

"IF WELFARE OWNS YOU, YOU CAN'T DO NOTHING"

LIFE ON SOCIAL ASSISTANCE IN NEW BRUNSWICK

**YSABEL PROVENCHER, Ph.D.
CHANTAL BOURASSA, Ph.D.**

**ACTION RESEARCH LABORATORY
SCHOOL OF SOCIAL WORK**

UNIVERSITÉ DE MONCTON

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Introduction

People on income assistance aren't there because they want to be. I know, I was on it ... Their backs are against the wall and there's nothing else they can do. They haven't got a cent left and they've got to survive, they've got to go somewhere. If income assistance is your only way out, you'll take it. (R15)

The situation of social assistance recipients is different from that of the working poor in that it is shaped not by paid work, but rather by a public assistance system, which determines not just the level of benefits but also and above all the terms and conditions of access to benefits. As a result, people *living on social assistance* are somewhat shrouded in mystery. Who are they? Where do they live? In which families? In which houses, neighbourhoods, and regions? How do they manage to survive? And even more mysterious, *why* do some people choose to depend on last-resort assistance? According to widespread stereotypes, social assistance recipients—some of them or most of them, depending on whom you ask—are lazy people who have no work ethic left and would rather wait patiently for their monthly benefit cheque than look for work. Who hasn't heard at least one story about those *legendary abusers* of social assistance, like the one who cashes three social assistance cheques every month, or the one who has several recreational vehicles, or the one who has astronomical undeclared earnings in addition to his assistance cheque? Even assuming that there must be some truth in a stereotype or prejudice, how can it be true for the majority of the 45,784 New Brunswickers on social assistance in 2004? Beyond the commonly acknowledged prejudices, who are these individuals and families forced to live on benefits that are among the lowest in Canada? Why do they live on social assistance? In what conditions? What are their relations with the social assistance system? How does the system help them enter the labour market and become financially self-sufficient, or how does it fail to help them? In this research report, we attempt to provide a few partial answers to these questions.

This study was conducted by the Action Research Laboratory at the Université de Moncton's School of Social Work, in partnership with the New Brunswick Common Front for Social Justice (NBCFSJ).¹ The two general objectives of the study were to gain a better understanding of (1) the reality of Francophone social assistance recipients in New Brunswick, and (2) the successes and difficulties encountered in implementing the new mechanisms, policies, and programs associated with the 1995 reform of the social assistance system.

The findings of this study arose from a series of five group interviews conducted with Francophone social assistance recipients in the southeastern and northern regions of the province in the summer and fall of 2004. The basic purpose of this document is to report what those individuals and families had to say about their experience as social assistance recipients. More specifically, we tried to find out about their reasons for being on social assistance and about their objective and subjective living conditions. We also tried to find out

¹ The New Brunswick Common Front for Social Justice is a non-partisan volunteer organization consisting of a coalition of individuals and about 40 social, community, religious, and labour organizations. One of its causes is to defend and improve the social safety net in the province (cf.: www.frontnb.ca).

what they, as the main users of the social assistance system, think about its approach, operation, rules, and procedures, and about its effectiveness in helping people become self-sufficient, which is its central and overarching objective.

The first part of this report contains a brief description of the background of the study. Here, we refer to an emerging research field in Canada, i.e., the social assistance reforms undertaken in all the provinces and territories following the 1996 implementation of the Canada Social Transfer, which introduced new rules respecting federal funding for social assistance. The second part of this report deals with the issues surrounding social assistance in New Brunswick. We describe a few aspects of the social assistance system (income levels, programs and benefit rates, eligibility procedures) and present a few characteristics of the provincial profile of social assistance recipients (number of households on social assistance, distribution of recipients by type of household and benefit rate). In the third part, we describe our methodology, including the study population, the data collection instruments, the content analysis plan, and the limitations of our study. Our findings are presented in the fourth part and have to do mainly with the living conditions of social assistance recipients. We then go on to discuss the problems caused by certain rules or operating procedures, which, according to the study participants, are adversely affecting their independence and their quest for self-sufficiency.

In the conclusion, we suggest some new topics for research which, in light of the data obtained in this first exploratory study, might lead to a better understanding of the effects or results of the programs and services offered by New Brunswick's social assistance system. Such research might show us how to maximize attainment of the central objectives of the social assistance policy, i.e., independence and self-sufficiency—objectives that are shared by the individuals and families on social assistance who took part in our study.

1. Study Background

Under the leadership of the Organization for Economic Cooperation and Development (OECD), a new rationale for income security policies developed in the 1990s, brought about by structural changes in the labour market in industrialized countries during the preceding decade (Provencher, 2004). Broadly speaking, the social assistance policies of Western countries, until then regarded as benefit plans offering temporary income replacement, were increasingly viewed as “poverty traps” and causes of dependence on the state. A new vision of public assistance began to appear, centred on the concept of *conditionality of assistance*. Income security systems “activated” since that time demand something in return for benefits, so that the principle of *entitlement* to last-resort assistance has been replaced with that of *need* (Dufour, Boismenu and Noël, 2003). The idea of conditionality of assistance is not new (the unemployed have always had an obligation to try to re-enter the labour market), but because all the public assistance systems in the Western countries now require various types of considerations in return for benefits and operate on the principle of need instead of the principle of entitlement, it has become necessary to seek knowledge on this topic, and some major studies have been done to analyze and offer opinions on the concept of conditional assistance or *workfare* (Dufour et al., 2003).

In Canada, the new types of considerations in return for assistance were put into effect through the reforms of social assistance systems undertaken in all the provinces from the early 1990s on. Although they take different shapes, those reforms are all based on a series of compulsory participation measures in return for the financial support offered. Thus, the last-resort benefits become a means of meeting the recipient’s need to enter the labour market (Dufour et al., 2003). The compulsory participation measures vary across the country (job placement, literacy courses, job search assistance, employment support programs) and are based on client profiles which, in turn, correspond to pre-established needs profiles (heads of one-parent families, persons under 21 without a high school diploma, persons aged 60 and over, persons who have been on social assistance for more than five years, etc.). The social assistance system that has been in effect in New Brunswick for nearly ten years now is modeled directly on the new vision of income security policies and comprises a series of measures clearly aimed at labour market integration. These are described in greater detail in the next part of this report.

A number of studies have been done on the reforms of provincial social assistance systems in Canada in recent years. First and foremost, these studies have made it possible to gather a fair amount of descriptive data on this new generation of programs (NCW, 1997; CCSD, 1998; Battle, K., 2001; Gorlick, C. and Brethour, G., 2001; Morel, S., 2002; NCW, 2003).

A few studies have also focused on the effects of these social assistance reforms in Canada, and more specifically, on the challenges of making the transition from social assistance to the labour market, according to practical experience and the real impact of the mechanisms put in place to facilitate the transition (HRDC, 2000; Michalopoulos, C., Tattrie, D., Miller C., Robins, P. K., and Morris, P., 2002; NCW, 2003). Other studies have focused on more in-depth analysis of the effects of the reforms from the viewpoint of those living on social

assistance (OSSN, 1996; Mitchell, 1999; Whorley, D., 2001; Herd, D. and Mitchell, A., 2002; Klein, S. and Long, A., 2003; Kerr, M., Frost, D. and Bignell, D., 2004; Broughton, C., 2001, 2003; Lightman, E., Mitchell, A. and Herd, D., 2004a, 2004b, 2005) and from the viewpoint of case managers (CUPE, 2000).

More recently, the 2004 *Welfare to Work: The Next Generation* symposium brought together public policy makers, researchers, and practitioners from Canada, the United States, and Great Britain to pool their thoughts on the new generation of social assistance systems and the resulting variety of mechanisms and services aimed at integrating social assistance recipients into the labour market (Frankel, S., 2005). Also in 2004, Statistics Canada published the results of a study containing comparative data on the changes in social assistance in the Canadian provinces from 1993 to 2003 (Sceviour, R. and Finnie, R., 2004).

Despite these few very recent studies, research on the effects of the social assistance reforms has barely begun in Canada. To date, very few studies have been published in this country on the *impacts of the so-called employment integration measures* on individuals and families receiving last-resort assistance. Two of those studies in particular gave the impetus for our study. The first, entitled *Reality Cheque: Telling Our Stories on Welfare*, was published by the Ontario Social Safety Network in 1996 following the implementation of Ontario's social assistance reforms (OSSN, 1996). The second, which provided us with a model for our research plan, is entitled *Broken Promises: Welfare Reform in Ontario* and was published by the Community Social Planning Council of Toronto (Mitchell, 1999).

Despite the notable differences between the social assistance systems in New Brunswick and Ontario,² several findings of our study are in direct agreement with those of the above-mentioned studies. Thus, although public assistance systems may take different forms in different provinces, there are still similarities when it comes to their effects on the people they are designed to help.

Studies are currently being conducted under the SANE research program (Social Assistance in the New Economy³) at the University of Toronto's Faculty of Social Work with the aim of documenting the experience of Ontario social assistance recipients as changes are made in the legal frameworks and administrative practices of the social assistance system. These studies have been very useful as references for our study, especially for the analysis of our findings (Lightman et al., 2004a, 2004b, 2005).

Lastly, a certain number of recurring themes have been identified in the discourse of social assistance recipients in New Brunswick and other parts of Canada, suggesting some possible hypotheses concerning outcomes other than those targeted by the reforms. Because these unexpected outcomes may interfere with the attainment of reform objectives, it is becoming

² The social assistance systems in Ontario and New Brunswick both focus on labour market integration. However, there are some notable differences between the two, the main one being that in Ontario benefits are tied to compulsory work measures, whereas in New Brunswick they are tied to participation in various labour market integration measures, and a case management approach is used to set objectives and decide on measures to improve employability.

³ Additional information is available on the research team's Web site at:
<http://www.socialwork.utoronto.ca/sane/publications.html>

all the more important to try to learn more about how social assistance recipients are affected by changes in administrative practices.

2. Social Assistance in New Brunswick

Modelled on the social assistance reforms adopted in other provinces, the New Brunswick *Family Income Security Act*, passed in 1995, “marked the government’s adherence to the principle of tied aid” (Morel, 2002). The new social assistance system, managed by the Department of Family and Community Services (NB-DFCS), emphasizes the role of communities and families in supporting those in need and the economic function of the system, namely to neutralize the presumed deterrent effects of passive financial assistance. This position is clearly established in the policy statement that preceded the adoption of the Act, which begins as follows: “The provision of passive income support simply does not provide development opportunities and hope for a better tomorrow for recipients and their families” (NB-HRD, 1994; 1). The will of the government to counter the presumed deterrent effects of assistance is expressed in the amounts of the monthly benefits, which are deliberately maintained at a level well below minimum-wage earnings (NB-HRD, 1994).

▪ Welfare incomes

Every year since the early 1980s, the National Council of Welfare (NCW) has reported on the incomes of social assistance recipients in all Canadian provinces and territories. More specifically, the Council establishes the annual incomes of four types of households on social assistance: single employable persons, single persons with disabilities, single parents with one child, and couples with two children. In establishing these figures, the NCW takes into account the basic benefits and the supplementary benefits automatically paid by the social assistance system in each jurisdiction, as well as the amounts corresponding to the federal GST credit and the national and provincial child benefits, if applicable. The NCW’s most recent report, entitled *Welfare Incomes 2004*, shows that the annual income of social assistance recipients in New Brunswick ranges from \$3,388 for a single employable person to \$17,139 for a family of two adults and two children. According to the NCW, a single employable person living on social assistance in New Brunswick receives as little as 19% of the poverty line (NCW, 2005; 28). However, the NCW’s most recent estimates of welfare incomes in New Brunswick did not include the recent 1% increase in basic social assistance benefits granted by the provincial government in April 2005.

With this increase in basic benefits, the 2005 annual social assistance incomes in New Brunswick for the four types of households defined by the National Council of Welfare range from \$3,424 for a single employable person to \$17,247 for a family of two adults and two children, as shown in the table below.

Table 1: Annual social assistance incomes in 2005, New Brunswick⁴		
Type of household	Basic benefit	Annual social assistance income
Single employable	\$3,204	\$3,424
Person with a disability	\$6,768	\$6,988
Single parent, one child	\$8,868	\$13,485
Couple, two children	\$9,936	\$17,247

However, even with the recent increases in social assistance benefits, welfare incomes in New Brunswick are still *the lowest in Canada* for single employable persons, persons with disabilities, and couples with two children. Only single parents with one child in Manitoba, Saskatchewan, Nova Scotia, and Alberta have welfare incomes slightly lower than those in New Brunswick in 2005. As we will see further on in this report, inadequacy of benefits is a major theme in the discussions conducted during this study.

