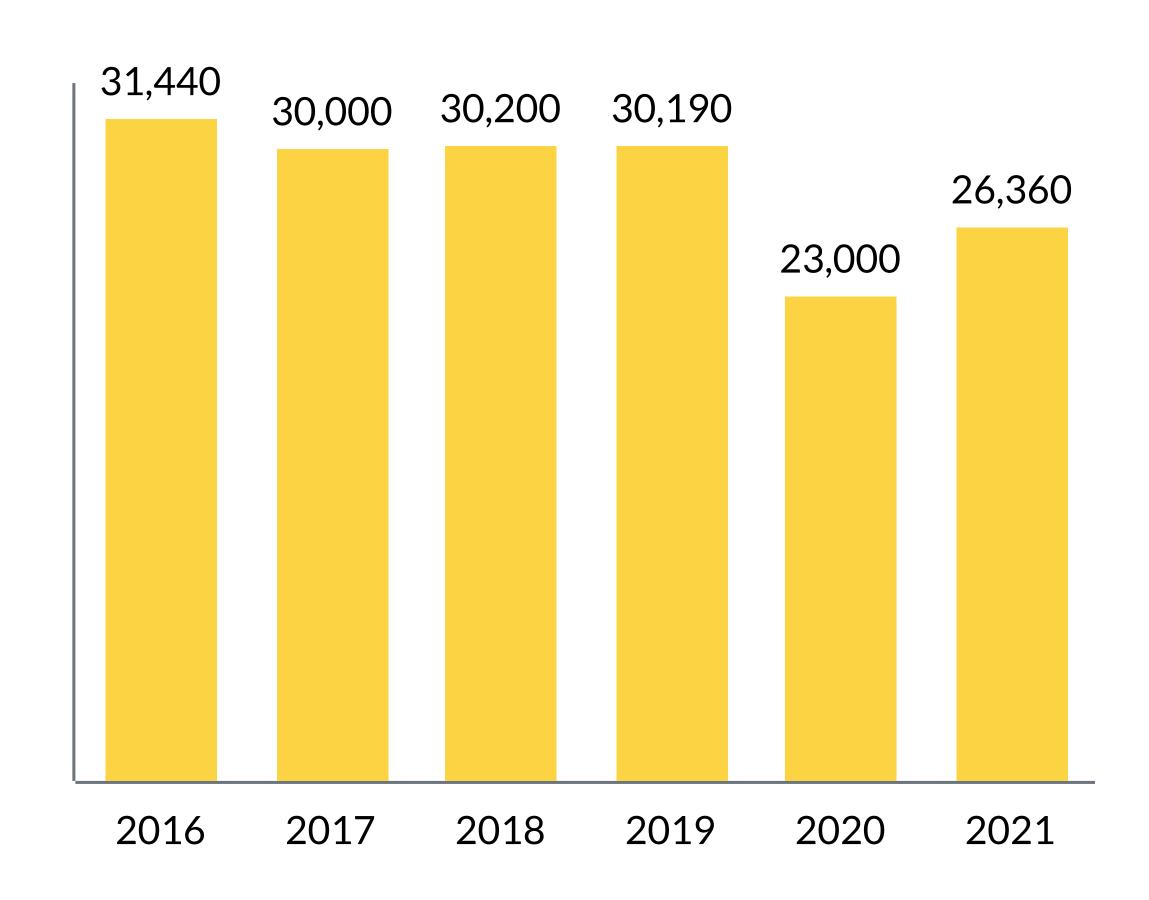
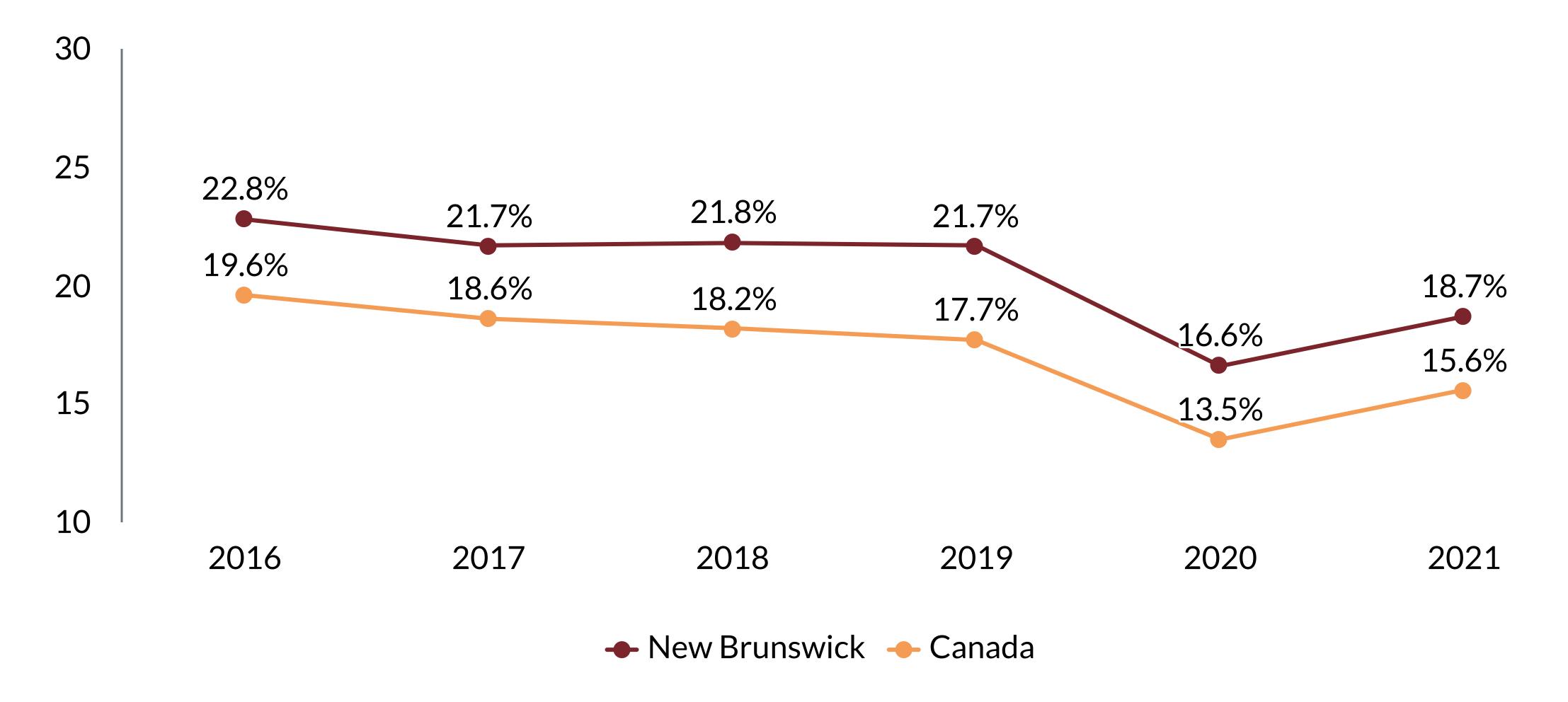


Figure 4: Percentage of persons in low income, aged 0-17, 2016-2021, CFLIM-AT

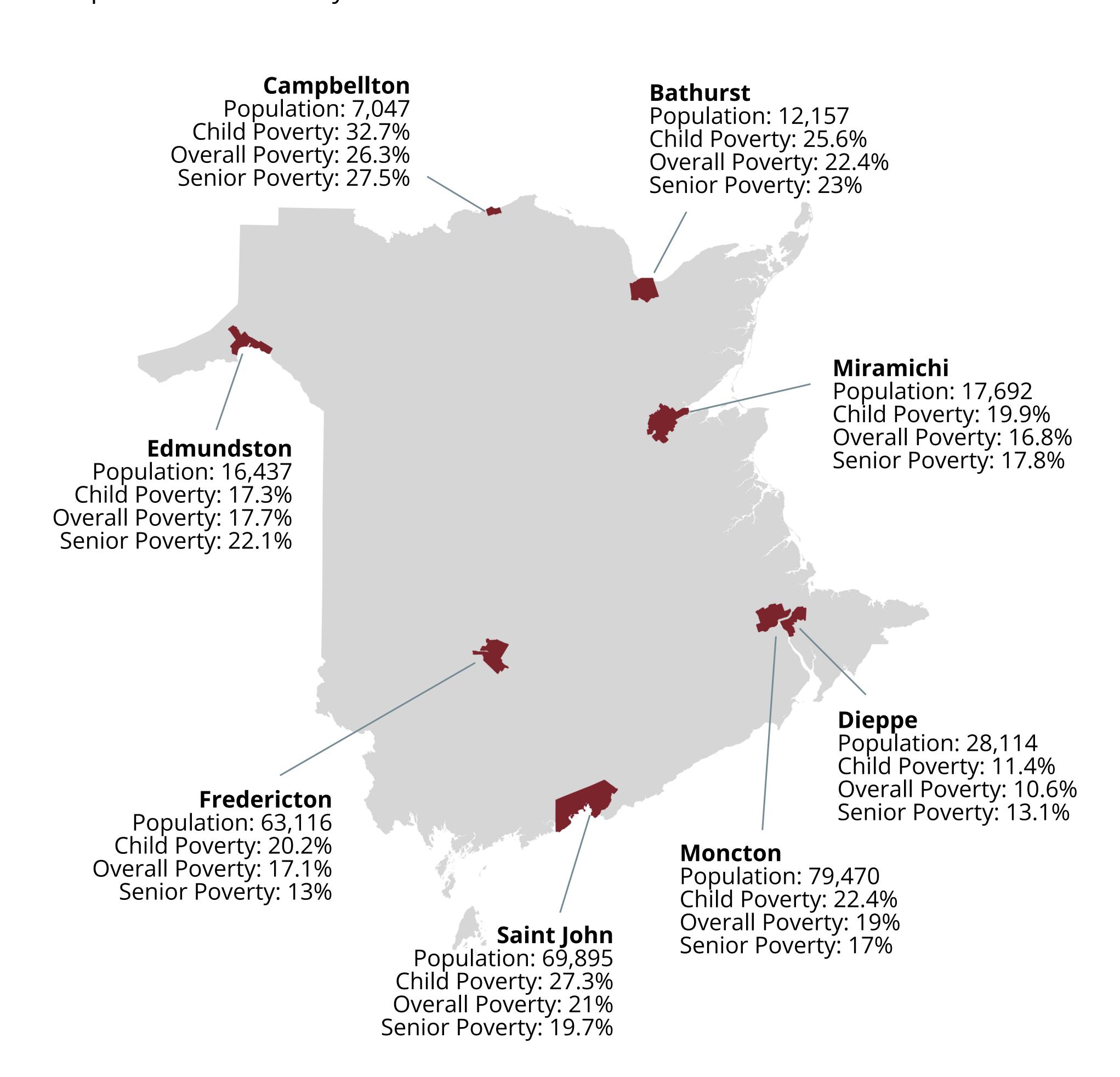


Distribution of Poverty

Child poverty rates are unevenly distributed across New Brunswick's eight cities. In Campbellton, Saint John, and Bathurst, more than 25% of children are living in poverty. Dieppe has the lowest child poverty rate in the province at 11.4%.[8] Figure 5 presents

child poverty rates in New Brunswick cities. It shows that the highest proportions of child poverty are reported in northern and southern parts of the province. The figure also includes population counts, and overall and senior poverty rates.