- **Programs and benefit rates**

New Brunswick's social assistance system was reformed by the 1995 *Family Income Security Act* and Regulation 95-61 thereunder. Since then, the basic objective of the new assistance policy has been to help social assistance recipients enter the labour market, so that the social assistance system has become a component of the provincial government's employment policies. Since the reform was implemented, the Department of Family and Community Services (DFCS), which is responsible for social assistance, has had a dual mandate, i.e., "*providing basic income support and human resource development opportunities*" (NB-HRD, 1994; 2).

Specifically, the system consists of three benefit rates and two case management programs. The three benefit rates are called interim assistance, transitional assistance, and extended benefits. A single person deemed eligible for the interim rate will receive \$267 per month, whereas another single person deemed eligible for the transitional rate will receive \$490 per month, and another deemed eligible for extended benefits will receive \$564 per month.

As for the two case management programs, they correspond roughly to the two types of cases managed: *maintenance and transition cases* and *target cases*. The surveillance and employability development services are different in each program (NB-DFCS, 2005).

Eligibility for benefits is based on the age and marital status of the head of the household and on his/her health, with the latter criterion also being used to establish his/her employability

⁴ Modeled on NCW (2005), *Welfare Incomes 2004*, Ottawa.

level. Depending on the assessment of employability level and/or barriers to labour market integration, the recipient will be registered in one of the two case management programs.

Social assistance clients with potential to become self-sufficient are provided career development services to increase their employability for long-term sustainable employment. Interventions provided are those that prepare clients to participate in education, training and employment programs (...) In 2003-2004, one or more interventions were provided to 10,381 social assistance clients.

(NB-DFCS, 2004; 10)

Thus, a given benefit rate (interim, transitional, or extended) is not automatically linked with a given case management program (maintenance and transition cases, target cases). Generally speaking, however, individuals deemed to have a relatively high employability level are more likely to be put in the *target cases* category and will normally receive the interim rate (unless they have dependent children under 19 or are 55 or older, in which cases they are automatically eligible for transitional assistance). Similarly, a person with a disability recognized by the Medical Advisory Board will be eligible for the extended benefits rate and will normally be put in the *maintenance and transition* case management program. Individuals deemed to be moderately employable or to have non-permanent barriers to labour market integration are generally eligible for transitional assistance. These individuals receiving the transitional rate may be put in either the *target* case management program or the *maintenance and transition* case management program, depending on health-related characteristics among other things (NB-DFCS, 2005).

- **Determination of benefit rates**

Eligibility for social assistance is determined for each household by identifying all the income from all sources of all people who live in the household. If this total household income is less than the rate which applies to that household, the household is able to receive social assistance. The amount of assistance depends on the amount of household income. The rate which applies to the household is based on the number of people in the household and whether or not they can work.

(N.B. Department of Family and Community Services, *Social Assistance* [online],⁵ consulted July 7, 2005)

This information on the Department's Web site is supplemented by that contained in the *Policy Manual*, which describes how the basic rate for each unit is determined, using the NB Case system: "During the Intake process, the Screener and Needs Assessment Specialist will enter the financial data required for NB Case to automatically determine the appropriate Basic Household Rate." (N.B. Department of Family and Community Services, *Policy Manual* [online],⁶ consulted June 13, 2005)

⁵ Source: http://www.gnb.ca/0017/social_assistance/socialassistance-e.asp .

⁶ Source: <http://www.gnb.ca/0017/Policy%20Manual/POL-E/INDEX1.HTM> .

As mentioned above, the documentation on eligibility for social assistance makes it clear that there is a close link between the recipient's physical and/or mental health, as assessed by the medical authorities, and eligibility for the different social assistance benefit rates, especially for persons aged 21 to 54 with no dependent children, as shown in the table below.

Table 2: Determination of rates for households with a head aged 21 or older

Demographic characteristics		Physical or mental health				RATES⁷
Dependent children	Age 55 or older	Medical certificate	Mental health services client	Long-term needs designation (MAB) ⁸	Disabled designation (MAB)	
No	No	No	No	No	No	Interim (\$267/month)
No	No	Yes	No	No	No	Transitional for 6 months (\$490/month)
No	No	No	Yes	No	No	Transitional (\$490/month)
No	No	No	No	Yes	No	Transitional (\$490/month)
Yes or No	Yes or No	No	Yes or No	No	Yes	Extended (\$564/month)
Yes	No	No	No	No	No	Transitional (\$490/month)
No	Yes	No	No	No	No	Transitional (\$490/month)

In September 2004, 72% of social assistance households (cases) in New Brunswick were receiving the transitional assistance rate (NB-DFCS, 2004b). As mentioned above, certain categories of persons are automatically eligible for the transitional assistance rate because of a demographic characteristic: households with dependent children under 19 and those including at least one person aged 55 or older. Consequently, unless they are receiving mental health services from the Department of Health and Wellness, persons aged 21 to 54 with no dependents receive the interim assistance rate instead. To be eligible for the transitional assistance rate, they must meet one of the two criteria for inability to work.

One of those criteria involves obtaining a medical certificate attesting that the head of the household is unable to work, as stipulated in the *Policy Manual*.

⁷ The amounts indicated are the rates corresponding to each type of benefits for a single person.

⁸ Medical Advisory Board.

For the following clients/applicants who have been determined to be eligible, Interim assistance rates may be increased to the Transitional Assistance rate based on the criteria below, and upon the receipt of a Medical Report: single person households aged 21-54 years or over; two person households aged 21-54 years or over (...).

(N.B. Department of Family and Community Services, *Policy Manual* [online],⁹ consulted June 13, 2005)

By obtaining a medical certificate of disability, persons aged 21 to 54 with no dependent children become eligible to receive the transitional rate for 6 months. For these individuals, the only other way to become eligible for the transitional rate is to be recognized as having long-term needs. That recognition is granted by the Medical Advisory Board, whose decisions cannot be appealed. Further on in this report, we will present our findings concerning the ability of persons aged 21 to 54 with no dependent children to obtain the transitional assistance rate. Lastly, in order to be eligible for extended benefits, a person must be certified disabled by the Medical Advisory Board. The demographic characteristics of the head of the household are not taken into account in awarding the disabled designation. The outcomes of the discussions concerning recognition of disabled status will be presented further on in this report.

▪ **Provincial profile of social assistance recipients**

The Department of Family and Community Services, which is responsible for social assistance in the province, publishes a monthly statistical profile of social assistance recipients, entitled the *Caseload Profile*.¹⁰ In September 2004, at the time our study was taking place, the *Caseload Profile* showed 45,784 social assistance recipients in New Brunswick, making up 25,763 households (N.B. Department of Family and Community Services, *Caseload Profile* [online],¹¹ consulted June 21, 2005). The table below shows that 54.7% of the households on social assistance consisted of one adult, 8.5% of two adults, 28.2% of a single parent with dependent children, and 8.6% of two parents with dependent children.

According to the Department statistics reproduced in the table below, the majority of households on social assistance consist of persons living alone.

⁹Source: <http://www.gnb.ca/0017/Policy%20Manual/POL-E/INDEX1.HTM> .

¹⁰ The categories referred to in the *Caseload Profile* published monthly on the Department Web site are slightly different from those more commonly used to designate the types of households. The household type profile is based on four different categories of households, i.e., one person, two person, one parent, and two parent, with the latter two categories making no distinction based on the number of children per family. For comparison purposes, we have equated the “one person” category with “single person” and the “two person” category with “couple without dependent children.”

¹¹Source: <http://www.gnb.ca/0017/statistics/cp0904-e.asp> .

Table 3: Distribution of cases by household type, September 2004

Household type	Extended benefits		Transitional Assistance		Interim assistance		Total	
1-person units	5,066	88.0%	7,765	41.8%	1,271	88.3%	14,102	54.7 %
2-person units	438	7.6%	1,631	8.8%	121	8.4%	2,190	8.5%
1-parent units	139	2.4%	7,093	38.2%	33	2.3%	7,265	28.2%
2-parent units	115	2.0%	2,076	11.2%	15	1.0%	2,206	8.6%
Total	5,758	100%	18,565	100%	1,440	100%	25,763	100%

Apart from the figures showing the total number of recipients for each of the three benefit rates, the statistics in the *Caseload Profile* published monthly by the Department of Family and Community Services refer mainly to households (or units) on social assistance, regardless of the number of persons in those households when they include dependent children. Thus, the provincial profile does not show how many social assistance recipients there are in the “1-parent” and “2-parent” units. However, when represented according to the *number of social assistance recipients*, the provincial statistics give a different picture of the population living on social assistance in New Brunswick, as shown in the table below.

Table 4: Distribution of recipients by household type, September 2004

Household type	Total households		Total recipients	
	N	%	N	%
1-person unit	14,102	54.74%	14,102	30.8 %
2-person unit	2,190	8.50%	4,380	9.6%
1- and 2-parent units	9,471	36.76 %	27,302	59.6%
Total	25,763	100%	45,784	100%

The statistics published by the Department show 14,102 households consisting of one person, i.e., 14,102 *social assistance recipients* living alone. Similarly, although the provincial profile shows 2,190 households consisting of two persons, this really means 4,380 *recipients*. Thus, in September 2004, 18,482 *recipients* were living in households consisting of one or two persons with no dependent children, making up 30.8% and 9.6% of social assistance recipients respectively, for a total of 40.4% of social assistance recipients. By extension, the other 27,302 recipients were living in one- or two-parent families with dependent children, making up 59.6% of the total number of social assistance recipients in the province.

¹² In the New Brunswick social assistance system, eligibility for assistance is determined on the basis of the “unit” concept. According to Regulation 95-61 under the *Family Income Security Act*, a unit is a person or group of persons who have applied for or are receiving assistance, all in respect of one application for assistance. For the purposes of our study, “unit” and “household” mean the same thing.

These figures paint a different picture of the distribution of cases in the provincial profile. For example, although the provincial profile shows that 54.7% of households consist of just one person, representing over half of all social assistance cases, in reality, persons living alone represent only 30.8% of the total number of persons living on social assistance in New Brunswick. Likewise, although the provincial profile shows that 28.2% of households on social assistance are one-parent families and 8.6% are two-parent families (see Table 3), representing a total of 36.8% of all households on social assistance, these two categories really account for 59.6% of all persons living on social assistance in New Brunswick. Thus, looking at the distribution according to the total number of recipients, we can see that the majority of social assistance recipients in New Brunswick (nearly 60%) live in families with dependent children, whereas less than one third of social assistance recipients live alone (30.8%).

Furthermore, the figures in the table below, taken from the provincial profile, show that of the 25,763 households on social assistance in September 2004, 22.4% were receiving extended benefits, 72% were receiving transitional assistance, and 5.6% were receiving interim assistance.

Table 5: Distribution of cases by benefit rate, September 2004¹³

Benefit rate	1-person units		2-person units		1-parent units		2-parent units		Total units	
	N	%	N	%	N	%	N	%	N	%
Extended benefits	5,066	36%	438	20%	139	1.9%	115	5.3%	5,758	22.4%
Transitional assistance	7,765	55%	1,631	74.5%	7,093	97.6%	2,076	94%	18,565	72%
Interim assistance	1,271	9%	121	5.5%	33 ¹⁴	0.5%	15 ¹⁵	0.7%	1,440	5.6%
Total	14,102	100%	2,190	100%	7,265	100%	2,206	100%	25,763	100%

Thus, the transitional assistance rate is the most important one in the New Brunswick social assistance system. According to these data, nearly three quarters of all households receive the transitional rate. It must be kept in mind that persons aged 55 or older and households with dependent children under 19 are automatically eligible for the transitional rate. A closer look at the data in Table 5 reveals that just over half of all recipients living alone (55%) receive the transitional rate (\$490/month) and only 9% receive the interim rate (\$267/month). Likewise, nearly three quarters (74.5%) of all units consisting of two adults receive the transitional rate (\$754/month for two adults). Lastly, 97.6% of one-parent families receive the transitional rate (\$739/month for a family consisting of one adult and one child), and a nearly equal percentage of two-parent families on social assistance (94%) receive that rate (\$828/month for two adults and two children).

¹³Source: Department of Family and Community Services, *Caseload Profile* [online]. Available at <http://www.gnb.ca/0017/statistics/cp0904-e.asp>. Consulted June 21, 2005.

¹⁴ Parental units are not usually admitted at the interim assistance rate, but this may happen in some cases, e.g., a family waiting for Employment Insurance benefits.

¹⁵ Idem.

When the distribution of benefit rates is established by number of recipients instead of by number of households, the trends observed for the interim and transitional assistance rates are accentuated. However, as we can see in the table below, the distribution of benefit rates by number of recipients reveals that the extended benefits rate covers a smaller proportion of all recipients than the distribution of rates by household type appears to indicate.

Table 6: Distribution of recipients by benefit rate, September 2004¹⁶

Benefit rate	Total households		Total recipients	
	N	%	N	%
Extended benefits	5,758	22.4%	6,672	14.6%
Transitional assistance	18,565	72%	37,459	81.8%
Interim assistance	1,440	5.6%	1,653	3.6%
Total	25,763	100%	45,784	100%

Thus, although 72% of all households on social assistance receive the transitional rate, the percentage increases to 81.8% if we take into account the total number of *recipients* receiving the transitional rate. Similarly, although Table 5 shows that 5.6% of all households receive the interim rate, that actually corresponds to 3.6% of all social assistance recipients in New Brunswick. The biggest difference is observed in the case of the extended benefits rate, which is more substantial (\$564/month for a single person). Table 5 shows that 22.4% of households on social assistance receive the extended benefits rate, but in reality, only 14.6% of *social assistance recipients* receive this rate. It should be kept in mind that in order to be eligible for this rate, a recipient must have a disability certificate issued by the Medical Advisory Board, whose decisions cannot be appealed.

Our fundamental aim throughout this study was to find out a little more about the individuals and families behind these statistics and what they had to say about their lives on social assistance. Because we had opted for an exploratory approach, the challenge was to find the common denominators in the participants' descriptions of their living conditions and their relations with the social assistance system.

Lastly, the operations related to defining the study population, the data sources, and the data analysis instruments made it possible to gather, process, and analyze the observation data.

¹⁶ Source: Department of Family and Community Services, *Caseload Profile* [online]. Available at <http://www.gnb.ca/0017/statistics/cp0904-e.asp> . Consulted June 21, 2005.

3. Methodology

In the preceding section, we provided a few explanations about the social assistance system, as well as a brief description of social assistance recipients in New Brunswick according to type of household and type of assistance received. The study population therefore consisted of persons aged 21 or older living on social assistance in New Brunswick. The data provided by the Department do not show exactly how many persons aged 21 and older were living on social assistance in the province in 2004. In fact, apart from the total number of social assistance recipients, i.e., 45,784, the figures given in the September 2004 *Caseload Profile* relate only to the numbers of *units* or *households* on social assistance, which limits comparison between the individuals who made up our sample and the group of all adult social assistance recipients in the province.

The study participants were first informed about the study through the regional committees of the New Brunswick Common Front for Social Justice or through key resource persons in contact with social assistance recipients (heads of charity committees in the Francophone parishes of southeastern New Brunswick, managers and teachers working with literacy groups, parish pastoral care workers, etc.). Once the information about the study had been spread, we were able to form five discussion groups in Memramcook, Saint-Antoine, Saint-Louis-de-Kent, Tracadie, and Dieppe.

In all, 33 people took part in the study, and 25 of them were living on social assistance at the time of the study or had done so in the past. The sample was thus divided into two categories: those who had never lived on social assistance but participated in the discussion groups, and those who were living on social assistance or had done so in the past. The small size of our sample is due to the exploratory nature of this qualitative study, its limited scope (Francophone populations), and its limited budget consisting of two internal grants from the Université de Moncton, rather than to the principle of saturation of categories.

▪ Study population and sample composition

We tried to compare the characteristics of the study participants with the provincial profile data in order to determine the similarities and differences between the two. Broadly speaking, 84% of the social assistance recipients in our study were women; 56% were over 45; 88% did not have a high school diploma; and 60% had been living on social assistance for 6 years or more.

Although our sample is not statistically representative of all persons living on social assistance in the province, we tried to compare its composition with the demographic characteristics from the provincial profile for September 2004, the time when our study took place (N.B. Department of Family and Community Services, *Caseload Profile* [online],¹⁷ consulted June 21, 2005). We were able to detect some similarities and differences between our sample and the provincial profile with respect to the age of heads of households and the composition of households. We also tried to determine the composition of our sample with

¹⁷Source: <http://www.gnb.ca/0017/statistics/cp0904-e.asp>.

respect to educational level attained and number of years lived on social assistance, even though these data could not be compared with the provincial profile.

We were able to obtain information about family composition for 20 of the 25 recipients in our sample, or only 80% of the total sample of recipients.¹⁸ In this regard, the sample composition is similar to the provincial profile, particularly for one- and two-parent families. The percentage of single social assistance recipients is slightly higher in our sample than in the provincial profile.

Table 7: Sample composition by family type

Family type	Total sample		Sample of persons who were or had been on social assistance	
	N	%	N	%
Youth living with parents	4	12%	0	0%
Single person	10	31%	10	40%
Couple with no children	2	6%	1	4%
One-parent family	8	24%	7	28%
Couple with children	3	9%	2	8%
Undetermined	6	18%	5	20%
Total	33	100%	25	100%

In fact, 28% of the recipients in our sample indicated that they were heads of one-parent families, and the provincial profile for the same period shows that 28.2% of social assistance cases were one-parent families. Here, our sample matches the provincial profile.

Similarly, 8% of the recipients in our sample indicated that they were living in a two-parent family with children, and the provincial profile showed that 8.6% of cases were two-parent households in September 2004 (see Table 3).

However, 40% of the sample of social assistance recipients indicated that they were single and had no dependents, whereas 30.8% of all social assistance recipients in New Brunswick were single with no dependents in September 2004 (see Table 4). Lastly, one person in our sample reported living in a household consisting of two adults with no dependents. That represents 4%, slightly lower than the provincial profile percentage for households consisting of two adults in September 2004, which was 8.5% (see Table 3).

The percentage of persons aged 25 to 44 in our sample was 36%, smaller than in the provincial profile, which shows that 46.4% of unit heads were aged 25 to 44. Also, our

¹⁸ Since the illiteracy rate is very high in this population category, we allowed the participants to decide whether or not to fill out the demographic questionnaire. The section on family composition was undoubtedly the most complicated, with a choice of specific and detailed answers. We think the low rate of response to this section might have been related to the type of language used.

sample shows a higher percentage of persons aged 45 and older, namely 56%. The provincial profile shows that 41.9% of heads of households were aged 45 and older. Lastly, whereas 8% of our sample consisted of persons aged 18 to 24, the provincial profile shows that 11.2% of heads of households on social assistance were between the ages of 18 and 24 in September 2004.

Table 8: Sample composition by participant age

Age	Persons who were or had been on social assistance		Provincial profile of heads of households	
	N	%	N	%
Youth	0	0%	138	0.5%
Age 18-24	2	8%	2,897	11.2%
Age 25-44	9	36%	11,945	46.4%
45 and older	14	56%	10,783	41.9%
Total	25	100%	25,763	100%

In other words, the profile established by the Department shows that the percentage of households with heads aged 25 to 44 was higher than the percentage of households with heads aged 45 and older. In our sample, the reverse was true. The social assistance recipients in our sample were proportionally older than the unit heads represented by the provincial profile data for September 2004.

Since the provincial profile does not provide any information about the educational level attained by heads of units on social assistance, we cannot make any comparisons in that regard.

Table 9: Sample composition by educational level

Educational level attained	Total sample		Persons who were or had been on social assistance		Persons who had never been on social assistance	
	N	%	N	%	N	%
Grade 1-6	3	9%	3	12%	0	0%
Grade 6-11	26	79%	19	76%	7	87%
Grade 12	1	3%	1	4%	0	0%
No response	3	9%	2	8%	1	13%
Total	33	100%	25	100%	8	100%

The above table shows that 88% of the recipients in our sample, or 22 out of 25, had not reached Grade 12, the level required to obtain a high school diploma. Only one participant said she had obtained a high school diploma. None of the participants reported having a post-secondary diploma. Over 75% of the social assistance recipients who took part in the study had an educational level in the Grade 6 to Grade 11 range, and 12% of them had an educational level in the Grade 1 to Grade 6 range.

Although the provincial profile established by the Department accurately tracks variations in the number of active social assistance cases from month to month, it does not indicate the average length of time on social assistance for the different categories of households. In our study, we tried to find out how long the participants had been living on social assistance.

Table 10: Sample composition by number of years on social assistance

Number of years	Persons who were or had been on social assistance	
	N	%
0-5 years	7	28%
6-10 years	3	12%
11-15 years	2	8%
16-20 years	5	20%
21-25 years	2	8%
Over 25 years	3	12%
Undetermined	3	12%
Total	25	100%

As the table shows, 28% of the recipients in our sample had been living on social assistance for 5 years or less, 20% for 16 to 20 years, and 12% for over 25 years. In all, 60% of the recipients in our sample said they had been living on social assistance for 6 years or more.

▪ **Data collection instruments and analysis plan**

Given the objectives of our study, we opted for nondirective group interviews, which are especially conducive to free expression of thoughts on a topic. Each respondent was identified by a two-digit number referring to the individual and the community where the discussion took place. Although the study was conducted only with Francophone social assistance recipients, English was the preferred language in one of the five groups, which explains why some of the comments are in English.

Although the interviews were nondirective, we had still prepared a guide containing questions. The first question was used to start off the interviews, and in some cases it was almost the only question asked during the entire interview. The other questions were designed to encourage respondents to express their thoughts about relations with case managers or employment programs and other employability development services. Basically, we tried to pick out the *recurring themes* in the participants' discourse concerning both their living conditions and their relations with the social assistance system. We used NVivo text analysis software as our main data processing and analysis tool.

In our analysis, we focused on pinpointing ideas having to do with the participants' reasons for being on social assistance and with their objective and subjective living conditions. In a few places, we tried to supplement the participants' discourse with factual and descriptive data (e.g., average housing costs, Consumer Price Index).

Next, we picked out the main threads of the discussions having to do with the rules and procedures of the social assistance system. Here again, we tried to include supplementary information about the different mechanisms and procedures of the assistance policy, where available, in order to clarify the situation to which the participants were referring in their discourse about the social assistance system. Thus, documentary research was the second data collection strategy used in this study.

- **Limitations of this study**

The first limitation of our study is related to the participant recruitment strategy. When we were developing our research proposal, using the studies mentioned previously in this report as models, we deliberately decided *not* to choose our sample from the Department's client files. If we had done so, we would have had more control over the sample characteristics (for instance, we could have chosen participants on the basis of a particular profile, such as being in one of the two case management programs), but that would have led us further away from a participatory research approach, which has a dual objective: knowledge of a problematic reality experienced by one population category AND transformation of that reality by the people directly concerned. We did deliberately exclude all social assistance recipients who were active members of the Common Front for Social Justice from our sample in order to reduce the risk of bias,¹⁹ but still, the fact that our sample was chosen from a group of volunteers did have some impact on the findings we obtained in our study.

The second limitation is related to determination of the respondents' characteristics, i.e., which case management program they were in. Although in most cases we were easily able to deduce from the comments made by participants who were on social assistance or had been in the past which benefit rate they were receiving (for example, when they referred directly to the amount of their monthly benefits), we were unable to ascertain which case management program they were in (*maintenance and transition cases* or *target cases*). This was especially true of persons receiving the interim assistance rate. The uncertainty had a direct impact on our ability to analyze the participants' comments concerning case management and relations with case managers.

The third limitation is related to the analysis plan for our study. The themes arising from the participants' discourse have to do with their reasons for being on social assistance, their living conditions, and their opinions concerning the effects produced by certain rules and procedures of the social assistance system. Considering that these were group discussions in which certain individuals could express their opinions on a topic and others could remain silent while sharing those opinions, we focused our analysis on *picking out the ideas* in the different groups, not on determining how fully each idea was discussed in relation to others in a given group. Unless otherwise indicated, the ideas or opinions revealed in this report are those that were expressed in *more than one of the five discussion groups*.

¹⁹Mainly caused by the existing discourse on the rights and interests of social assistance recipients in New Brunswick.