Figure 5: Population and Poverty Rates in New Brunswick Cities



The Census Metropolitan Areas (CMAs) of Moncton, Fredericton, and Saint John see differences in child poverty rates between the central city and neighbouring suburban municipalities. The child poverty rate in Dieppe, for example, is approximately half

that of the city of Moncton. Child poverty variances are even greater between the city of Saint John and adjacent suburban towns. Saint John's child poverty rate is over three times higher than the rate in Quispamsis!

Figure 6: Child, Overall, and Senior Poverty Rates - Moncton CMA

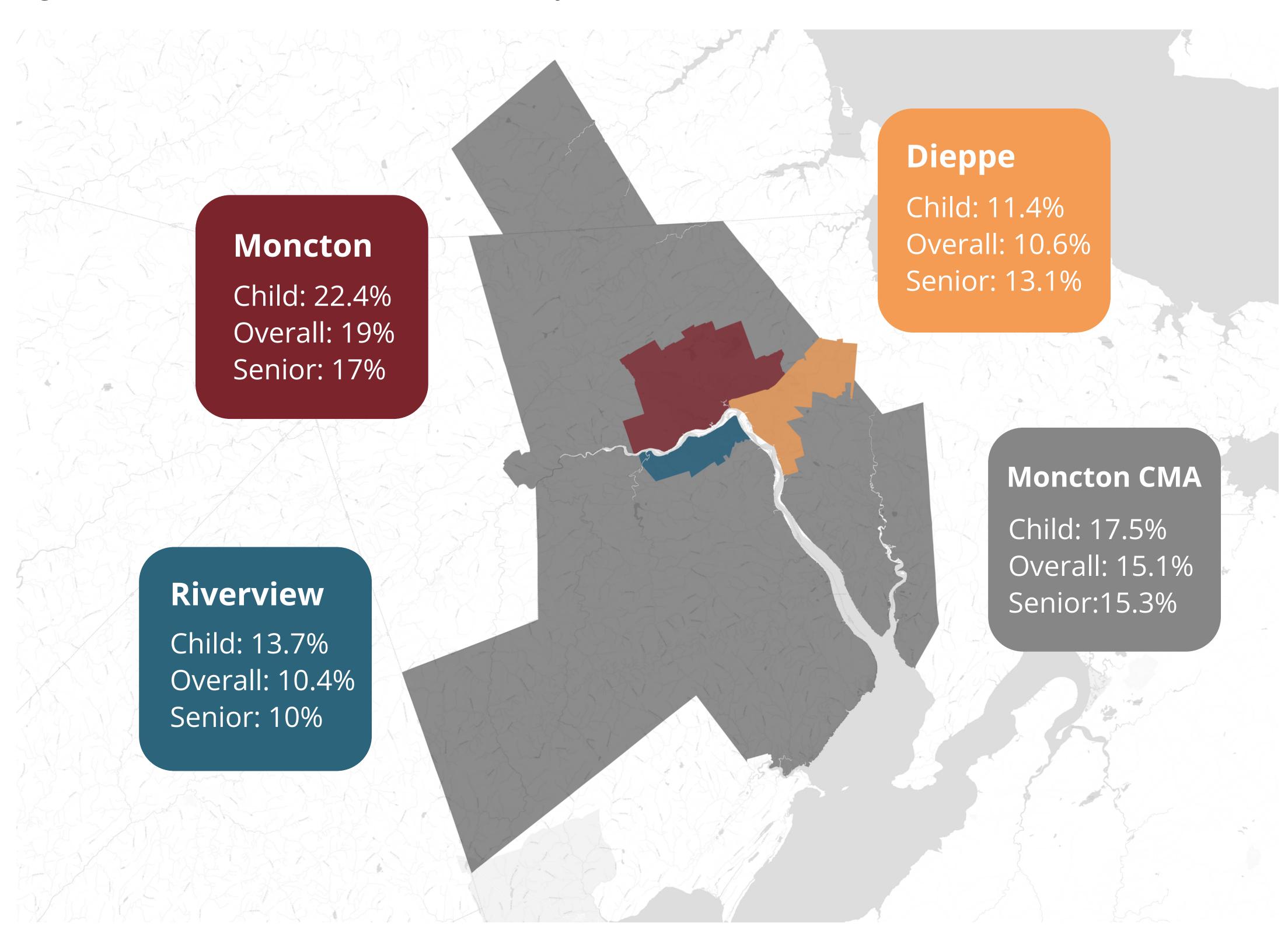


Figure 7: Child, Overall, and Senior Poverty Rates - Fredericton CMA

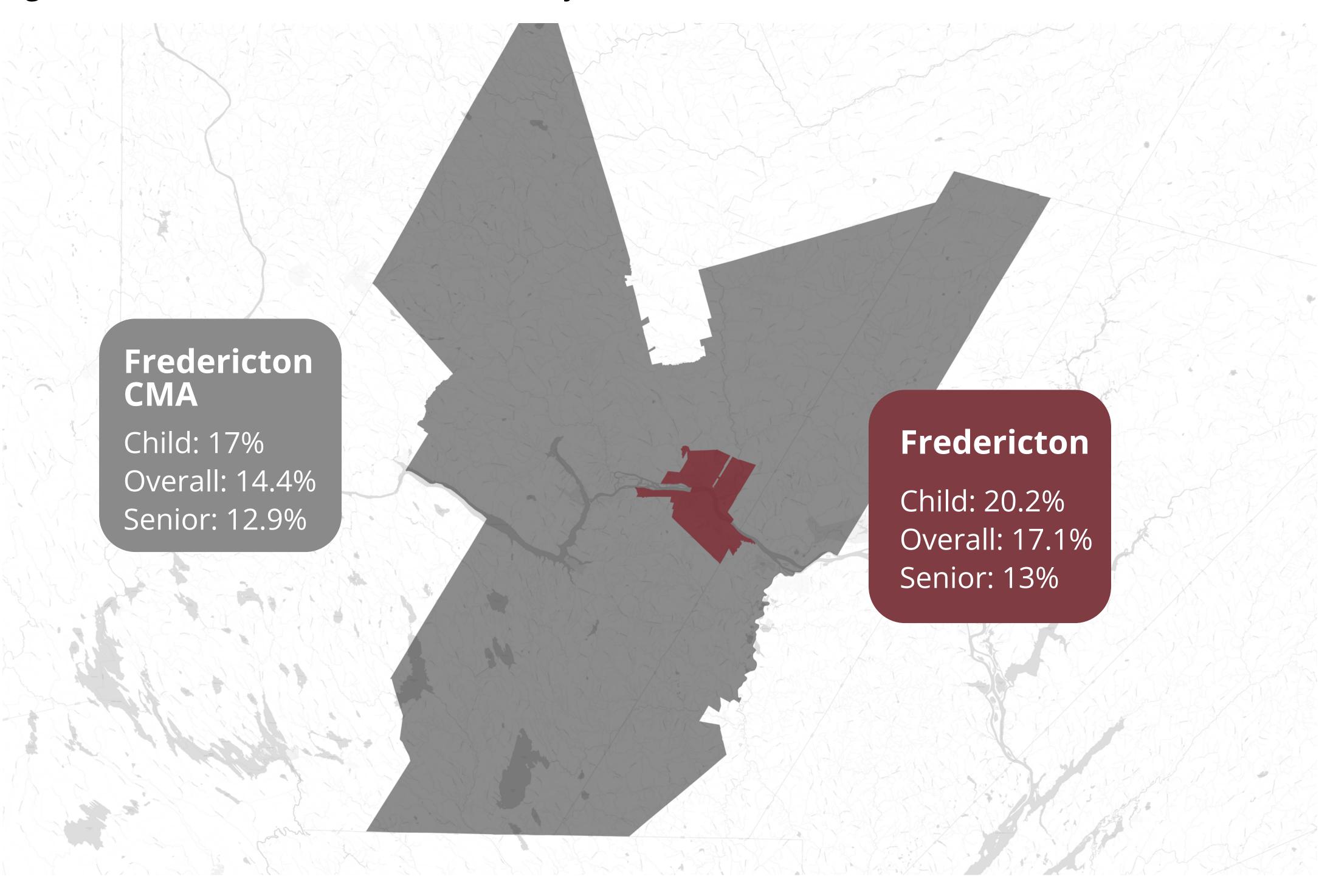
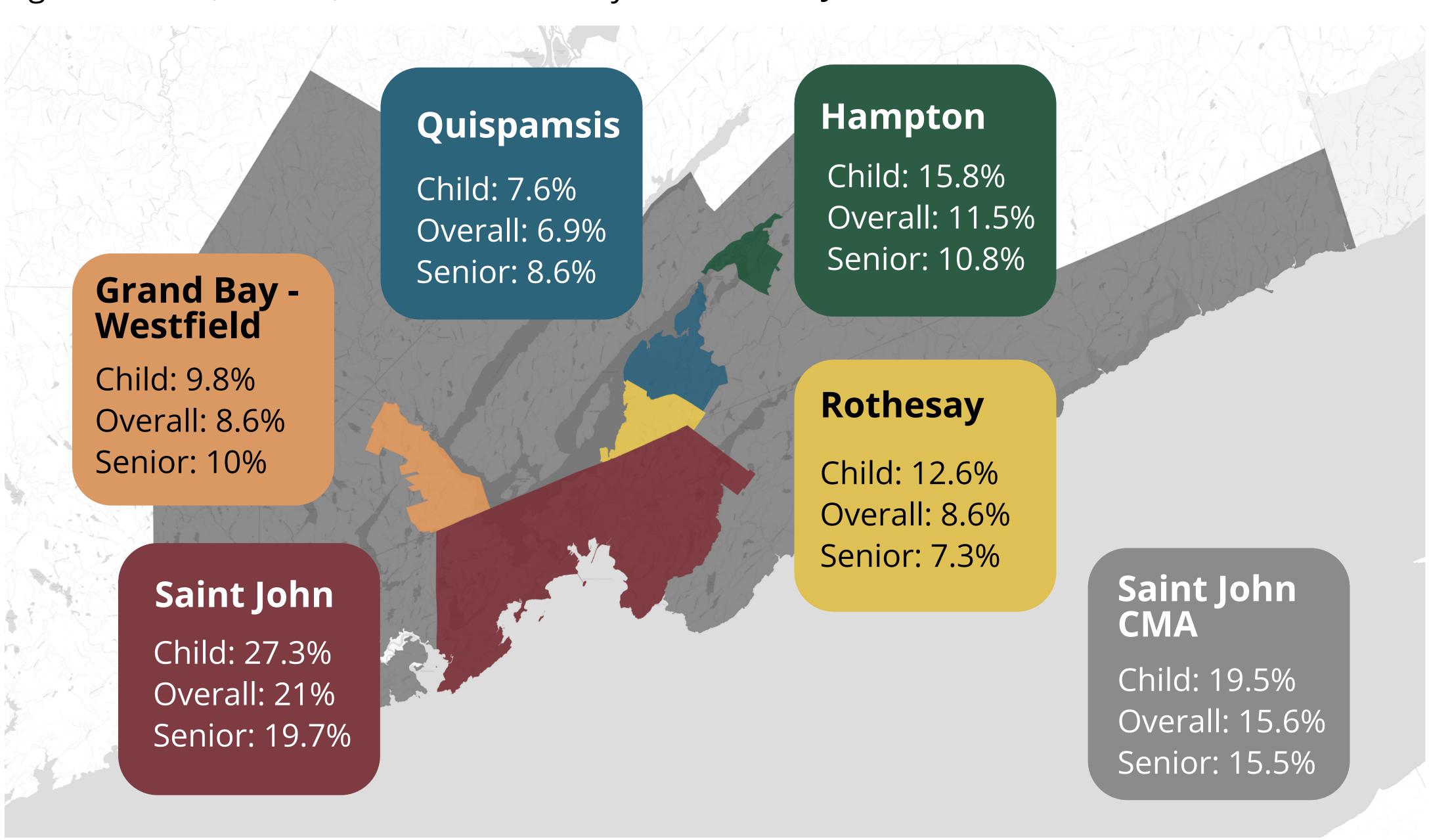