The last limitation, which is unquestionably the most important one in our view, has to do with generalization of findings. It goes without saying that the findings of our study *cannot* be generalized to the entire population of individuals and families on social assistance in New Brunswick. They simply provide an overview of what some individuals who were on social assistance or had been in the past had to say about their lives and their relations with the social assistance system. We interviewed only a small number of people for a few hours, and the strength of this study undoubtedly lies more in the research topics it suggests than in the generalization of findings to the entire study population.

In the interviews we held, the participants talked first about the reasons or the general life history that had led to their dependence on social assistance. This information is reported in the first part of the next section, entitled “Findings.” One idea emerges clearly from all the discussions on this topic: being on social assistance is not the result of a choice; it is the *consequence of a lack of choice*. This finding is in stark contrast to the discourse of the income security policy.

4. FINDINGS

This section contains the findings of our study and is divided into three parts. The first part deals with the common features of the background that leads to dependence on social assistance. In this part, we have in fact reported *the reasons given by more than one participant* to explain why they were obliged to live on social assistance.

The second part of this section is devoted to a description of the objective and subjective conditions of life on social assistance. Here again, we have tried to trace the common features of the participants' discourse on their living conditions. We begin by presenting the main ideas expressed with regard to physical living conditions. Then we present a few features of the discourse having to do with subjective living conditions or, more broadly, the long-term impact of social assistance on individuals and families.

The third and final part of this section is devoted to the participants' discourse on the provincial social assistance system. This last part is in turn broken down into several topics. First, we present the opinions expressed about the main rules or procedures of the social assistance system that directly interfere with attainment of self-sufficiency and/or improvement of insecure living conditions, according to those chiefly concerned. Other important topics discussed in this section include relations with case managers, the feeling common to all participants of being constantly suspected of fraud, and the fear of being investigated.

4.1. Living on Social Assistance for Lack of Other Choices

▪ Poor health

Of those participants who gave the reasons why they were on social assistance, a large proportion mentioned physical or mental health problems that prevented them from getting or keeping a job. In some cases, poor physical health, whether due to an accident, a sudden disabling illness, or a worsening chronic illness (osteoporosis, rheumatoid arthritis, fibromyalgia, etc.), made them unable to keep a job. *“It’s hard to live with, and it’s because I have health problems because of a car accident.”* (R35) Other participants made particular mention of mental health problems and of the connection between their condition and their difficulties in *keeping* a job. All these participants stated that they had not chosen to be in poor health and that they still wanted very much to be self-sufficient even though they were living on social assistance.

And I had a job, I worked at the glass factory ... but I was getting sick there ... So I stopped working there ... I was always crying, I’d try to, and I can’t ... So I stayed on. I went to assistance ... I want to work ... So it’s like, I have a very hard time, but I want to work. Like right now, I’m in the, right now see, my mood is so high. I want to go go go, I want to help, I want to do something, but tomorrow, I might ... (R41)

▪ No high school diploma

A number of the participants were taking literacy courses. A large proportion of them said there was a connection between their low educational level and their being on social assistance. At this point, people spoke at length about the reasons for their low educational level, which they were trying to raise by taking literacy courses. One man told us he had chosen to enter “the school of life” instead of finishing high school when he was a teenager, but now he thinks he did himself a disservice by dropping out of school. With no diploma and no trade, he considers that his being on assistance is directly related to his low educational level. However, he was the only participant who said that he had deliberately chosen to quit school when he was young. All the other participants who expressed their thoughts on this topic were women. For many of them, going to school simply was not an option when they were young. Some had to quit school to take care of siblings because of a parent’s illness. *“If I had stayed in school, I wouldn’t be sitting here today. I might be doing OK, you know, working at something.”* (R11)

Others had to drop out of school for health reasons. *“When I was young I was always sick, so I quit school when I was in Grade 8. So later on, I worked two or three months and I had to stop.”* (R18) For this person, it was the lack of a high school diploma that forced her to go on social assistance later on. In the comments made by participants who were enrolled in a literacy program at the time of this study, being on social assistance is linked with not having a high school diploma, which is a prerequisite for getting a job.

And the government isn't fair to people because some don't have Grade 12, and these days you have to have Grade 12. Last year I went to X... high school here in S..., I turned 21 on September 7, I had just turned 21 and you had to be 21 to quit school, and he turned me down because I was 21 the day I went back to school, and I just needed 4 more credits to get my Grade 12, and now I have to go to literacy classes and repeat my whole level, Grade 2 that I started here, Grade 2, and now I'm in Grade 7 and proud of myself, but it's just not fair that you need Grade 12 to work anywhere, it's really not fair, that's why there are a lot of people on income assistance. (R14)

Similarly, having to go to school regularly for twelve years to get a high school diploma was regarded by several participants as an obstacle in itself. In their view, a lot of people on social assistance would have been able to get a valid diploma if they had had access to other alternatives. At this point, certain literacy teachers present during the interviews echoed the social assistance recipients' comments, pointing out that the content of Grade 12 courses is not relevant to everyone's aptitudes and interests.

It's as if there's some rule saying people must not be helped. I've got one case, a young man who works as a mechanic in a garage here. He's been there for 3 years as a full-time mechanic and he's been trying for 4 years to finish his Grade 12. He can't get his diploma because he can't pass his French course. He tried twice at school and 3 or 4 times at community college night school, and he can't pass it. He's a mechanic, he can't get his license because he can't pass the damn French, and why does he need a French course to be a mechanic? (I32)

- **No jobs available**

Our study participants were living in counties where, for the most part, the unemployment rate is high.

Then I got a job, I was lucky last year, through a lady, I got a job, but this year the lady doesn't have it, so I didn't get my job this year, and I don't have a diploma, and you need a diploma to push a broom in a hospital or whatever, to push a broom you need Grade 12 ... (R11)

Lack of jobs was not the first thing mentioned by the participants to explain why they were on social assistance. A larger number of them mentioned poor health or lack of education. However, some of them did refer to the lack of jobs. *"There aren't any jobs, you can't work."* (R12) One of the participants said she had approached her local MLA after he had said that social assistance recipients could easily find work in the region even if they didn't have a high school diploma.

I went to Robichaud's office to see if there was any way to find work. He said, "Bring me a Grade 9 to my office and I'll find you a job." (Laughter.) He's still looking! I said to him, if you could get me off that (assistance) ... (R18)

- **No work experience**

For the majority of the participants, lack of work experience was a major obstacle to labour market entry. Two women made particular mention of their problems in this regard, saying that lack of work experience was one of the main obstacles to employment for them. Also, a large proportion of jobs in rural regions are seasonal, and the main problem, as reported by some participants, is the lack of jobs that can give people access to Employment Insurance. Here, there is a double barrier. Jobs are rare, and those that do exist don't automatically provide access to the Employment Insurance system.

Like me, ever since my youngest started kindergarten, I've been looking everywhere, I've applied everywhere for jobs. I just have one full year out of 9. I worked in Ontario, 2 jobs, both part-time. I started one in the morning and worked until afternoon, and I went to bed for 2 hours and got back up and went back to work and didn't get home until the middle of the night. I needed 2 more weeks to get my stamps ... Now, you don't have any experience. You want me to get experience, but you won't hire me and give me a chance, try me out to see if I can do the job ... It's like I said, I've been looking for 4 years, and not one job, not yet. (R31)

Last year I went and applied at Save-Easy. They let me go after three weeks, I wasn't good enough. Well, I had no work experience. They could have given me a chance. (R33)

Thus, whether the reasons they gave were personal (disabling illness or disability, lack of a high school diploma) or structural (lack of jobs and insecurity of the few jobs available), all the recipients in our sample said that they were on social assistance because they had no choice. Other studies report similar findings (OSSN, 1996; Mitchell, 1999; Herd and Mitchell, 2002). One person in one of the discussion groups said she had been on social assistance for 10 years before landing a temporary job as an assistant cook. Now on Employment Insurance, she said she desperately wants to avoid having to go back on social assistance after her Employment Insurance benefits run out.

I pray the good Lord I won't have to go back, because I don't want to live on that any more. If I have a chance I'm going to try to find a job somewhere to earn my stamps ... As long as I can earn my measly little EI cheque, I won't go back on welfare, no way! (R11)

On the whole, the participants said that they were excluded from the labour market because of circumstances not of their own choosing. One thing that stood out in the discussions was that some women are particularly disadvantaged because they were unable to continue their education owing to the death or illness of a parent, which forced them to take care of family members. Also, some younger women are unable to get a job because they have no experience. It is well known that poverty affects women more than men. Basically, the participants' comments reflect the so-called sex-specific aspects of poverty in our

communities. The following section of this report focuses on the participants' descriptions of their physical living conditions, as well as their subjective living conditions. The latter illustrate clearly the long-term effects of exclusion from all spheres of communal life.

4.2. Living in Poverty

According to the after-tax low income cut-offs (LICO-ATI) defined by Statistics Canada, a person living alone and deemed employable had to earn a net income of \$12,617 to reach the poverty line in 2004 (Statistics Canada, 2005). As mentioned in the first section of this report, New Brunswick's social assistance rates are the lowest in the country for three of the four categories of recipients established by the National Council of Welfare. Consequently, annual welfare incomes in New Brunswick are well below the after-tax low income cut-offs defined by Statistics Canada. Furthermore, if we compare welfare incomes with average incomes in New Brunswick, the gap becomes huge, especially for individuals who cannot rely on the National Child Benefit.

Table 11: Social assistance income as a percentage of after-tax low income cut-offs and of average income in New Brunswick, 2004.²⁰

Family size	Net Income	LICO-IAT ¹	% of LICO-IAT	Average income	% of average income
Single employable	\$ 3,424	\$12,617	27%	\$22,724	15%
Single person with a disability	\$ 6,988	\$12,617	55%	\$22,724	31%
Single parent, one child	\$13,485	\$15,357	88%	\$29,551	46%
Couple, two children	\$17,247	\$23,856	72%	\$71,024	24%

¹ These are the 2004 *after-tax* low income cut-offs (LICO-IAT) established by Statistics Canada for a person living alone in a community with a population under 30,000. We decided to use these cut-offs so that we could compare them with social assistance incomes, which are net incomes.

The above table shows that the different categories of recipients have social assistance incomes well below the after-tax low income cut-offs. The gap is widest for single employables and single persons with a disability, whose incomes are only 27% and 55% of the established cut-offs, respectively. The incomes of one- and two-parent families are 88% and 72% of the after-tax low income cut-offs, respectively.

The gap between social assistance incomes and average incomes is even wider. The benefits paid to single employables amount to 15% of average income, whereas single persons with a disability receive benefits amounting to 31% of average income. Single-parent families receive benefits amounting to 46% of average income, and for couples with two children, benefits amount to 24% or less than one quarter of average income.

²⁰ Taken from NCW (2005), *Welfare Incomes 2004*, National Council of Welfare, Ottawa.

My mother has diabetes, we pay the bills, our bills have gotten so high we can't pay them ... they unhooked the cable last week, the telephone bill and the rent, it's gotten so we can't pay those any more. (R33)

Looking at the data in the above table, it is easy to understand why the participants in all the interviews mentioned time after time that they had trouble covering the cost of basic needs such as shelter, heat, food, transportation, and medications. The vast majority of the social assistance recipients participating in the study mentioned at least once that the benefits were not sufficient to enable them to meet their basic needs. They said, for instance, that “*it's hard to live on that ... we have to cut at both ends*” (R31) or that “*you don't have what you need*” (R16). For some, living on social assistance means being penniless for several days at the end of each month. “*You live from month to month.*” In fact, the idea that the basic benefits are insufficient was a constant in all the interviews.

We try to live on the money I get every month, and I have a car, and there isn't enough coming in to take care of all the bills, to pay the taxes, the water bill, electricity, telephone, food. (R1)

▪ **Shelter and heat**

Paying for shelter (rent, heat, electricity, and water) came first on the participants' list of hardships and was mentioned frequently in all the interviews. As shown in the above table, a single employable person receives \$3,424 per year, or \$267 per month, plus the amounts corresponding to the GST Credit throughout the year. One participant who was deemed employable told us that her entire benefit cheque was not enough to even pay for a room.

New Brunswick Regulation 95-61, established pursuant to section 20 of the *Family Income Security Act*, stipulates that the basic social assistance benefit is meant to cover the costs of items of basic need, which include—in addition to shelter—food, clothing, personal and household items, fuel, and utilities.

But are social assistance recipients really able to pay for shelter in New Brunswick? How many of them have access to subsidized housing? In 2004, the province's low-income housing stock, intended for low-income individuals and families and for households with special needs, consisted of 4,258 units, with an additional 913 units in rural areas, for a total of 5,171 subsidized housing units (DFCS, 2004). Assuming that in 2004, *all* the units were occupied by households on social assistance,²¹ only 20% of all households on social assistance in September 2004 would have had access to low-cost housing.

The reality is that the rest of the households usually have to face the private rental market. In light of the data from the recent Canada Mortgage and Housing Corporation (CMHC) report on rental markets in certain cities in the province, the Department's calculations as to how much of the social assistance benefit for each category of recipient should be used for shelter appear less than realistic. According to the Canada Mortgage and Housing (CMHC) data, in 2003, the average monthly cost of a studio apartment in New Brunswick was about \$320, and

²¹ Excluding persons over 65 and receiving Old Age Security, for example.

that of a one-bedroom apartment was \$420. A two-bedroom apartment costs about \$495 per month, whereas a three-bedroom apartment costs about \$515 (Bourassa and Provencher, 2004). At the same time, household heating costs have gone up in recent years, putting more pressure on housing costs for the province's social assistance recipients. For example, according to data produced by the New Brunswick Common Front for Social Justice in November 2004, the price of a litre of fuel oil has gone up by 126% in the past 10 years (NBCFSJ, 2004). Lastly, in July 2005, New Brunswickers saw their power rates rise for the second time in three months. Power rates have gone up by 8.5% since January 2004 (Gagnon, C.A., 2005; 7).

In light of all this, it is not surprising that opinions about the cost of fuel oil dominated the discussions in all the interviews we conducted. For social assistance recipients, these increases in heating costs have dramatic consequences. *"I got my bill last month, \$220 or so, and it's only a two-bedroom apartment!"* (R12) In fact, the participants spoke very emotionally about the cost of heat and the arrears they face, with no means of paying them. This makes them especially vulnerable to service cut-offs, despite the fuel allowances paid to certain categories of social assistance households.²²

We have to pay our own oil bill and it's hard in the winter, as a matter of fact, we still owe money from last year, we still owe \$800 for oil, and where are we going to get the money? (R1)

In one of the meetings, one woman burst into tears, saying, *"I owe \$700 for fuel oil. There are more winters coming, and if I can't pay that, I won't get any oil!"* (R46) One other person renting an apartment explained that even though heat is included in her rent—which makes her ineligible for the Fuel Supplement—she has no choice but to use a backup electric heater and ends up paying higher power bills because she has no control over the thermostat in her apartment.

When I went, they asked me, and I don't heat the place, he's the one who heats it, but sometimes it was cold there because ... the house isn't very well insulated, and where I am in the back, it's cold in the winter, and I have a little heater and I turned it on to get warm when I was cold ... Well, I have to pay more for electricity and since they don't give me anything to help me heat the place, I have to manage on my own. (R2)

²² According to the *Policy Manual*, there is one measure called the Fuel Supplement, which consists in a \$90 monthly allowance paid from November to April inclusive to households on social assistance, except those whose heating costs are included in their rent and those whose rent or mortgage payment is less than \$100 per month. There is a second measure called the Income Supplement, which consists in a monthly allowance of \$60 from May to October and \$90 from November to April. However, *only tenant families with dependent children under 19 who spend more than 30% of their income on shelter* are eligible for the Income Supplement. Thus, persons living alone, couples with no dependent children under 19, and all families that own their homes, regardless of the amount of the mortgage, are excluded from the Income Supplement.

- **Food and clothing**

As we have seen, social assistance recipients have to spend too large a portion of their meagre income on shelter and heat. In 2000, Human Resources Development Canada (HRDC) completed the work of estimating the minimum income required by a family of two adults and two children in 2000 in order to meet their basic needs. These calculations gave rise to the Market Basket Measure (MBM), with thresholds established for 19 types of communities in Canada (Bourassa and Provencher, 2004). If we isolate the MBM amounts required to meet food needs alone, we find that, depending on the size of the community, the average annual cost of feeding a family of two adults and two children ranged from \$6,372 to \$6,573 in New Brunswick in 2000. Considering the 9.57% increase in the Consumer Price Index since January 2000, it would have cost this family between \$6,982 and \$7,203 to feed itself in 2004. A family of that size living on social assistance in 2004 would therefore have had to spend between 40.4% and 41.7% of its income on food alone.²³

Thus, it is not surprising that many of our study participants spoke about the hardships of feeding themselves and their children. *“I can never buy food, never, lucky we have the food bank, yes.”* According to the most recent annual report of the Canadian Association of Food Banks, 8% of all food banks in Canada are in New Brunswick, whereas only 2.3% of the country’s total population lives in this province. The report also shows that the number of people using food banks in New Brunswick increased by 4% between 2003 and 2004 (Canadian Association of Food Banks, 2004; 15). *“If it hadn’t been for the food bank here, I will honestly say that my children ... there’s no way we would have made it.”* (R42)

I go to the food bank once a month, it may happen, well, I have to go, because if I don’t, we don’t have enough to eat ... there are farmers who give potatoes, apples, green peppers, onions ... I was used to getting some twice a month, but now they said they didn’t have enough food and it was just once a month.
(R1)

Lastly, because of the low benefit rates, it is even harder to meet special dietary needs, particularly for iron and calcium. *“Now I have to drink eight glasses of milk per day cause of my bones ... and who can afford eight glasses of milk per day?”* (R44)

- **Children’s needs**

One of the strongest concerns expressed by the mothers in our groups was how to meet their children’s needs. Some of them spoke at length about how hard it was to feed their families properly without depriving themselves.

I’m not joking, sometimes ... to make sure my boys have something to eat, I don’t have lunch or breakfast, so I’m not full, I eat in the evening ... my kids, from the time they wake up till they go to bed, they eat and eat and eat! (R31)

²³ Assuming that this family is receiving the transitional assistance rate.

The mothers in our groups also mentioned that they had a hard time meeting their children's material needs, even though the social assistance system allows them to keep their Canada Child Tax Benefit cheques.²⁴

I have my child benefit cheque, OK, well, you have to go buy groceries again, and you have to pay another bill ... the child benefit cheque comes in, I pay my power bill and buy my groceries and I've got nothing left. (R31)

Similarly, the school supplement offered by the Province to families on social assistance (\$50 per child once a year) is considered insufficient to pay for clothing and school supplies. *"Well, \$50 doesn't go very far. You buy a pair of sneakers and that's all, and you need two pairs of sneakers at school."* (R32)

▪ **Transportation**

For individuals and families living on social assistance, transportation can become a real problem, given the constant increases in insurance costs. Several participants said they were unable to use their cars because they couldn't pay for insurance, the cost of which has risen sharply in recent years. *"I have a car but I can't use it any more ... I can't afford the insurance, it's \$1000 per year. I can't afford it."* (R1)

According to information obtained from the Insurance Bureau of Canada office in Halifax, the cost of automobile insurance in New Brunswick increased by 25% on average between 2003 and 2005.²⁵ Also, people living on social assistance find it hard to pay for public transportation. In the Greater Moncton Area, for instance, the fare is \$1.75 per ride, and a 20-ride card costs \$29.75. This means getting to the drug store to pick up prescriptions can soon become complicated, as one of our study participants mentioned. *"And I have to pay four dollars each my medication. It's gonna cost me gas ... Well, who's gonna drive you ... for three dollars of gas? It's impossible. So it's like I have a very hard time."* (R44)

▪ **Debt**

According to the data we obtained in our study, many people living on social assistance are in debt, and their debt load can quickly become dangerously high, considering that they have very few assets. Also, because they are often unable to borrow from regular financial institutions (chartered banks and credit unions), social assistance recipients often have no choice but to borrow from consumer credit corporations (Capital One, CitiFinancial, etc.), which charge a higher rate of interest on loans.

One person confided that every month she had to make the minimum payment on her Capital One credit card, which she had initially used to pay the accumulated arrears on her fuel oil account the previous year. Interviewed in June 2004, she said she would not likely be able to

²⁴ In fact, like most Canadian provinces, New Brunswick does not claw back the amounts paid to families on social assistance through the National Child Benefit Supplement for low-income families.

²⁵ Telephone interview with Don Forgeron, Insurance Bureau of Canada, Atlantic Provinces, Halifax.

pay her debt in time to be ready for the coming winter. *“We pay what we can, and I ... if they want to put me in jail, they can put me in jail!”* (R1)

- **Constant worry and stress**

The connection between indebtedness and stress is commonly acknowledged. In addition to the daily struggle to survive and the inability to meet basic needs, which they mentioned repeatedly, the participants also talked about the subjective consequences of living on social assistance. First and foremost, there is constant worry and stress. *“You can’t relax because your brain is always thinking like, what I am gonna do tomorrow morning like.”* (R44) That stress paralyzes all activities. Some people said they were afraid to answer the telephone because they might be told their services were going to be cut off or they were going to be evicted from their homes. *“You get to where you’re basically afraid to answer your telephone because you know who’s on the other end ... to take your money ...”* (R42)

- **Loss of self-esteem**

According to the comments gathered, the most serious mental or psychological consequence of living on social assistance is the loss of self-esteem. Feeling different and worthless destroys self-esteem, and with it, the hope of finding a way out. *“It breaks you, it’s like it cuts you down, how can you go after that ... and look for a job ... you know what I mean, you feel you’ve lost your self-esteem.”* (R16)

Several of our participants, both men and women, told us they had had suicidal thoughts because they felt that their lives on social assistance were too miserable to be worth living. Some said they still felt that way.

Welfare leads to suicide, because for me, lots of times there were black holes ... there were black holes ... and I’m not the only one, I’m sure of that, because you’ve got no way out, it’s terrible (...) it leads to suicide because it’s ... so degrading. (R11)

- **Helplessly watching children suffer**

Here again, children were referred to as the first victims of social assistance. *“Some kids can’t deal with it and it gives them psychological problems.”* (R13) For some people, their hard life is just a continuation of the life they knew when they were younger. Already burdened with the memory of their childhood experience, they are now burdened with the knowledge that they have imposed a similar life on their own children. One young mother of three spoke eloquently about the tragic impact of social assistance on families.

Well ... I can see it coming, I lived on it, you know, when you grow up on social assistance ... you know, you don’t want to get your own children into that the same way you were. Well, that’s what I’m doing with them ... (R16)

Others spoke about watching helplessly as their children experienced rejection. According to them, children living on social assistance are singled out in different environments, and especially in school. For these children, integration is more difficult, if not impossible.

There are little kids at school who are judged because they're poorly dressed and on income assistance ... I know, I went through it ... if you're on income assistance, get out of here, you're not one of our gang. (R14)

As we have seen, people forced to live on social assistance are caught in a daily struggle to ensure their own subsistence and that of their families. Worse still, the suffering expressed in the participants' discourse is not caused by material privations alone, although those are more than substantial. The participants also spoke about a broad, diffuse kind of mental suffering, the result of a life lived in exclusion. When administrative rules and procedures make the daily struggle to survive even more difficult, it seems that the entire social assistance system is contributing to the exclusion and suffering of these people.

4.3. Prisoners of the System

“If welfare owns you, you can’t do nothing”

The main part of the interviews conducted with social assistance recipients in this study focused on their relations with the social assistance system. The participants spoke at length about what they thought of the public system of last resort on which they depended for survival. In particular, they discussed the impact of certain rules of the social assistance system that prevent them from improving their situation, especially the rules on sharing of housing and the wage exemption. The participants also spoke at length about health coverage, i.e., the services, equipment, and care covered or not covered by the *health card*. They also discussed the issues surrounding recognition of disabled status, which gives access to the highest benefit rate (extended benefits), and the problems encountered by persons aged 21 to 54 with no dependent children in obtaining the transitional assistance rate. In addition, the participants discussed the services and measures offered to help them enter the labour market, as well as their relations with their case managers. Relations between recipients and the social assistance system as a whole were discussed as well. Generally speaking, recipients feel that they live in a system that watches them and punishes them unfairly for the abuses of a few.

Basically, there is one impression that arises from all the interviews we conducted: that of being *caught in the trap of social assistance*. The feeling that the system *deliberately keeps* people prisoners of social assistance was a constant in all the interviews. This is clearly at odds with the discourse surrounding the assistance policy, which is intended to promote self-sufficiency and get people *off* social assistance. Taking a close look at the experience of social assistance recipients and their view of their relations with the social assistance system gives us a better understanding of the dynamics of the relationship between the state and those it assists.