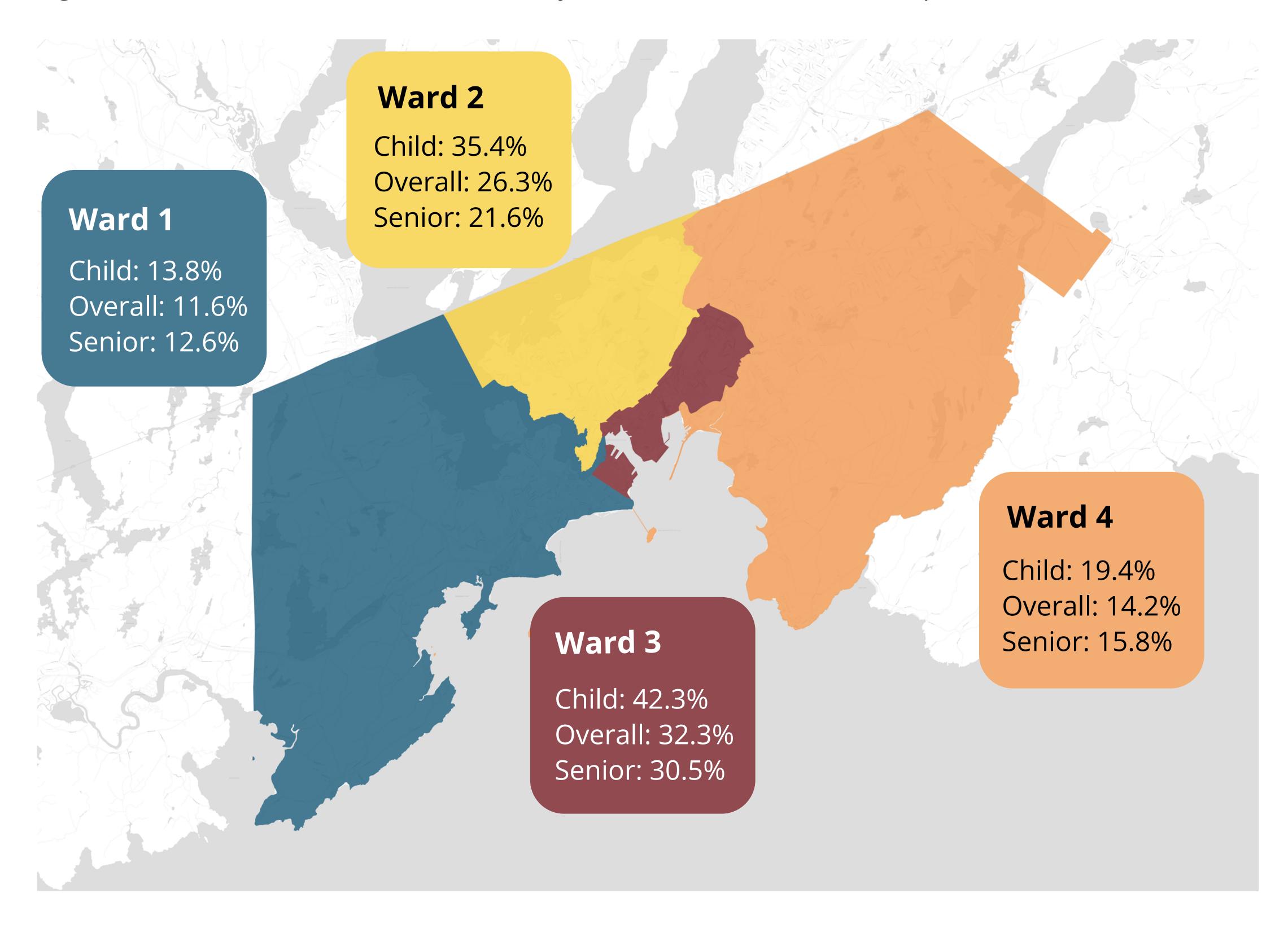
Figure 8: Child, Overall, and Senior Poverty Rates - Saint John CMA



Within Saint John city limits, there are notable differences in the spatial distribution of child poverty. Data from 2021 shows that the child poverty rate in Ward 1 was below the average rates of poverty in New Brunswick and Canada, while the percentage of children

living in poverty in Wards 2, 3, and 4 exceeded both provincial and national averages. The child poverty rates in Wards 2 and 3 were approximately double the rate of child poverty in New Brunswick.

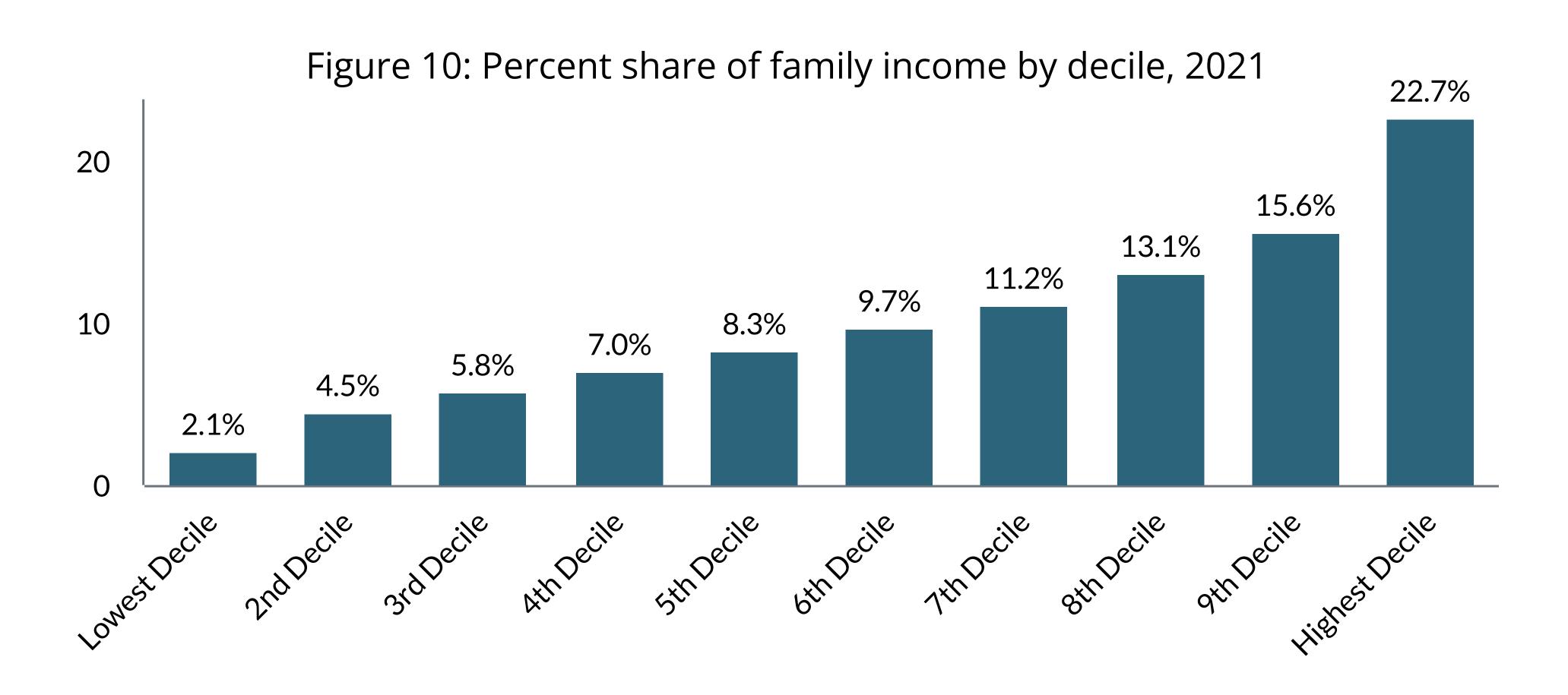
Figure 9: Child, Overall, and Senior Poverty Rates in Saint John's Municipal Wards



Income Inequality

New Brunswick has an unequal distribution of income across deciles. The top 10% of income-earning families with children held a greater share of income than the bottom four deciles combined.[9] The highest decile of New Brunswick families with children held 22.7% of total income, while the lowest decile held 2.1%.[10]