- **Household income policy**

The household income policy was one of the rules most strongly criticized by the participants. For all practical purposes, this policy denies social assistance to any adult sharing shelter with one or more other people (on social assistance or not), even if there is no marital or conjugal relationship between them.

According to Regulation 95-61 under the *Family Income Security Act*, eligibility for social assistance is determined for household units, not for individual applicants. In practical terms, all persons living at the same address are considered to form a “unit” and eligibility for assistance is evaluated according to the assets and income of that unit. *“Upon receiving an application for assistance, the Minister shall a) determine the eligibility of all persons in the unit to which the application relates by considering assets and income”* (N.B. Department of Justice and Attorney General (1994), Regulation 95-61, subsection 4(2)).

The Department’s *Policy Manual* stipulates that:

When an economic household is determined to exist, (the Department) will consider it one household, and therefore determine eligibility for only one assistance cheque. (...) The determination of an economic household will often result in assistance being refused, cancelled, or decreased, depending on the particular circumstances.

(N.B. Department of Family and Community Services, *Policy Manual* [online],²⁶ consulted June 13, 2005)

Thus, the New Brunswick rules are different from those of the other Canadian provinces in that an “economic household” is determined whenever two adults share the same civic address. Eligibility for assistance is determined according to the assets and income of *all persons* living at the same address, regardless of the nature of the relationships between them. Elsewhere in Canada, such an economic household is or may be determined—to varying degrees—only when two persons of the opposite sex share the household responsibilities, which generally include the costs of food, rent, and facilities. The principle underlying this rule, commonly called the “spouse in the house” rule, is that of the mutual responsibility arising from a marital or conjugal relationship freely entered into by two individuals. Since social assistance is public assistance of last resort, the assets and income of applicants are taken into account in determining eligibility for it, and consequently, the assets and income of two spouses in a mutually supportive relationship are taken into account for that purpose. On the pretext of avoiding discrimination based on gender or sexual orientation—women being the ones who most often lose eligibility for assistance when they share their shelter with a gainfully employed man—the New Brunswick social assistance system applies the economic household policy to *all persons living at the same address*, and the income of all is included in the eligibility calculations, regardless of the relationships between them. Applied in this way, the policy is robbed of any explanatory basis related to the duty of mutual support.

In practical terms, the effect of the policy is to prevent social assistance recipients from sharing shelter with anyone, even though it is commonly acknowledged that shelter is the biggest expense for low-income individuals and families. For women, the rule has the effect of a punishment. They lose their income if they live with a man, and they have no guarantee that he will give them access to money.

In fact, support depends on the goodwill of the male spouse, and there is no guarantee that he will be able or willing to provide it, as one of the participants mentioned during our interviews. *“He won’t give you the salary you have (on welfare) ... One of my friends was on welfare and moved in with her boyfriend, and she lost her cheque.”* (R12)

With the household income policy, loss of eligibility for assistance does not occur only in situations where a marital or conjugal relationship exists. In almost all cases, social assistance recipients will be ineligible for assistance if they share their shelter with other people who are working, whether or not they are involved in a conjugal relationship.

²⁶ Available at <http://www.gnb.ca/0017/Policy%20Manual/POL-E/INDEX.HTM> .

Loss of eligibility for assistance also occurs when two social assistance recipients share their shelter. This is not the case elsewhere in Canada. In a few provinces, when social assistance recipients not involved in a marital or conjugal relationship share a shelter, their individual benefits are reduced to take into account the fact that the household costs are shared. Other provinces have completely abandoned this practice.

In New Brunswick, the household income policy applies, and instead of reducing each recipient's benefits, the system issues only one social assistance cheque, which goes to the "unit head." If two employable adults with no dependent children share a shelter, the "unit head" will receive a monthly payment of \$510, or \$255 for each recipient. That represents 5% less than the full individual benefit. However, if three individuals in the same category share a shelter, the "unit head" will receive \$541 per month, which represents \$180 for each tenant, that is just 67% of the individual benefit! It is therefore not surprising that *all* of the 18,380 households with no dependent children that were on social assistance in September 2004 consisted of one or two individuals (N.B. Department of Family and Community Services, *Caseload Profile* [online],²⁷ consulted June 21, 2005).

The rule also applies to adult children living with their parents if the parents are receiving social assistance, unless the adult child has been assessed as having long-term needs.²⁸

One 32-year-old man told us he had been completely deprived of assistance for one year because he was living in his parents' home. Only when he was assessed as having long-term needs could he be considered to form a "separate unit" from his parents and consequently become eligible for social assistance. *"They took it away from me a few years ago, for one year, I didn't get any cheques at all, nothing. Nothing at all, just because I was living with my parents."* (R35)

Single mothers cannot share shelter with a parent either, because here again, the assets of all members of the family will be considered. One single mother mentioned the fact that she couldn't live with her mother, which meant she was losing a significant source of support.

²⁷ Source: <http://www.gnb.ca/0017/statistics/cp0904-e.asp>.

²⁸ The *Policy Manual* was amended on June 1, 2005 to introduce some new exemptions to the household income policy for certain categories of social assistance households. One of the new exemptions applies to one of the three conditions that single parents with dependent children under 19 must meet in order to be exempted from the policy when they share a shelter with another single parent. From now on, two single parents who want to share a shelter will no longer need to have been in receipt of social assistance for 12 consecutive months before being exempted from the policy. However, each of them must have dependent children under 19, and at least one of them must be *actively* involved in an approved case plan (*target case management program?*). Also, for women who have been victims of abuse, with or without dependents, the exemption from the household income policy is henceforth extended by 6 months, from 3 months to 9 months. And from now on, seniors aged 65 and older who are receiving the Old Age Security pension (OAS) will be able to live with their adult children in receipt of social assistance, with *only* a 25% reduction in the adult child's social assistance benefits. Lastly, there is a new provision having to do with the maximum income that an adult child living in the parental home can earn before it affects the parents' social assistance benefits. From now on, an adult child living in the parental home when the parents are on social assistance is allowed to earn up to \$20,000 per year before his/her income is taken into consideration in calculating the unit's assets. Before, the maximum allowable income was \$15,000 per year. (Source: Family and Community Services (2005), *Exemptions for social assistance recipients living together*, Press release NB 670, June 1, 2005).

We'd like to get a place together, but one of us would lose her cheque. I have trouble supporting myself and the kids, and I couldn't support my mother on top of that. It would be nice if I could have her live with me ... but because she's my own mother, if she comes to live with me, either I lose my cheque or she loses hers. (R31)

▪ **Income clawback**

“What are they doing? Do they want to motivate people to work? As soon as you try to work and get off it, they push you back down again!” (R13) The subject of income clawback—or the conditions recipients have to meet in order to keep earnings—was also discussed in all the interviews. In general, the participants spoke about the perceived contradiction between the official aim of getting recipients into the labour market and the obligation to pay back earnings. In fact, a single employable person receiving \$267 per month on interim assistance is entitled to an exemption of \$300 per month.²⁹ For any amount earned in excess of \$300, an equal amount is deducted from the benefit cheque. According to the participants in our study, this means recipients end up working for free.

One participant said she had decided to work fewer hours because of the income clawback rule. If she worked too many hours and earned more than the maximum allowable income, she ended up working for approximately \$2.15 an hour. So although the policy is based on the principle of public assistance of last resort and therefore takes into account all the income recipients may earn, the decisions of those affected by the policy are based on objective mathematical calculations instead!

I worked just two days in the 4 weeks, if I made \$10 more, I was allowed \$150 and if I made \$160 they took away the \$10, so instead of working every weekend, I asked to work every second weekend, and I had \$120 per month instead of \$150, so I said it's no use for me to work if they take it away from me. (R17)

Another participant, a single mother with one child who was receiving the transitional assistance rate of \$731 per month at the time of this study, spoke about the consequences she had suffered after landing a full-time minimum-wage job in her community. The job lasted for 8 weeks during the tourist season. This person worked for minimum wage (\$6.20/hour) for 8 weeks, in a region known for its high unemployment rate and seasonal jobs in the tourist industry. For the month of September, she had to live on a reduced benefit of \$29.15, and it was November before she got back her full monthly benefit of \$731, since her October cheque was also reduced because of her earnings during the summer. So this mother had to make do with a benefit cheque of \$29.15 for the month of September, which is back-to-school time. Although she likes to work, she doesn't think she can afford to try entering the labour market again.

²⁹ On June 1, 2005, the Department of Family and Community Services raised the maximum allowable earnings amount from \$200 to \$300 per month.

I work for 2 months in the summer, I declare the month of September, and my cheque is \$29.15 for the month, because they say I earned too much last month ... they want us to work but they don't help us ... it's gotten to the point that I don't want to work in the summer any more! (R32)

Basically, the wage exemption policy imposed on social assistance recipients strengthens their impression—mentioned many times—that they are being kept prisoners of the system.

And when you've hit the bottom, you can't get ahead, just like a duck with its head in the water, and they say, "Go to work, do this, do that," and you go to work for a little while, and you're allowed to earn \$100 per month and if you earn \$110, they cut \$10 at the other end, they push your head back in the water. What do they want? Your head's in the water, do they want you to take it out or put it back in? You don't know what to do any more. (R13)

A certain number of our study participants had significant employability limitations. These individuals were receiving the transitional assistance rate because they were recognized as having long-term needs that limited their ability to enter the labour market. For these individuals, the income clawback rule is just as great a hardship as for other recipients. In fact, the maximum exemption amount applies only to work earnings. For *all other types of income*, an equivalent amount is deducted from the recipient's benefits. These individuals, whose significant employability limitations are *recognized* by the social assistance system, have no means of improving their situation. Any income they receive is automatically deducted from their benefits.

When my husband died, I got a small widow's pension and it isn't much, so they just give the difference, for me to live on that. And when my widow's pension goes up a little, \$2, they cut the other ... you don't get ahead ... no, they don't want you to. (R2)

Another participant with recognized long-term needs told us she had tried, with her doctor's help, to have her permanent disability recognized,³⁰ but in vain. She is totally unable to improve her situation or keep any income at all, since she cannot work for health reasons. The issues related to recognition of disabled status are discussed further on in this report.

As for child support, although the mothers who expressed an opinion on this topic understand why the child support payments made by their ex-spouses are deducted in full from their benefits, they regard this as an unfair measure that deprives children of income to which they are entitled.

Like me, they don't pay the child support ... they say, because they're giving us welfare to support the child, well, they're keeping the support cheque. (R32)

³⁰ If her disabled status were recognized by the Medical Advisory Board, she would be entitled to the extended benefits rate of \$564 per month.

I haven't gotten my cheque since 1999 ... the father ... so I lose my \$165 a month because I had the little girl ... Even if they don't want to send it to you or give it to you, they should open an account for the child and put it in the account, so at the start of the year, it would be nice for school, or for Christmas, but ... I never see a penny of it, nothing at all. (R31)

In conclusion, the clawback of all income except work earnings and especially the maximum allowable exemption for work earnings are perceived as measures deliberately put in place by the system to prevent people from becoming self-sufficient.

I think the government really knows what it's doing, it isn't that dumb, those guys spend their time with the clients, so they know how it works, it's a vicious circle, you're going to stay in that little hole, they'll give you a way of getting out, you get out, you try to get out, and they put you back in again, you go around in circles ... That's the strategy of people who are in the government's vicious circle ... Forget the idea that the government's going to get you out of there, we have to get ourselves out, but it's hard. (R13)

- **Health card**

Another hardship mentioned often by the participants, after the struggle to meet basic needs (shelter, food, and transportation), was the cost of drugs, vision care, and dental care. More specifically, the discussions focused on the coverage provided through the “health card” for required health services. This card is offered to various categories of low-income individuals and families, including social assistance recipients. The drug component of the coverage is administered by the New Brunswick Prescription Drug Program.

According to the policy, social assistance recipients must contribute toward the cost of prescription drugs by paying a participation fee of \$4 per prescription for adults and \$2 per prescription for children under 18, up to a maximum of \$250 per person or family unit per fiscal year (N.B. Department of Health and Wellness, 2005).

A number of participants admitted during the interviews that they were unable to pay the participation fee when several drugs were prescribed at the same time, so they purchased only some of the drugs or treatments they were supposed to have because they couldn't pay more, even though the participation fee might seem modest to some people.