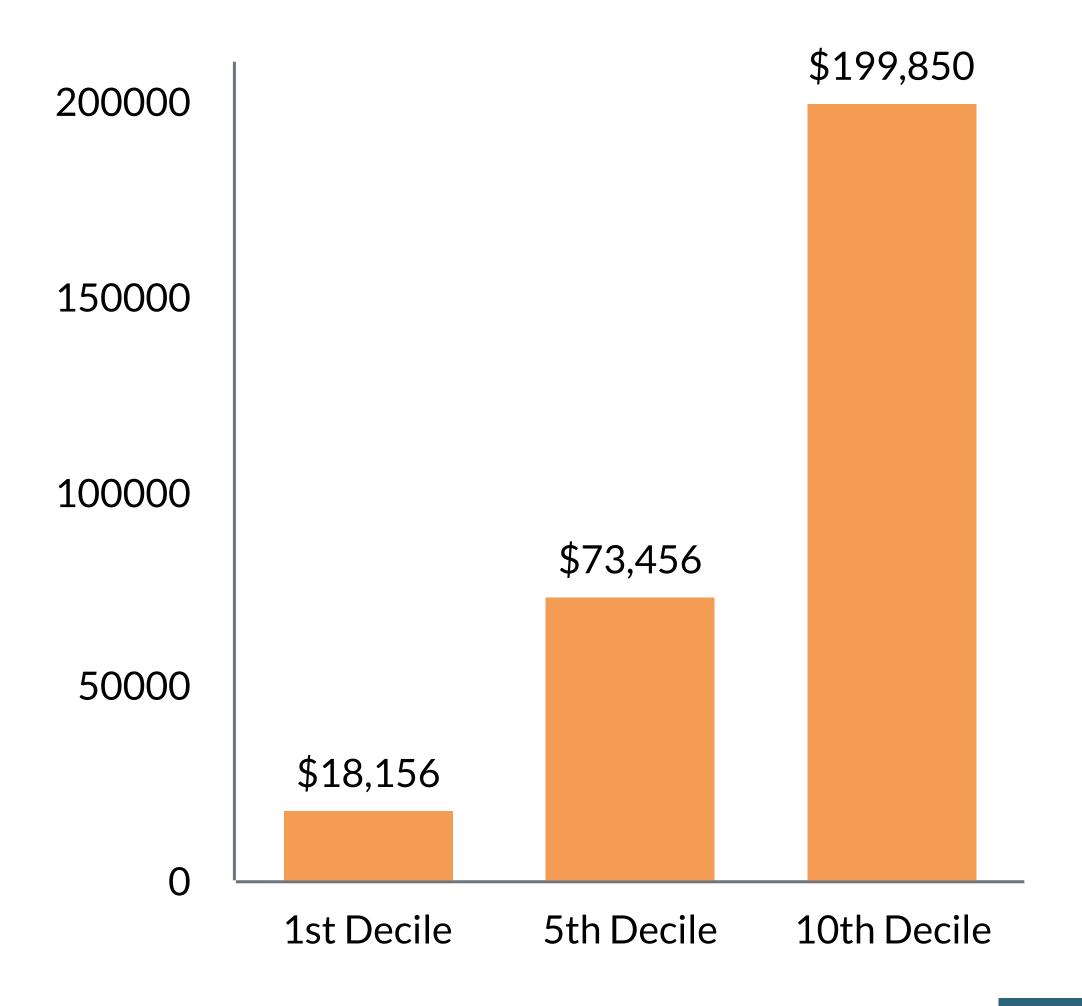




In dollar amounts, the bottom decile held an average after-tax income of \$18,156, the median (or fifth) decile holds \$73,456, and the top decile held \$199,850.[11] The average after-tax income of a family in the highest decile was roughly 11 times higher than that of a family in the lowest. While the total income shares for the top and median deciles increased year-over-year, the average after-tax income of the bottom decile decreased by nearly \$4,000.[12]

Policies that seek to redistribute income and improve social policy are essential to address income inequality and end poverty.

Figure 11: Average After-Tax Income: Highest, Median, and Lowest Deciles, 2021



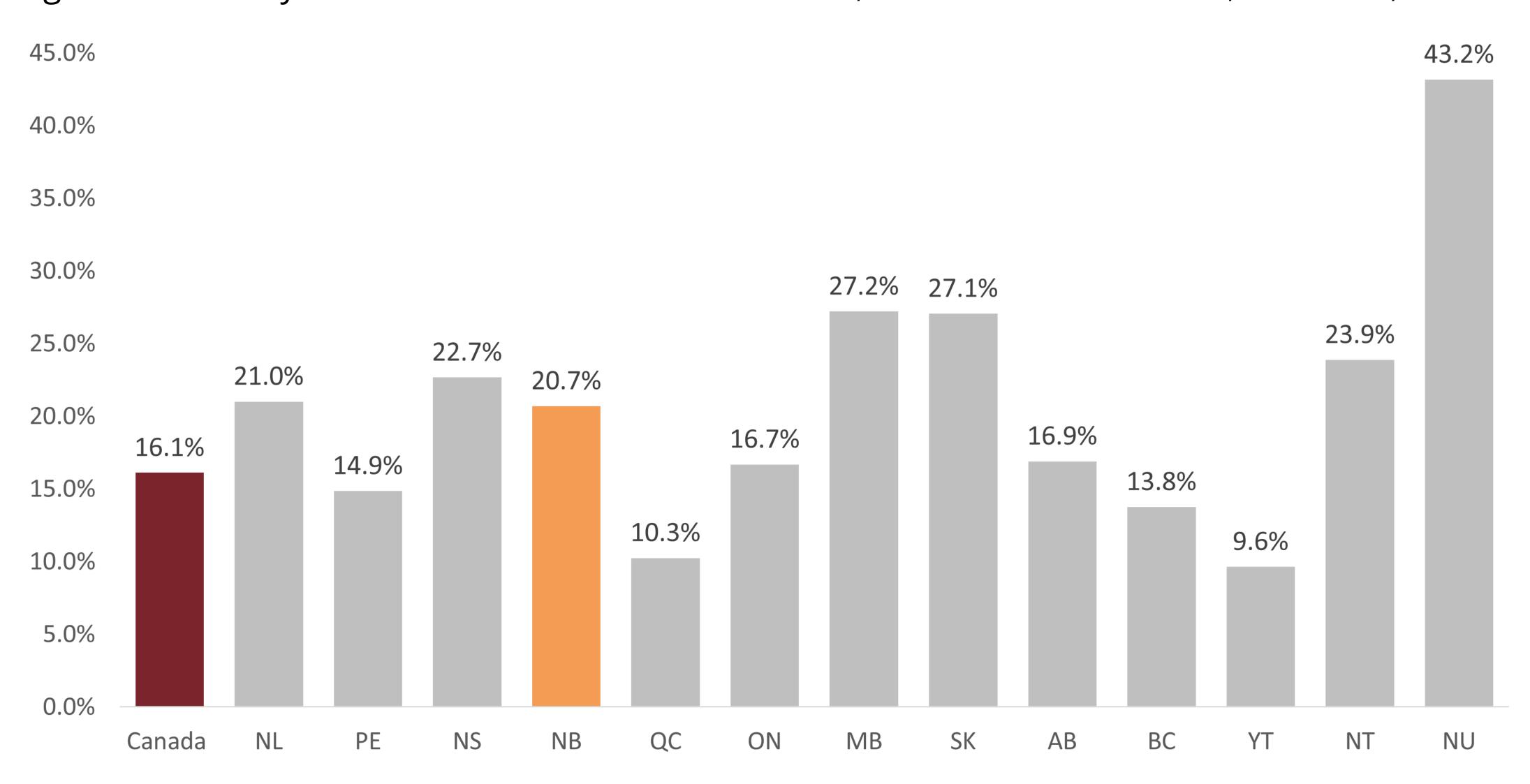
Poverty for Children Under 6

The rate of child poverty in New Brunswick for children under 6 years of age is 20.7%. The national rate is 16.1%.[13]

Poverty experienced at any age is difficult, but when it is present in the early ages and stages of a child's development, it can be especially detrimental. Poverty is a social problem created and sustained by structural barriers and systemic inequality. It is an adverse childhood experience and a risk factor for many health conditions. Poverty can impose chronic and toxic stress, which alters a child's brain architecture and sense of well-being. [14] Children living in poverty are at risk of poor physical and mental health outcomes, including depression and anxiety.[15] The earlier a child experiences poverty, the more likely they are to get caught in its vicious cycle throughout their lifespan.[16] Poverty negatively affects a child's ability to thrive.

Raising children is expensive, especially in the early year's of a child's life. Child care is among the costliest budget items for families in Fredericton, Moncton, Saint John, and Bathurst.[17] New Brunswick has achieved a 50% reduction in child care fees, and is committed to implementing \$10-a-day child care by 2026.[18] However, barriers to access affordable child care remain for families. 29% of New Brunswick children live in child care deserts, meaning that there are "more than three children who are not yet in Kindergarten for every licensed full-time space."[19] The child care desert rate for non-school-aged children is 57% Fredericton and 48% in Saint John.[20] In rural areas, half of the children live in child care deserts.

Figure 12: Poverty Rates for Children Under 6: Canada, Provinces & Territories, CFLIM-AT, 2021



Poverty for Children in One-Parent Families

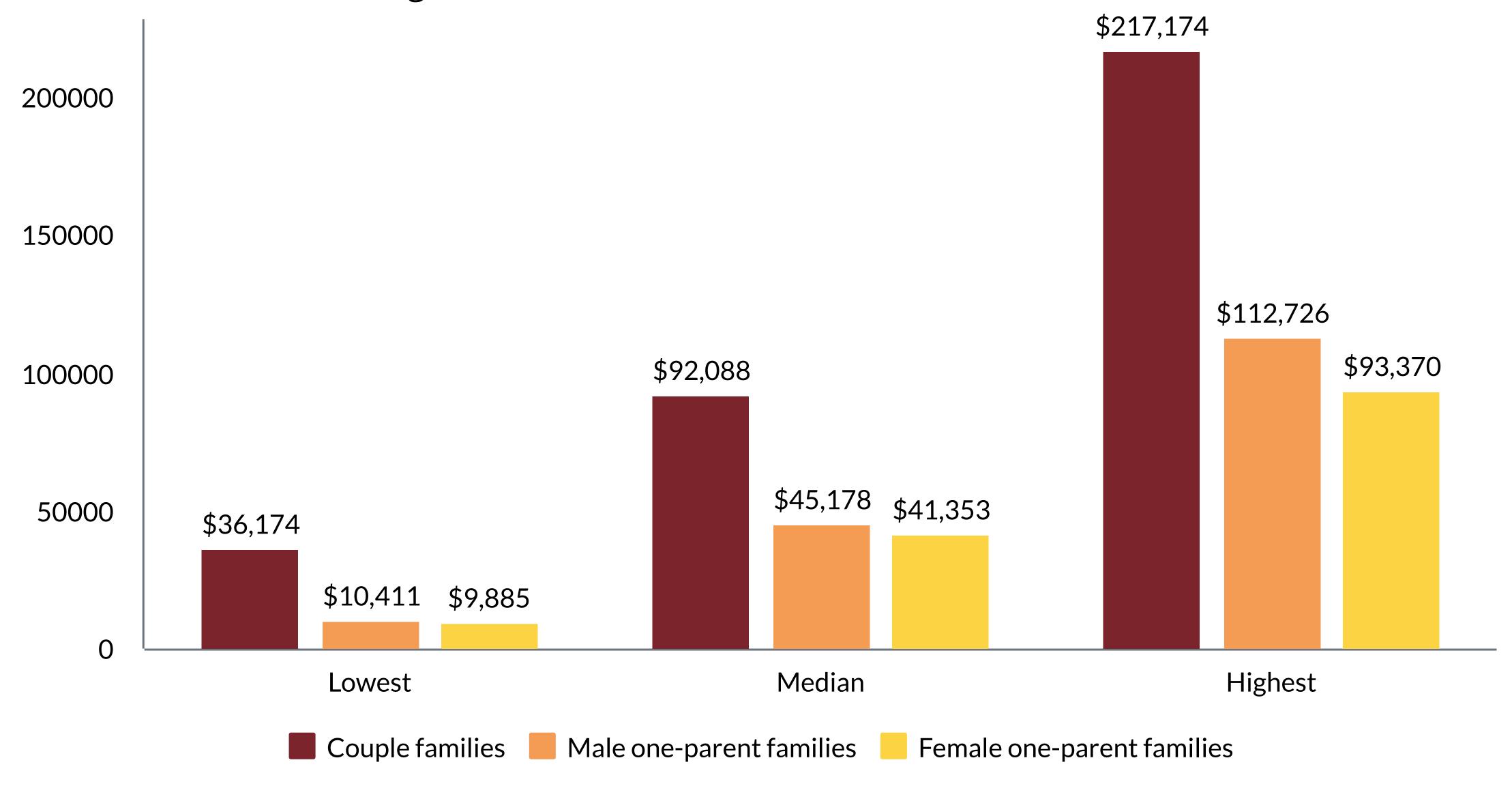
Child poverty rates are higher in households headed by one parent.[21] In 2021, the child poverty rate for one-parent families in New Brunswick was 43.4%, compared to a child poverty rate of 8.3% for couple families. The provincial poverty rate for children in one-parent families is greater than the national average of 41.3%.

Income inequality by family type is apparent across deciles. Female-led families tend to have the most severe experiences of income poverty. They are disadvantaged by the gender pay gap, and sometimes must work multiple jobs to satisfy basic needs. These positions tend to be lower-wage work in sectors of the labour force like retail, food service, and hospitality. Female lone parents

carry the double burden of providing for the family financially while simultaneously being the sole caregiver at home.

One-parent families headed by a female have the lowest average incomes in the lowest, fifth (median), and highest deciles.[22] The average income for a female one-parent family was slightly under \$10,000, while couple families in the same decile had an average income of approximately \$36,000. Female one parent families in the highest decile brought home a little over \$93,000, while couple families had an average income of \$217,000. Single income earners in the lowest decile experience difficulty making ends meet.

Figure 13: Average after-tax incomes of couple, female one-parent, and male one-parent families in the lowest, fifth, and highest deciles, 2021



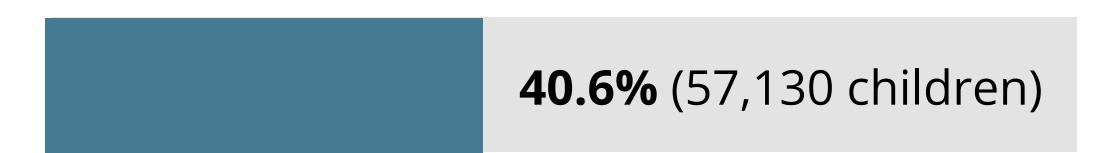
Impact of Government Transfers

Government transfers are a highly effective poverty reduction tool. They provide individuals and families with supplemental income, which reduces overall low-income rates. Government transfers like the Canada Child Benefit, Employment Insurance, GST/HST Credits, and the Canada Workers' Benefit can lift families out of poverty and even prevent them from experiencing it altogether. Without government transfers, the provincial child poverty rate would be 40.6%. [23]

Child Poverty Rate With Government Transfers



Child Poverty Rate Without Government Transfers



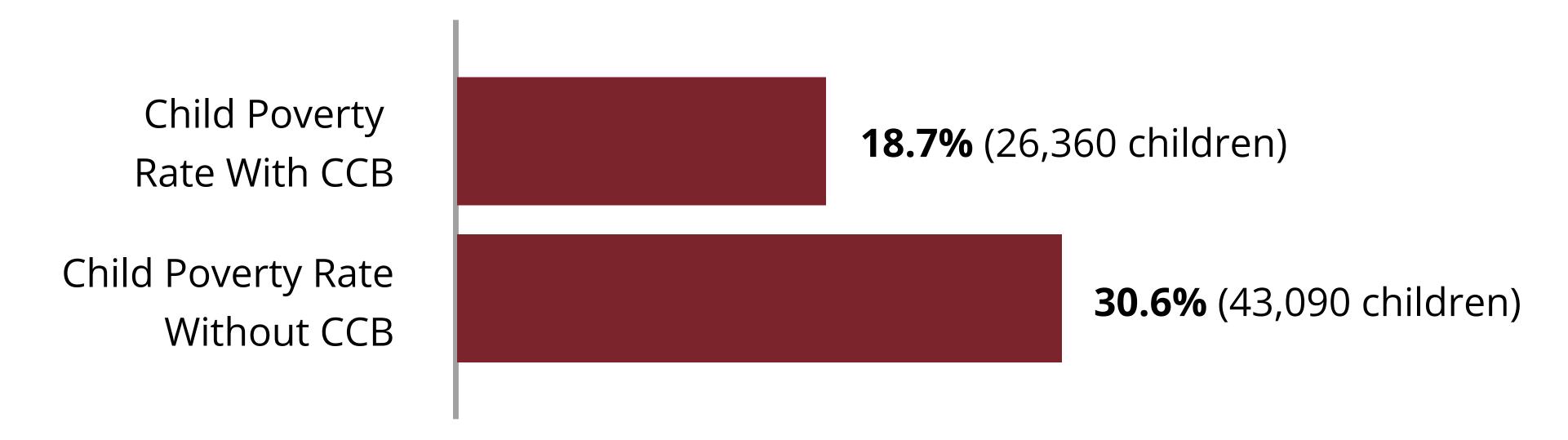
Child Poverty would be **2X** as much without government transfers.

Canada Child Benefit

The Canada Child Benefit (CCB) is a tax-free monthly payment to help eligible families cover the cost of raising children under 18 years of age. The data demonstrates that this government transfer—much like the temporary income support programs introduced in the first year of the COVID-19

pandemic—is instrumental to poverty reduction. The CCB lifted 16,730 New Brunswick children out of poverty.[24] This government transfer alone reduces the provincial child poverty rate by approximately 12 percentage points.

NB Child Poverty Rates With and Without Canada Child Benefit (CCB)



Welfare Incomes

The Government of New Brunswick's Department of Social Development provides financial assistance to individuals and families in need via its Social Assistance Program. Rates are determined by the Government and indexed to inflation annually. Eligibility for the income assistance rate and program offerings depends upon household composition and employability. Despite year-over-year rate increases, Social Assistance payments remain woefully inadequate. Table 1 reflects the current Social Assistance rates for different households.

Rental Market Survey data from the Canada Mortgage and Housing Corporation indicates that the median rent for a 3-bedroom accommodation in Moncton is \$1,100.[25] A couple residing in a market rental unit and

receiving financial assistance from either the Transitional Assistance Program or Extended Benefits Program would have to allocate most of their monthly income to the rent portion of their monthly budget, with limited funds remaining for additional living expenses. This is not sustainable, and it does not promote a good quality of life.

In November 2023, the Government of New Brunswick announced the introduction of new affordability measures, including "a monthly \$200 household supplement for social assistance recipients and youth engagement services recipients to help with the rising cost of food and shelter," effective in February 2024.[26] The implementation of this benefit is a step in the right direction to better support Social Assistance recipients.

Table 1: Social Assistance Rate Schedule

Unit Type / Rate Type	Transitional Assistance Program	Extended Benefits Program
1 person	\$637 \$683 (Designated)	\$886
2 persons, at least 1 of whom is less than 19 years of age	\$999	\$1,197
2 adults	\$1,017	\$1,219

Rates effective December 2023 [27]

In 2022, New Brunswick had the lowest welfare incomes in Canada.[28] Welfare incomes include provincial social assistance payments, plus federal and provincial child benefits (if applicable), and federal and provincial tax credits and/or benefits.[29] The total welfare income of a reference family in

Moncton comprised of one parent and one child was \$21,657.[30] A reference family with a couple and two children had a total welfare income of \$28,664.[31] Individuals and families receiving welfare in the province have income levels far below MBM and LIM poverty thresholds.

Table 2: Adequacy of Welfare Incomes in New Brunswick

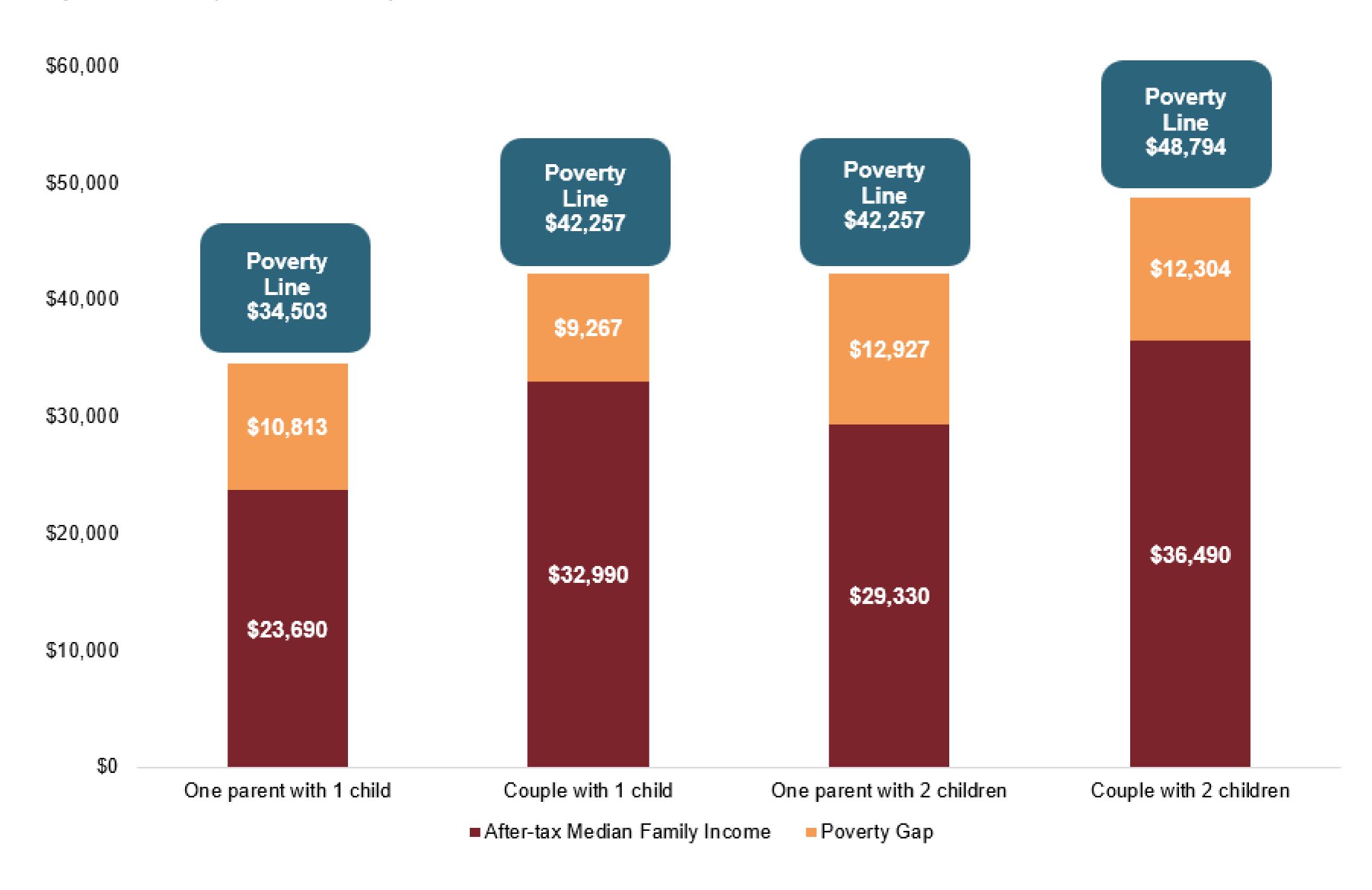
Adequacy Indicator	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Total welfare income	\$8,031	\$10,884	\$21,657	\$28,664
MBM threshold (Moncton)	\$24,395	\$24,395	\$34,495	\$48,790
Welfare income minus MBM threshold	-\$16,364	-\$13,511	-\$12,838	-\$20,126
Welfare income as % of MBM	33%	45%	63%	59%
LIM threshold (Canada)	\$29,206	\$29,206	\$41,305	\$58,413
Welfare income minus LIM threshold	-\$21,175	-\$18,322	-\$19,648	-\$29,749
Welfare income as % of LIM	27%	37%	52%	49%

Depth of Poverty

The depth of poverty is the difference between the poverty line and a family's after-tax median income. It is the amount of money required to lift a family out of poverty. In 2021, the after-tax median income for a low-income family of four grew to \$12,304 below the poverty line (see Figure 14).[32] In 2020, the gap between a four-person family's after-tax median income and the poverty line was

\$9,642.[33] Pandemic income support programs reduced the depth of poverty for families that year. The gap between the poverty line and a family's after-tax median income widened once those income supports were discontinued. The depth of poverty intensifies the more inflation and living costs outpace income.