Sometimes if you need drugs or something, you have to pay \$4 for that too, and then there isn't enough ... I had drugs and it's the same thing, I couldn't pay for them, so I left them there. (R2)

However, the discussions concerning the health card focused mainly on the fact that it does not cover all needs or all required drugs. In that case, people find they have three choices. They can go without the drug, or they can pay the full cost and go without something else. “Some drugs aren't covered ... you have to use your grocery money to pay for your drugs because you really need them.” (R2) People usually choose the third option, which is to

apply to have the cost of an unapproved drug reimbursed by social assistance like that of other drugs, with the \$4 fee being paid by the recipient. According to what was said about this in the interviews, the recipient must obtain a request for authorization signed by the attending physician and justifying the introduction of a specific drug not included in the Prescription Drug Program Formulary, and send the request to the Department's offices. Several participants also confirmed that the attending physician charged \$10 to "write the letter to Fredericton," whereas others mentioned \$5. One person told us her doctor did not charge anything.

The only way they'll pay is if you go back to the doctor and the doctor writes you a letter, and they charge you \$10 to write the letter ... and then you have to send that to the government. (R2)

In all the interviews, some participants spoke about using this paying procedure to gain access to non-prescription drugs. For drugs not included in the Formulary and needed on an ongoing basis, some people told us they had to obtain a special authorization, granted for one year.

Because I have rheumatoid arthritis, I have to have a special authorization to get it, because there are pills that cost \$5 each. And after a year, you have to apply for your authorization again ... or else they won't pay for it. (R32)

Vision care is also covered for social assistance recipients who have a health card, under an agreement between the Department of Family and Community Services, the New Brunswick Association of Optometrists, and the New Brunswick Guild of Dispensing Opticians.³¹ According to the agreement, the participation fee for social assistance recipients aged 19 and over is 30% of the fees *negotiated* between the provincial associations and the Department for eye exams and corrective lens prescriptions, or about \$40 for an eye exam, a corrective lens prescription, and a frame. These negotiated rates are available just once every two years, not whenever a person needs new glasses because of vision problems. When services are needed before the two years are up, the case manager, if he/she sees fit, must send a request for approval to the Department offices in Fredericton. The participants' main comment on this service was that it is very difficult to obtain the special authorization when they need a new prescription for glasses before the two years are up.

But when I went to a hard time and she said to me I can only get it every two years myself, I said yeah but I have a disease, and my sight changed now I need double vision but she didn't care at all. She just I can't get it; you can't get it thing. (R44)

But the liveliest discussions on the topic of health care coverage were those relating to dental care. New Brunswick's social assistance system is different from those of other provinces in that it covers *only* the costs of tooth *extraction*, not the costs of *repair*. "Pull out your teeth or keep your hygiene. We don't pay. But other provinces do pay. So it doesn't, why can't they help us. It's my hygiene." (R44)

³¹ Ref.: <http://www.gnb.ca/0017/Health%20Services/vision-e.pdf>.

Under the dental care program offered to social assistance recipients in New Brunswick, adults aged 19 and over are entitled to one complete dental exam with x-rays once a year, as well as emergency exams when necessary (these services are fully covered by the Department). All other services are covered *only* for children aged 18 and under (scaling, polishing, temporary fillings, restorations, crowns, root canals, etc.). In other words, adults who cannot afford to have one or more damaged teeth repaired must have them extracted.

I have a card that pays for ... the dentist, the only thing it covers is having a tooth pulled, but they don't pay for tooth repairs ... I've been trying to go to the dentist for two years and I can't ... (R33)

As for dentures, according to an agreement between the Department of Family and Community Services, the New Brunswick Dental Society, and the New Brunswick Denturists Society, the participation fee for social assistance recipients aged 19 and over is 30% of the fees *negotiated* between the two provincial associations and the Department for dental prostheses. Under that agreement, the social assistance recipient's contribution is about \$130 for a partial denture, \$140 for a complete upper or lower denture, and \$260 for a complete set of dentures. For many people, that is far too much. Dentures are payable only once every eight years. In the five group interviews we conducted, we met *several women who had lost all or nearly all of their teeth*. One of them asked us to stop the recording when she wanted to speak, which we did several times during the meeting. She explained that she was embarrassed to have her speech recorded, and she covered her mouth when she spoke. Being unable to have one's teeth fixed or pay for dentures to replace extracted teeth is the sad reality of life on social assistance for some people.

- **Transitional assistance rate for persons aged 21-54 with no dependent children**

As we have seen above, persons aged 21 to 54 with no dependent children are automatically given the interim assistance rate (\$267 per month for a person living alone). Unless these individuals are receiving mental health services from the Department of Health and Wellness, they must obtain either (1) a medical report attesting that they are unable to work or (2) a long-term needs designation from the Medical Advisory Board in order to be eligible for the transitional assistance rate. The majority of our study participants who were under 55 spoke about the problems they had encountered in trying to obtain the transitional assistance rate by means of either a medical report or a long-term needs designation.

The first problem mentioned was the cost of obtaining the medical certificate (medical report) attesting that one is temporarily unable to work, which makes one eligible for the transitional assistance rate for 6 months. The cost is established by the attending physician and ranges from \$10 to \$40, according to the participants.

For a person living alone and receiving the interim assistance rate, a medical report for a first application for the transitional assistance rate will cost between 3% and 15% of his/her monthly benefit. The medical examination form must be filled out by a physician and attest that the person *"is unable to work for 6 months or more, or is 7 months or more pregnant."*

(N.B. Department of Family and Community Services, *Policy Manual* [online],³² consulted June 13, 2005.) However, the *Policy Manual* indicates further on that the transitional assistance rate is not automatically awarded upon presentation of a medical report. “*Through the use of this form, the physician assesses the individual’s health. FCS assesses the impact of the medical condition on the individual’s ability to work, and makes a subsequent decision as to the applicable rate.*” (N.B. Department of Family and Community Services, *Policy Manual* [online],³³ consulted June 13, 2005.) The *Manual* does not specify what criteria are used by Department staff to assess the impact of the medical condition on the individual’s ability to work, on the basis of the medical report.

Like me, to get the \$485, I need a paper from the doctor every 6 months, and that costs me \$40 every time. Yes, he charges \$20 a sheet to fill it out, every 6 months. Now it’s December, she’s going to send me to have it filled out, so I have to pay \$40 ... And if I didn’t have that paper from the doctor, I would only get, I think she told me it’s \$264. (R17)

Although the medical report may enable persons aged 21 to 54 with no dependent children to obtain slightly more decent benefits, this measure is extremely time-limited, since it entitles the recipient to the transitional assistance rate for just 6 consecutive months. The Department of Family and Community Services seems to realize that this is only a partial solution, because it offers a second mechanism that gives this category of recipients more permanent access to the transitional assistance rate: the long-term needs designation. However, the procedural rules governing recognition of long-term needs for persons aged 21 to 54 seem to have nothing to do with the founding principle of the assistance policy stipulating that “*reaching self-sufficiency can be a long and complex process*” (NB-HRD, 1994; 2).

Judging by the documentation available, the long-term needs designation seems to be based solely on a health assessment done by the medical authorities. In reality, for persons aged 21 to 54 who have no dependents, are not mental health services clients, and are not in long-term care, the long-term needs designation can only be established by the Medical Advisory Board, whose decisions cannot be appealed.

The only thing I was able to get from welfare was \$40 forms you had to pay for. Well, I didn’t have to pay for them any more because I got kicked out. I said, at least I got one little point. (R11)

Last year, the Board rejected 26% of the applications it received for the long-term needs designation, or 137 applications out of a total of 658 (NB-DFCS, 2004). All rejections by the Board are final and cannot be appealed.

- **Difficulty of obtaining recognition of disabled status**

Similarly, only the Medical Advisory Board can determine eligibility for the *extended benefits* rate, the most “generous” one offered by the system (\$564 per month for a person

³² <http://www.gnb.ca/0017/Policy%20Manual/POL-E/INDEX.HTM> .

³³ Idem.

living alone). The Board's decisions on eligibility for extended benefits cannot be appealed either. In 2003-2004, 622 of 1,066 applications for disability certification, or 58%, were *rejected* by the Board! In the five interviews we conducted, not one participant said he or she was receiving the extended benefits rate, although several described their efforts and those of family members to obtain that rate.

It makes no sense at all. My mother has Crohn's and fibromyalgia, she can't work, OK, well, she tried for disabled here, and they told her she'd have to be blind or in a wheelchair before they'd give her disabled ... ever since she's been here, she's been fighting and fighting and fighting, and she has cancer, and she isn't sick enough. (R31)

Lastly, there was usually a connection between participants' comments about the problems caused by the eligibility requirements for transitional assistance or extended benefits and their comments about their relations with their case managers.

- **Case management and relations with case managers**

On its Web site, the Department of Family and Community Services defines case management as "*a process of coordinating and brokering the multiple career development services needed to progress an individual towards self-sufficiency. This is done in collaboration with the client, other team members and the service providers.*" (N.B. Department of Family and Community Services, *Case Management* [online],³⁴ consulted July 5, 2005.) This service is offered to all units receiving social assistance.

Case management appears to consist primarily in career development services offered by the Department of Family and Community Services or delivered by the Department of Training and Employment Development. In its most recent annual report (2003-2004), the Department points out that case management focuses on "*the development, implementation, coordination and follow-up of interventions designed to help individuals in becoming self-sufficient.*" (NB-DFCS, 2004; 10)

In practical terms, each unit or household on social assistance is part of the caseload of a case manager, as either a *maintenance and transition case* or a *target case*. The case manager's role is to help the unit become self-sufficient, regardless of which case management program it is in. According to our participants, however, the case manager is perceived more as an inspector than as a counsellor helping people get off social assistance. In the interviews, we systematically asked the participants about their case managers and case management plans.

According to the discussions, the case manager's role really consists in verifying eligibility for assistance once a year. In fact, the Department's documentation shows that this annual meeting is called a case review, and that its objective is to confirm "*eligibility for financial assistance for open cases.*" Thus, the case review is used "*to verify all information given by clients and to note all changes.*" (N.B. Department of Family and Community Services,

³⁴ Source: <http://www.gnb.ca/0017/Individual/casemanagement-e.asp>.

Policy Manual [online],³⁵ consulted June 13, 2005.) The review is about keeping one's financial assistance, and that seems to be clearly understood.

Well, they ask pretty much the same thing, you know, there was one who came, she wrote down the same thing ... well, you've got no choice, even if you feel uncomfortable, you have to be nice. (R2)

In the interviews, we systematically asked the participants about career development assistance. Although the case manager's role in verifying eligibility for social assistance is clearly understood, his/her role in supporting employability development seems to be less obvious. "*But my case worker, it's rare, I see her once a year to have a meeting for the year, but apart from that, it's rare.*" (R32) Moreover, in all five interviews, we had to provide additional explanations about employability development services and the case manager's role in that regard. In three groups in particular, some participants responded by saying they had never had access to employability development services. "*I was on it for 10 years, and I never got a call telling me they were going to help me get off it. (...) For them ... it's all over, you're pigeonholed there.*" (R11)

In general, the participants who responded to our information about the case manager's role pointed out that the managers did not know them, and to our astonishment, two participants expressed disappointment that their case managers never came to visit them in their homes, whereas one might have expected that home visits by case managers would be regarded as an intrusion.

I had never met her. I've only talked to her on the phone. She's way out in Richibouctou ... She talks to me on the phone like ... no, she doesn't even know how I live ... it was a garage and I tried to make it as my home ... but she doesn't come to visit me. Does she know my case? She doesn't know nothing about me. (R41)

However, one person said that her case manager had made a positive contribution to her development. That contribution was related to a perception of support received for employability development, which is in keeping with the system's objectives.

I talk with C ... he's the one for careers ... and we had made a decision, I had put my name in at the college, and they told me because of my grade level, I had to go back to school, and that's why I came back to literacy class, so I can go to the college later on. (R32)

Our research did not enable us to determine which case management program each study participant was in. However, the participants' comments seem to indicate that those who did perceive an employability development support role might have been in the *target case management program*, a few features of which were described briefly in the first part of this report, and that they were therefore able to receive additional interventions and services from workers in the departments of Family and Community Services and Training and

³⁵ Source: <http://www.gnb.ca/0017/Policy%20Manual/POL-E/INDEX.HTM> .