Figure 14: Depth of Poverty for Low-Income Families in New Brunswick, CFLIM-AT, 2021



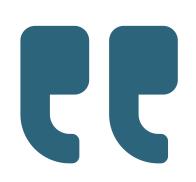
Food Insecurity

Low-income households experience high rates of food insecurity. This issue can be defined as "inadequate or insecure access to food due to financial constraints."[34] National food insecurity rates rose to the highest levels on record in 2023.[35] Once COVID-19 benefits were discontinued, more individuals and families accessed food banks than ever before. Increased food bank use was driven by low Social Assistance rates, rising food and housing costs, low wages, and insufficient work hours.[36]

The 2021 Canadian Income Survey reports that 29.4% of New Brunswick children (40,000) lived in food insecure households. [37] This rate is the third highest in the country. Food insecurity rates are greater for marginalized populations in the province. 24.5% of the racialized population live in food insecure households, compared to 22.6% of the non-racialized population.[38] 37.9% of the Indigenous population live in foodinsecure households, compared to 22.4% of the non-Indigenous population.[39]

In 2023, there were a total of 29,846 visits to New Brunswick food banks, and 10,322 of them involved children.[40] 43.7% of food bank users were Social Assistance recipients, while 13.8% reported employment as an income source.[41] Over the last year, rent increases and the absence of rent controls have greatly affected family budgets. Limited financial resources and family budget constraints increase household vulnerability to poverty and food insecurity. Going forward, affordability issues must be addressed to ensure that no child goes hungry.

29.4% of New Brunswick children lived in food insecure households.



Despite the end of COVID-19 lockdowns and a return to a new normal economy, soaring prices for necessities such as food, housing, and energy are eating up the purchasing power of households' incomes with every purchase and bill payment. [42]



Conclusion & Recommendations

New Brunswick's child poverty rate rose from 16.6% in 2020 to 18.7% in 2021. This increase is associated with the removal of COVID-19 benefit programs and the effects of inflation.

The pandemic taught us an important lesson: investment in income support programs lifts people out of poverty by increasing financial security and improving quality of life. The risk of child poverty rates returning to

pre-pandemic levels is high because employment earnings and government transfers for low-income families are not keeping up with the cost of living. Ending child poverty must remain a priority and collaborative effort by federal, provincial, and municipal governments in the coming year. In keeping with previous report cards, we offer the following recommendations:

We urge the Federal Government to:

- Ensure that all children can realize the right to an adequate standard of living by creating a trauma-informed plan of action to eliminate poverty by 2030 based on the Census Family Low Income Measure, After Tax (CFLIM-AT) calculated with T1 Family File data. Commit to achieving a sustained reduction in poverty rates by 50% between 2015 and 2026.
- Create plans to eliminate poverty for marginalized children and adults who experience higher rates of poverty, including First Nations, Inuit and Métis Peoples whether they live in urban or rural areas, Black and racialized people, people with disabilities, immigrants, newcomers, people with precarious immigration status and female-led lone-parent families along the same timelines – by 50% by 2026 and eliminate poverty by 2030.
- Mandate a data-collection strategy that collects data disaggregated by First Nation, Inuit and Métis identity, ability, race, gender, migrant status and 2SLGBTQQI+2 identity, among other sociodemographic identities. Detailed data are critical for poverty reduction planning, monitoring, evaluation and budgeting. Strengthen and refine intersectional gender and rights-based policy and budget analysis using both quantitative and qualitative data.
- Broaden access to the Canada Child Benefit (CCB) for families with precarious status by repealing legislation tying eligibility to immigration status. Expand the circle of people able to attest to a child's residency, ensuring that kinship, customary care and families caring for children outside a formal arrangement have access to the CCB.

- Reverse CCB reductions due to receiving the Canada Emergency Response Benefit (CERB) for moderate income mothers and protect the CCB from future clawbacks with legislative amendments.
- Accelerate the implementation of the Canada Disability Benefit, implement an interim benefit for people with disabilities of working age, enhance adequacy of the Child Disability Benefit and create a caregiver benefit. Ensure the benefits reach those with low incomes, have expanded criteria, are refundable, allow workers to keep earned income and work towards ending disability poverty.
- Implement a Canadian Livable Income for working age individuals to replace the Canada Worker's Benefit, untying income security eligibility from earned income for adults.

- Collaborate with First Nations, Inuit and Métis governments and organizations, including women's and 2SLGBTQQI+ organizations, to develop plans to prevent and eradicate child and family poverty.
- Provide permanent resident status on arrival for migrant workers to ensure access to labour protections, income support and health benefits.

For a full list of key recommendations at the federal level, please see Campaign 2000's 2023 Update on Child and Family Poverty in Canada.[43]

We urge the Provincial Government to:

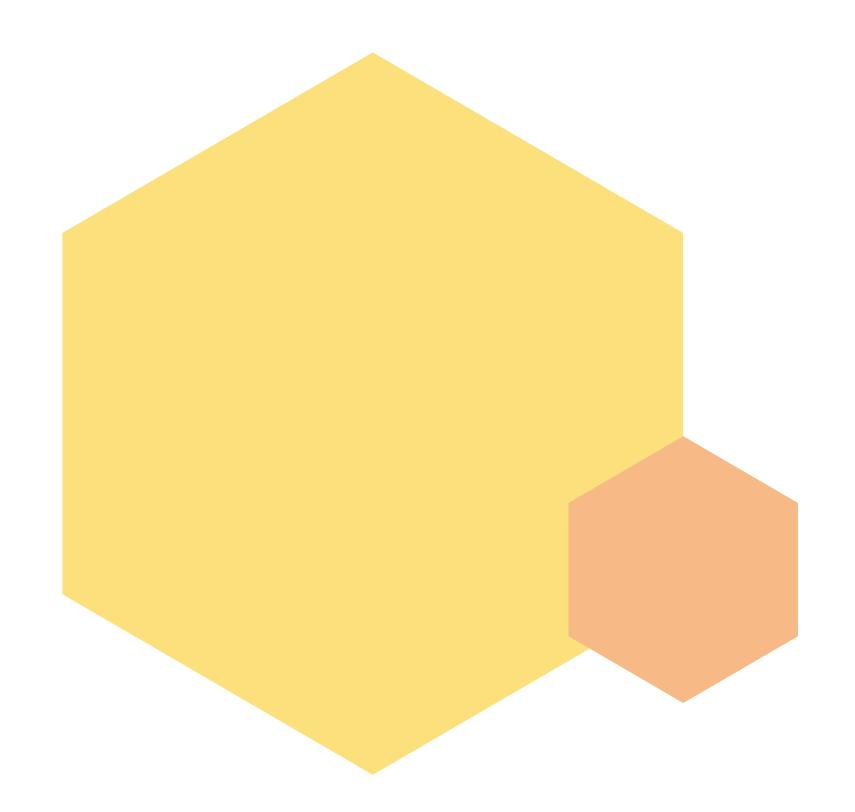
- Provide sustained funding for poverty reduction programs to achieve the targets set out in the Economic and Social Inclusion Act.
- Ensure that the income thresholds for programs available for low income households (for example, New Brunswick Drug Plan and Healthy Smiles, Clear Vision) align with Canada's Poverty Line, at minimum. Thresholds should also account for household size.
- Approve annual increases to the minimum wage that move it closer to a living wage.
 Periodically evaluate the cost of living outside the CPI to ensure that the adjustments to the minimum wage reflect the reality of low-wage workers.
- Create more licensed child care spaces and bring the province's child care coverage rate up to 60%, at minimum, as soon as possible. This would ensure more families have access to affordable, accessible, and inclusive child care.

- Update the Employment Standards Act to better protect workers in an economy with more part-time, precarious and gig work, including the provision of ten paid sick days.
- Build more affordable housing and introduce greater protections for tenants, including the reinstatement of the rent cap.
- Create a new and distinct disability income support program and update the definition of "disability" to a modern one, in line with the United Nations Convention on the Rights of Persons with a Disability.

- Prioritize the support of newcomers through settlement programs, language classes, and workplace attachment initiatives. Where available, support Local Immigration Partnerships.
- Work with Indigenous communities to support poverty reduction. Ensure that Indigenous people are represented in poverty reduction and housing strategies.
- Work with Statistics Canada, the federal government, and Indigenous communities to improve how poverty on reserves is measured.

We urge Municipal Governments to:

- Incorporate a poverty lens in policy design, service delivery, and engagement work.
- Increase subsidies and incentives to nonprofit housing developers to create affordable housing, and implement as-ofright zoning by-laws.
- Invest in public transportation infrastructure, offer discounted transit passes for low-income residents, and implement programs to improve transportation accessibility for people with disabilities.



Notes

- [1] Statistics Canada, T1 Family File, 2021
- [2] Government of Canada. "Canada's First Poverty Reduction Strategy." https://www.canada.ca/en/employment-social-development/programs/poverty-reduction/reports/strategy.html
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- [8] Statistics Canada, T1 Family File, 2021
- [9] Statistics Canada Custom Tabulation, Share of income by decile for families with children, 2021.
- [10] Ibid.
- [11] Statistics Canada Custom Tabulation, Average income deciles for families with children, 2021.
- [12] Atcheson, H., & Driscoll, C. (2023.) *New Brunswick's 2022 Child Poverty Report Card*. (Saint John: Human Development Council). https://sjhdc.ca/poverty-reduction/
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[20] Macdonald, D., & Friendly, M. (2023). *Not Done Yet: \$10-a-day child care requires addressing Canada's child care deserts*. (Ottawa: Canadian Centre for Policy Alternatives). https://policyalternatives.ca/publications/reports/not-done-yet

- [21] Statistics Canada, T1 Family File, 2021
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Appendix A: Market Basket Measure (MBM) vs. Low-Income Measure (LIM)

The federal government adopted the Market Basket Measure (MBM) as Canada's official poverty line in 2018.[44] The MBM, like any measure of poverty, is imperfect. Campaign 2000 and Child Poverty Report Card writers across Canada acknowledge the MBM's shortcomings and prefer to use the Low-Income Measure (LIM) in annual reporting.