Employment Development. It is interesting to note, however, that the perceived absence of an employability development support role on the case manager's part was mentioned by several participants as a deficiency. *"They don't listen to you ... they don't take notes, they're just there to collect their money, that's all they do."* (R14)

Worse still, one person indicated that she didn't trust her case manager. This person was in her thirties and living in her parents' home, and she said she wanted to take post-secondary training at the community college, but told us in the same breath that she was afraid to reveal her intentions to her case manager because her financial assistance or that of her parents might be reduced or even cancelled (the decision to study at the college involved a move to a neighbouring city). In such a climate of fear or mistrust, it is simply impossible for a person to obtain any support whatsoever for employability development efforts. *"I'm afraid that if I go to see my social assistants, things will get worse."* (R33)

Furthermore, we systematically asked the participants for their opinions about case management plans. The case management plan is presented as a central component of the assistance policy. Yet, the gap between what the policy says and the reality of the matter seems to be even wider for the case management plan than for the case manager's employability development support role. The activity to which all the participants referred when speaking of their exchanges with their case managers was the annual case review, which is used solely to verify eligibility for assistance: *"to check on you, to see what you're doing with the money."* (R31)

Thus, recipients associate the case manager's role mainly with this activity. Although the policy mentions a signed contract containing self-sufficiency objectives, in reality the contract seems to have no other function than to verify the household's eligibility once a year.

Once a year they fill out papers ... if you have something like an inheritance or business, they want to know all about it. Yes, and they've got all that in the computer ... and it's the same thing when they come to the house, but sometimes I had to go to the office, like at Assumption Place. (R2)

According to the *Policy Manual*, the annual case review is also an opportunity to assess the recipient's needs in terms of career development services. Yet, this role of the case manager during the prescribed annual visit was not mentioned in any of the interviews. According to the participants, the case manager's annual visit has no other function than to verify eligibility for assistance.

- **Employment programs**

We searched the discourse in all the groups for comments about employment programs and services, but the participants had little to say about them, even though they are a central feature of the assistance policy. In fact, very little was said about participation in employability development measures or programs. In New Brunswick, employment

programs and on-the-job training seem to be administered by the Department of Training and Employment Development.

Two of our participants said they were unable to participate in an employment program because they did not meet all the eligibility criteria.

The government has a project, I was called 2 weeks ago, I could get a job, I had the experience and everything. Because I was over 30, I didn't get the job ... and I had 4 years of experience in that field ... and then they asked how old I was. I said 32. Oh! Sorry, we want somebody under 30. (R32)

Another person said she had been referred to an employment program and had gotten ready for a subsidized job under the Work Ability program. However, she was unable to get the job because she did not meet all of the employer's criteria.

I took the program ... I made the arrangements, I went to see the manager, I visited the whole site, I bought my safety boots, I bought pants ... I went to see A. ... I said, When can I start? And she said, I've got some bad news, you're not accepted ... because I don't have Grade 10. (R14)

In our study, we were not able to find out more about the nature of the obstacles faced by social assistance recipients when they try to enter an employment program. However, the data we obtained do indicate that such knowledge might be useful both to the Department and to individuals wishing to enter the labour market. *"The problem with Work Ability, it needs to be revised because if it's not helping anybody ..."* (R17)

Another person described the hard consequences of participating in an employment program, especially when you lose your health coverage because you have gone off assistance. This person found that employment programs simply were not affordable for her.

It was my first experience on a project, and it caused me so much grief ... while you're working, you have your full health card, but the minute you stop working and go on unemployment, \$572, they cut your health card ... then you're worse off than on welfare ... for a month and a half I didn't get any money ... and besides, they cut my welfare by \$50, nearly \$200 in the month that I didn't have, they didn't understand at all ... I'm awful sorry but I'd rather stay on welfare 6 months and be done with it. (R12)

The few people who expressed an opinion about training programs pointed out that these programs do not necessarily mean jobs are going to be available or accessible. Other studies have yielded similar findings. *"You've gone and taken a course for nothing, you've wasted your time for a job you would never have gotten anyway."* (R40) Some participants also mentioned that it is easier for people on Employment Insurance to get into training programs than for social assistance recipients. This further limits their chances of getting off social assistance.

It's not just that, if you want to go take a course, yes, they'll help you if you're on stamps, but you have to have your stamps before they'll pay for your course ... and where I work, they're only open two months of the year, I don't get enough to earn my stamps. (R32)

On the whole, the feeling expressed in the interviews about employment programs was that social assistance recipients are kept prisoners of the system. “*You can't get off it, you haven't got a chance, it seems.*” (R16) That general impression is all the more significant because it contrasts directly with the discourse of the policy, which focuses on getting people off assistance and into the labour market.

- **Living under constant surveillance**

When asked about their relations with the social assistance system, participants in all the interviews mentioned that they felt they were being watched. In this regard, section 7 of Regulation 95-61 under the *Family Income Security Act* stipulates that:

The Minister may cause an investigation to be made at any time with respect to the facts and circumstances concerning the initial eligibility for assistance of any unit or persons in a unit, as set out in the application for assistance, the facts and circumstances concerning the continuing eligibility for assistance of any unit or persons in a unit, and such other matters as the Minister considers reasonable and necessary to determine the circumstances of or the initial or continuing eligibility for assistance of any unit or persons in a unit. Every person in a unit shall, in addition to any information required by the application, provide any further information and documentation required by the Minister in relation to an investigation.

(N.B. Department of Justice and Attorney General, Regulation 95-61, s. 7)

This means that on an everyday basis, social assistance recipients may be suspected of fraud and their most insignificant acts may give rise to investigations. Everywhere, the recipients who participated in our study told us they felt they were being watched and were afraid of being investigated. Other studies have yielded similar findings (Mitchell et al., 2004b, 2005).

It's people judging other people ... and you really are judged ... well, it happened to me. It was winter and I had my yard to shovel, so I called my nephew to come and shovel my driveway, and then a social worker came into my house, and they searched my closet and my drawers for evidence that I had a spouse. I said, he's my nephew. They were supposed to cut my cheque at the end of the next month, and it was my nephew, and they were going to take away my cheque ... I said, so you mean I have to lose my welfare cheque if I want to have visitors? ... I felt really guilty and judged, and then I asked myself, the person who called, does she know me? You know, does that person know me? Does she know who I am, does she know who he is? You know, you have to ask yourself some questions. (R16)

The recipients who participated in our study were also aware that the constant surveillance of their doings is not related only to the pervasive societal prejudice against people who *sponge off the government*. They spoke eloquently about the fact that the social assistance system encourages and supports informers, and that this practice is developing into an organized and permanent monitoring system.

The income assistance people listen to all the spiteful gossip they hear, even if there's no truth in it ... because they get over 300 anonymous calls a day from people wanting to harm their neighbours! (I11)

The social assistance system is organized in such a way that anybody can provide information leading to an investigation of eligibility for financial assistance. The *Policy Manual* states that “Sources for the investigation process include information provided by the general public or FCS employees that indicate possible ineligibility for assistance or benefits.” (N.B. Department of Family and Community Services, *Policy Manual* [online],³⁶ consulted June 13, 2005.) As one might expect, the identity of the person who provides the information leading to an investigation is protected, as in the case of child social services. However, the *Manual* stipulates that social assistance recipients can never have access to the content of investigation reports concerning them.

*Information may be contained in clients' files provided by someone other than the client or FCS. If such information is requested by the client or anyone else, FCS must obtain written authorization from the individual who provided the information before it can be released. Their written authorization or refusal must be retained in the client's file. Investigation reports are **not** to be released. [Bold print in the original.]*

(N.B. Department of Family and Community Services, *Policy Manual*, [online],³⁷ consulted June 13, 2005)

Yet, in our justice system, a person being investigated generally does have access to the content of the investigation report concerning him/her. Needless to say, it's much harder to defend yourself if you don't have access to the information leading to the charges against you.

Furthermore, although the *Policy Manual* lists a certain number of criteria or reasons justifying an investigation, some of them are nothing but perceived situations. It's as if social assistance recipients, unlike other categories of citizens, are presumed guilty until proven innocent. More specifically, two of the criteria listed in the *Policy Manual* leave room for interpretation on the part of both the person providing the information and the person conducting the investigation: “*the client is believed to be living in a situation that is beyond his/her means*” and “*any other information which indicates possible ineligibility*” (N.B. Department of Family and Community Services, *Policy Manual* [online],³⁸ consulted June 13, 2005). Since the *Policy Manual* fails to indicate how these appearance-based criteria

³⁶ Source: <http://www.gnb.ca/0017/Policy%20Manual/POL-E/INDEX.HTM> .

³⁷ Idem.

³⁸ Idem.

are to be applied, what constitutes evidence that a client might be living beyond his/her means? The floor area of the house? The year and make of a vehicle? The type of clothing worn? The number of bags of groceries purchased at the store, which somebody might have counted? The number of bags brought by visitors multiplied by the number of visitors to a given residence during a given time period? One participant who had lived on social assistance before gave a good summary of the impact of these surveillance and fraud detection procedures on social assistance recipients.

And how many people will go and do harm to those people, and the ones who watch them, the government pays those case managers to travel around to see what's going on, whether it's kids or a woman or a boy living with his parents ... who is forced to lie to avoid ... they teach them to lie and steal, they teach everybody to do bad things with that new law they made. (I11)

▪ **“Punished for the sins of others”**

If you try to beat welfare, you'll lose every time because it's the government ... there are some people who cheat, and when the welfare people get mad, they get mad at everybody, not just at one person, they get mad at everybody. (R1)

In the interviews, people made the connection between the organized, systemic surveillance of social assistance recipients and the abuses of a few. As they see it, there is no other logic that can justify the constant surveillance to which they are subjected.

That's one thing that will never change, good people are punished for what the bad ones do, good people who really need help ... there have been enough abuses ... that the government has heard about them ... and said, we can't have that any more, we'll put some standards in place, and bang, bang, bang, they've harmed all the good people. (R13)

And another thing that doesn't help to bring up the income assistance rates, and we hear it more often, the guy who gets his cheque one day and the next day he's drunk, so the government people have heard enough stories like that and they don't want to listen to us any more, they don't want to see us, they've lumped us all together. (R13)

More broadly, the participants indicated that outside the social assistance system, they feel they are judged for being lazy. That feeling of being judged or excluded from society was expressed in a diffuse and generalized way throughout the interviews. *“Feeling worthless. In just about every way. We're not listened to as much, in my opinion. We get rejected and humiliated more.”* (R12) The participants said they feel they are judged for not working, regardless of the circumstances that force them to live on social assistance.

The social assistance recipients we spoke with are aware that they are judged very harshly as a social group, and they resent this deeply. One participant, who now has a job but lived for

several years on social assistance, spoke eloquently about the implacable judgment of “welfare bums.”

You're judged, they don't respect you, it's incredible the disrespect from the people around you because you're on income assistance, they don't respect you and they can't stand the sight of you. It's as if you were taking money out of their pockets ... Sure, people on welfare are getting taxpayers' money, from people who are working, but when you've never been on income assistance, you don't know what it's like. Nobody can say what it's like until they've been there. After that you know what it's like to be on income assistance, and I guarantee you, if you get a job after that, you won't talk any more about your salary being small and about them giving too much, you won't say another word about that. That'll be the end of it! (111)

Conclusion

Across Canada, people on social assistance face very difficult living conditions. The findings of this study confirm what we already knew: social assistance recipients are among the poorest citizens of this province. What's more, they have to deal with a set of rules and procedures that can directly hamper their efforts to improve their all too insecure situation. Time and again, we have mentioned the similarity between our study findings and those of other studies conducted with social assistance recipients in other parts of Canada following the reforms of provincial social assistance systems undertaken since the mid-1990s.

Although our study does not teach us anything new about the living conditions of social assistance recipients in New Brunswick, it does raise a certain number of questions about the consequences of the 1995 reform of the social assistance system. More specifically, the findings concerning relations between clients (individuals and families) and the public assistance system indicate that more research is needed on this topic.

To what extent is the provincial social assistance system really capable of helping people in their efforts to enter the labour market? How can case managers fulfill their career development support role when they sometimes have to manage up to 700 different cases each? Beyond the widespread discourse on employment integration, what are the real prospects of employment for people in regions with a high unemployment rate? Similarly, what does the social assistance system have to offer people with severe employability limitations? How can we measure the "political impact" of the administrative procedures and mechanisms structured around the medical authority within the system?

These questions raised by our study findings suggest topics for future research, which is essential in order to better understand the effects of social assistance policies and practices in New Brunswick.

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