The MBM is an absolute measure of poverty. It is based on the cost of a specific, predetermined basket of goods and services for a reference family with two adults (one male and one female, aged 25-49) and two children (a girl, aged 9, and a boy, aged 13).[45] The MBM includes five expenditure categories: shelter, food, clothing and footwear, transportation, and other household needs.

The MBM is biased towards its developers' judgments about typical Canadian family expenses and needs. It has been critiqued for inadequate consideration of diversified sociocultural norms and necessities.[46] Furthermore, the MBM does not include child care in its basket of goods and services. Child care can be very costly for families—especially those with non-school-aged children—who lack access to child care at reduced cost under the Canada-New Brunswick Early Learning and Child Care agreement. The MBM not include non-insured health does expenses like dental and vision care, prescription drugs, private health insurance, and added financial assistance for persons



disabilities and/or severe medical with conditions. The MBM is not automatically adjusted to reflect changes in the cost of living.[47] Instead, it is reviewed and updated by federal government departments—a process that tends to be costly and timeconsuming. The first comprehensive review of the MBM took place between 2018 and 2019. Statistics Canada and Employment and Social Development Canada conducted a second comprehensive review that resulted in the "2018-base MBM."[48] The MBM's third comprehensive review is underway and set to conclude in 2025.[49]

The Low-Income Measure (LIM), on the other hand, is a relative measure of poverty. According to the LIM, a household is considered low-income if its total income is less than 50% of median household incomes. The LIM accounts for changes in social norms, as well as income and wealth inequality. The LIM rises naturally as societies become wealthier and achieve a higher standard of living. It uses tax filer data from a large sample size, which paints a more accurate picture of people living in poverty. It allows for calculating poverty rates in cities and smaller geographies (see Appendix D). In contrast, the MBM uses Canadian Income Survey data from a relatively small sample size. It cannot

provide New Brunswick poverty rate data in geographies outside the major cities of Fredericton, Moncton, and Saint John. Finally, using the LIM promotes consistency and comparability to previous Child Poverty Report Cards. The MBM reports lower child poverty rates than the LIM (see Figure 1). A change in methodology to use MBM data would muddle poverty reduction trends in the province. Campaign 2000 and its regional partners prefer the LIM as it accounts for systemic inequality, social exclusion, and environmental stressors that can impact a household's relative position in the income hierarchy.

Appendix B: Indigenous Child Poverty

Children from Indigenous communities experience high poverty rates. The 2021 Census reports that 23.9% (2,040) of Indigenous children lived in poverty in New Brunswick, compared to 15.3% (19,215) of children of non-Indigenous identity.[50] 34% of Inuit children lived in poverty. 28.7% of First Nations children on reserve lived in poverty. 23.1% of First Nations children off reserve lived in poverty. 18.6% of Métis children lived in poverty.

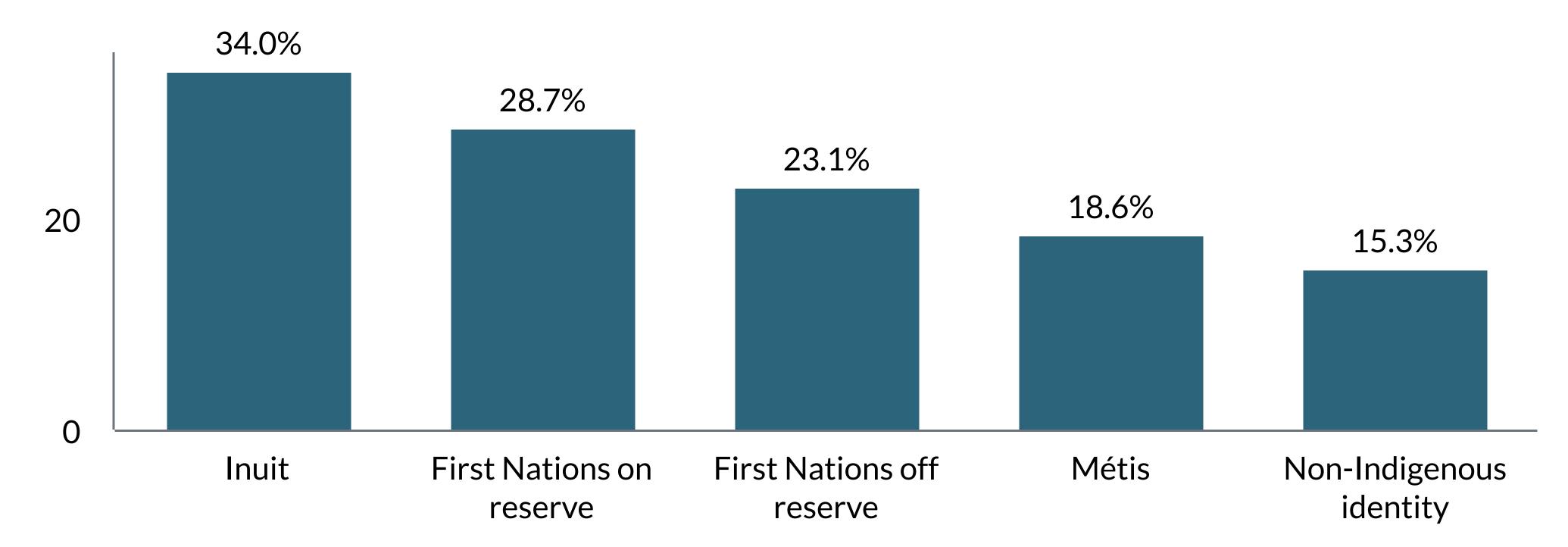
The lasting effects of colonialism, racism and intergenerational trauma exacerbate child poverty for Indigenous children. They create additional obstacles for children seeking to reach their potential because they restrict access to resources, opportunities, and power.

Indigenous children are overrepresented in the Canadian child welfare system.[51] Many Indigenous children in care are removed from their families and communities, which leads to a loss of culture, language, and identity. This perpetuates harm caused by residential schools and the Sixties Scoop. The latter refers to the large-scale removal of Indigenous children from their birth families and communities from the 1960s to 1980s, which occurred without consent from their families and bands.

Children living on First Nation reserves have some of the highest poverty rates in Canada. Their experience of poverty goes well beyond a low family income. They face added challenges like substandard housing, unsafe drinking water, poorer health, and high suicide rates.

Nearly 1 in 4 Indigenous children lived in poverty in New Brunswick.

Figure 15: Percent of children in poverty by Indigenous identity, 2021 Census



Appendix C: Racialized Child Poverty

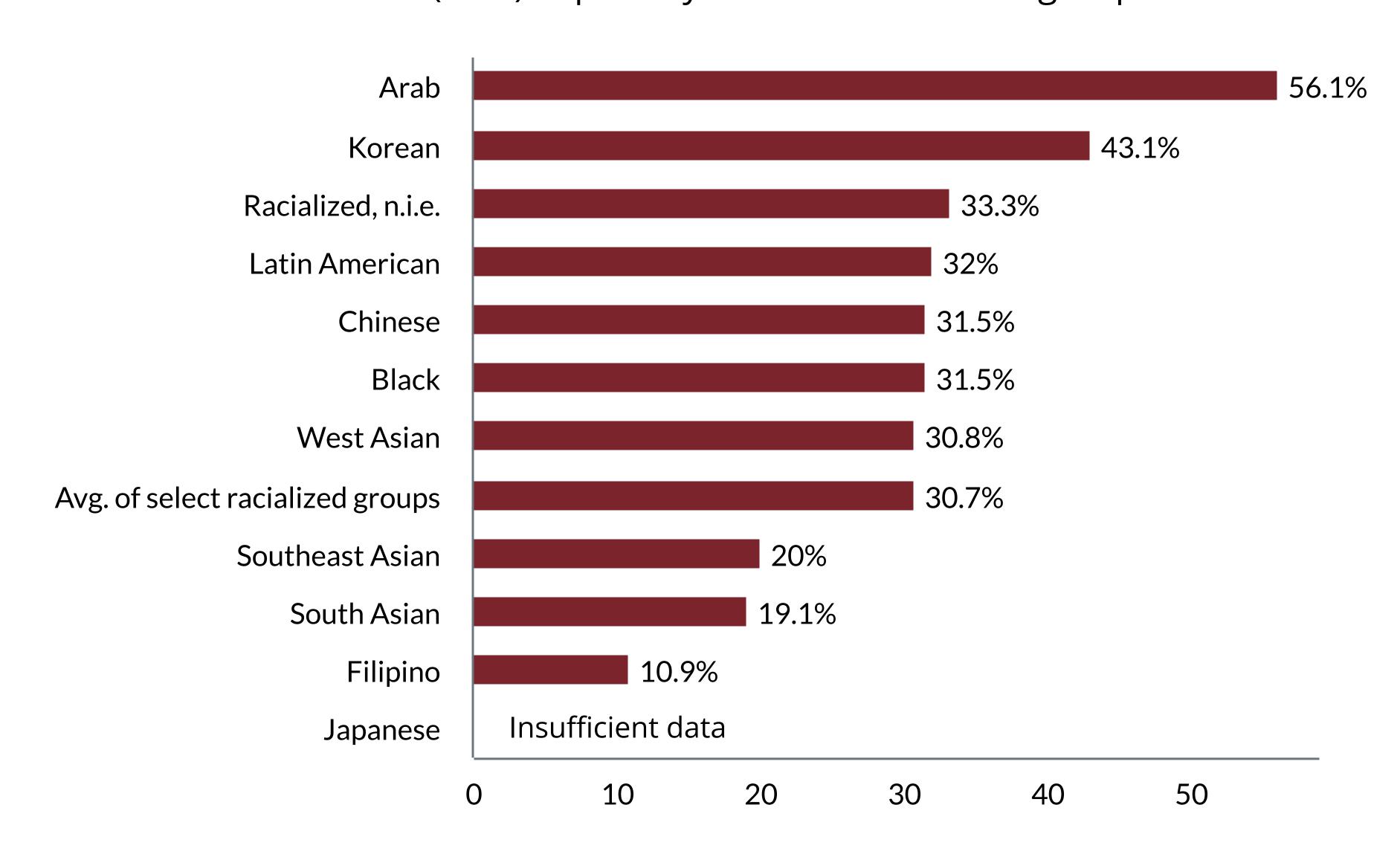
"Racialized" refers to people that are non-Caucasian or non-white. It is used increasingly to replace the term "visible minorities."[52] Census data from 2021 reveals a high poverty rate for children in racialized populations; 30.7% (3,360) of racialized children (aged 0-14) in New Brunswick are living in poverty. The rate of racialized children in poverty in the province is twice the national rate for racialized children of 15.1%.

Heightened poverty rates for children and families in racialized groups result from systemic and structural racism. These refer to racial discrimination that is pervasive and deeply embedded within systems, laws, policies, and programs. They perpetuate the marginalization and oppression of racialized people in society.

The overrepresentation of racialized children in poverty is particularly evident among subsets of this population. In 2021, Arab children had the highest poverty rates (56.1%), followed by Korean children (43.1%), Latin American children (32%), Black children (31.5%), and Chinese children (31.5%).

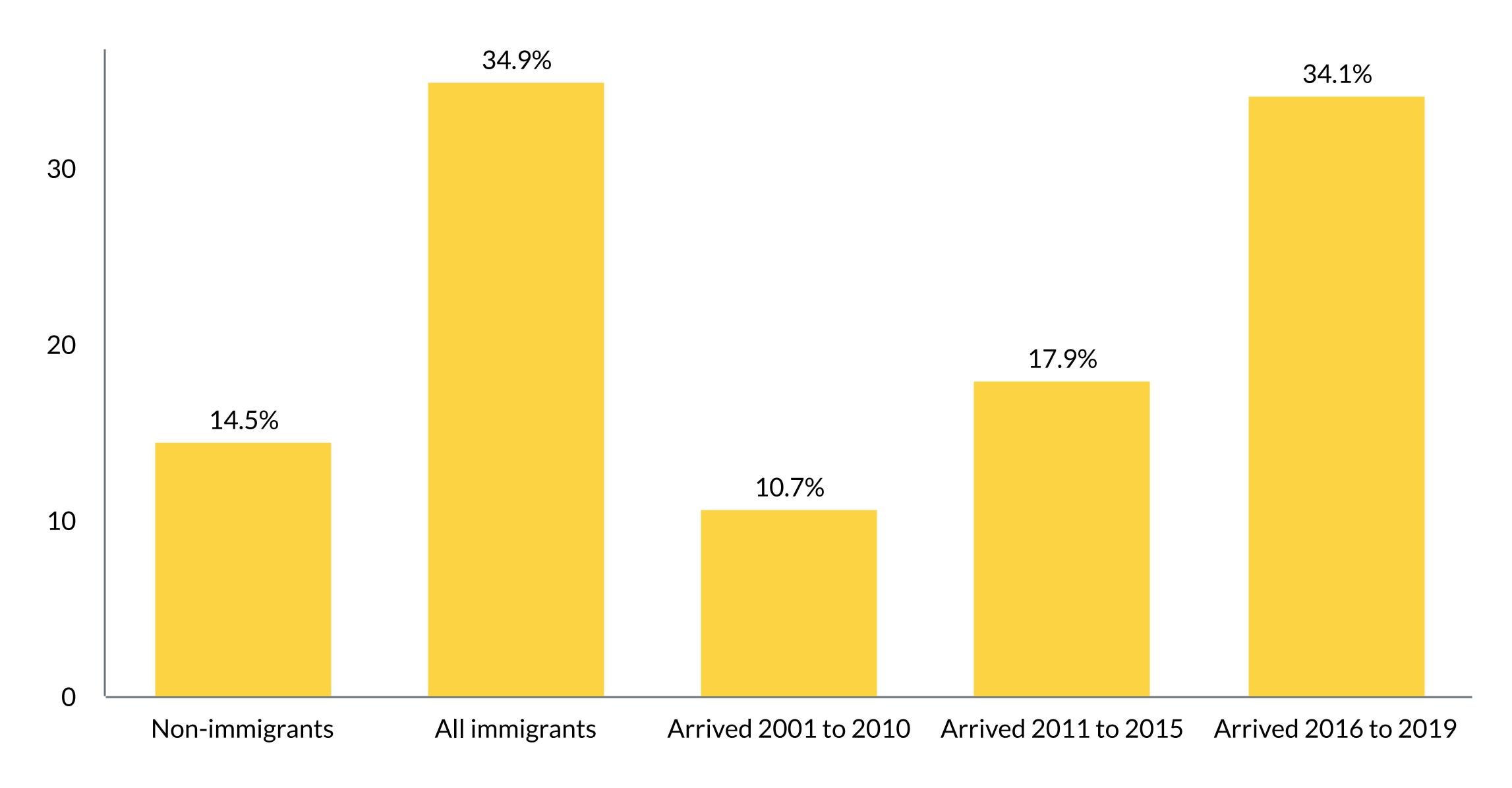
1 in 3 racialized children lived in poverty in New Brunswick.

Figure 16: Percent of children (0-14) in poverty for select racialized groups



Many of New Brunswick's racialized children are newcomers. According to the 2021 Census, 34.9% (2,175) of immigrant children aged 0-17 years lived in poverty.

Figure 17: Percent of children in poverty by immigration status and period



Appendix D: Child Poverty Rates by Postal City [53]

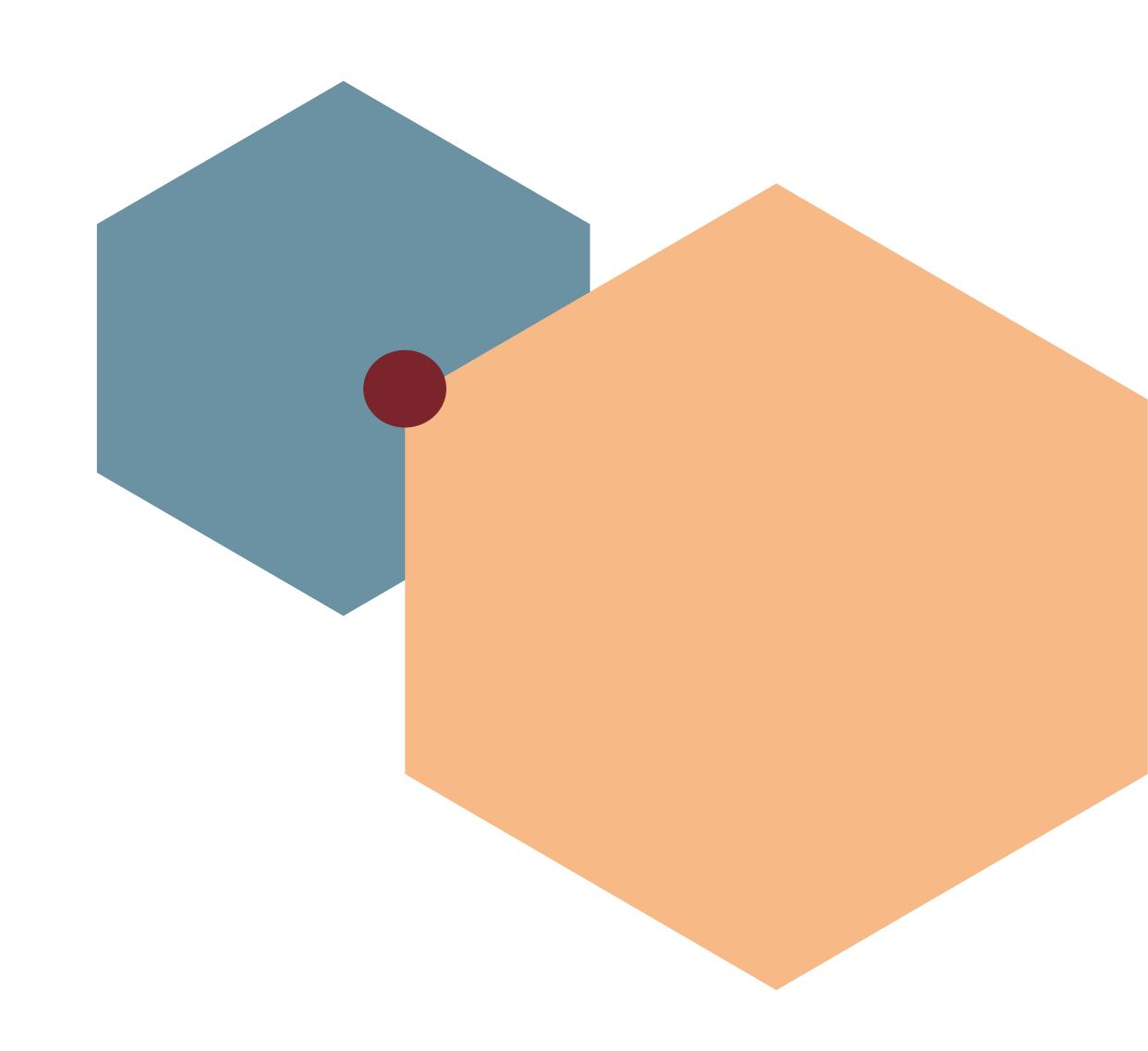
Postal City	% of children in low income
Bathurst	25.6%
Belledune	35.7%
Beresford	12.3%
Bouctouche	20%
Burnt Church First Nation	50%
Burton	8.8%
Campbellton	32.7%
Caraquet	13.8%
Carlingford	55.6%
Chipman	26.3%
Colpitts Settlement	18.5%
Dalhousie	26.2%
Dieppe	11.5%
DSL de Drummond	11.4%
Durham Bridge	23.8%
Edmundston	19.5%

Postal City	% of children in low income
Eel Ground	43.8%
Eel River Bar First Nation	38.5%
Eel River Crossing	26.3%
Elsipogtog First Nation	40.8%
Fredericton	21.3%
Geary	19.2%
Grand Bay - Westfield	9.9%
Grand Manan	18.5%
Grand-Barachois	11.8%
Grand-Sault / Grand Falls	17.4%
Hampton	16%
Hanwell	7.5%
Harvey York Co.	14.3%
Hillsborough	23.1%
Kingsclear First Nation	42.1%
Kingston	13.9%

Postal City	% of children in low income
Lakeville-Westmorland	26.1%
Lincoln	15.4%
McAdam	25%
Memramcook	7.8%
Minto	28.9%
Miramichi	20.1%
Moncton	22.4%
Neguac	19.2%
New Maryland	5.4%
Oak Bay	37.5%
Oromocto	7.7%
Pennfield	26.9%
Perth Andover	25.9%
Petitcodiac	15.2%
Plaster Rock	33.3%
Quispamsis	7.6%
Richibucto	39.1%
Riverview	13.8%

Postal City	% of children in low income
Rothesay	12.6%
Rusagonis	7%
Sackville	13.9%
Saint John	27.3%
Saint-André	12.5%
Saint-Basile	11.8%
Sainte-Anne-de-Madawaska	26.9%
Saint-Jacques	15.9%
Saint-Léonard	17.2%
Saint-Quentin	18.2%
Salisbury	18.4%
Shediac	13.2%
Shippagan	17.5%
St. Andrews	18.5%
St. George	17.2%
St. Stephen	29.7%
Sussex	32.6%
Tobique First Nation	38.9%

Postal City	% of children in low income
Tracadie-Sheila	18.5%
Val-d'Amour	20.8%
Waasis	13.9%
Willow Grove	17.9%
Wilsons Beach	42.9%
Woodstock	24.8%



Prepared by Heather Atcheson and Liam Fisher with the Human Development Council, a social planning council that coordinates and promotes social development in New Brunswick. Copies of the report are available from:

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