

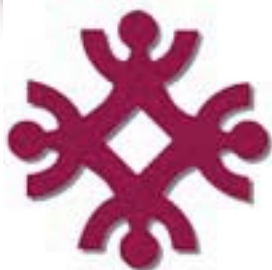
CHILD POVERTY REPORT CARD

New Brunswick • November 2012



More than two decades ago the House of Commons adopted a unanimous resolution “to seek to achieve the goal of eliminating poverty among Canadian children by the year 2000.” Three years ago the House of Commons voted to “develop an immediate plan to end poverty for all in Canada.” Neither the promised poverty elimination nor the plan have materialized.

- House of Commons' unanimous resolutions, 1989 & 2009



Human Development Council



INTRODUCTION

In 1989, the Federal House of Commons unanimously agreed to seek an end to child poverty in Canada by the year 2000. This goal has not been achieved. In 2010, 14.5% of Canadian children lived in poverty.

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

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

In November 2009, NB joined the ranks of provinces that have adopted comprehensive poverty reduction strategies. *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan* has set a target of reducing income poverty by 25% and deep income poverty by 50% by the year 2015. These targets and timetables are set out in the Economic and Social Inclusion Act, which received Royal Assent in April 2010.

According to the latest 2010 Statistics Canada data, using the Low Income Measure:

22,000 New Brunswick children are living below the poverty line

Although this constitutes a significant, and consistent, drop over the past 5 years (from 24.6% in 2006 to 16.1%) there is still a long way to go.

Measuring Poverty

The measurement of low income in Canada has a long history. There are several measures that are used to indicate the poverty rate: Low Income Cut-Offs Before Tax (LICO-BT), Low Income Cut-Offs After Tax (LICO-AT), Market Basket Measure (MBM), and Low Income Measure After Tax (LIM-AT). In keeping with the national report card, this year's report uses the LIM-AT measure. Although LICO-BT has been used in previous versions, the small sample size used renders this measure unreliable for NB. The LIM-AT measure is very similar to the Luxembourg Income Study measure of low income (LIS) which is often used for international comparisons. LIM is the measure used by the Province of Ontario for their Poverty Reduction Strategy. A person who falls into low income under LIM would be someone who is likely to have difficulties to participate fully in society.

For an explanation of the different measures, see: Low Income Measurement in Canada, Statistics Canada, 2004 <http://www.statcan.gc.ca/pub/75f0002m/75f0002m2004011-eng.pdf>.

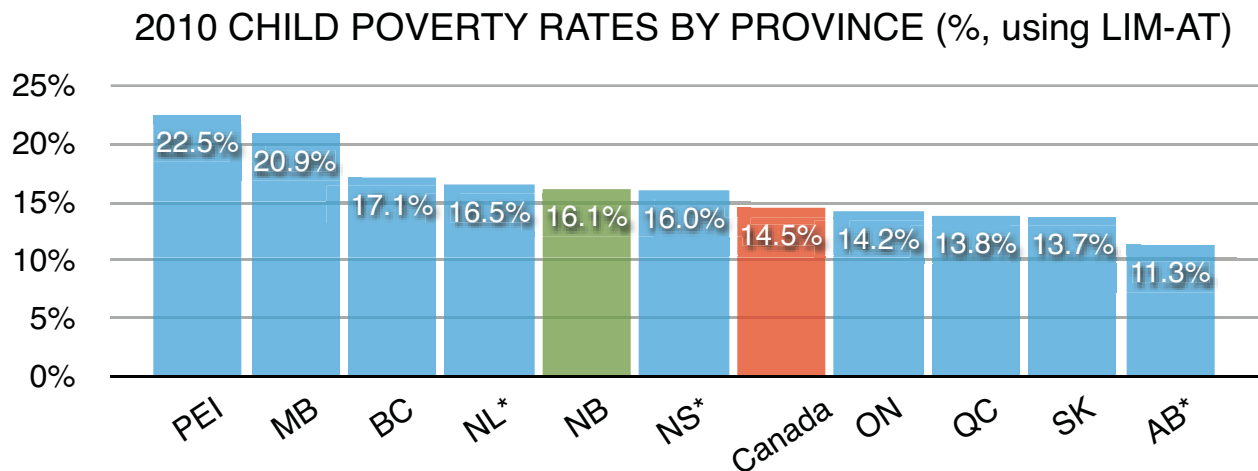
CHILD POVERTY

Defining Poverty- It's not just about money

Canada does not have an official definition of poverty. Peter Townsend, an international authority on child poverty and former member of the Rio Group approaches poverty from a social exclusion perspective. He claims that the “determination of a poverty line cannot be based on an arbitrary selection of a low level of income” and it is not “enough to describe poverty as a condition applying to those whose disposable income is low relative to that of others.” The 1998 Nobel laureate of economics, Professor Amartya Sen views poverty from the capability approach. He says that poverty “must be seen as the deprivation of basic capabilities rather than merely as lowness of income.”

Source: Low Income in Canada: a Multi-line and Multi-index Perspective, Statistics Canada, 2012
<http://www.statcan.gc.ca/pub/75f0002m/75f0002m2012001-eng.pdf>

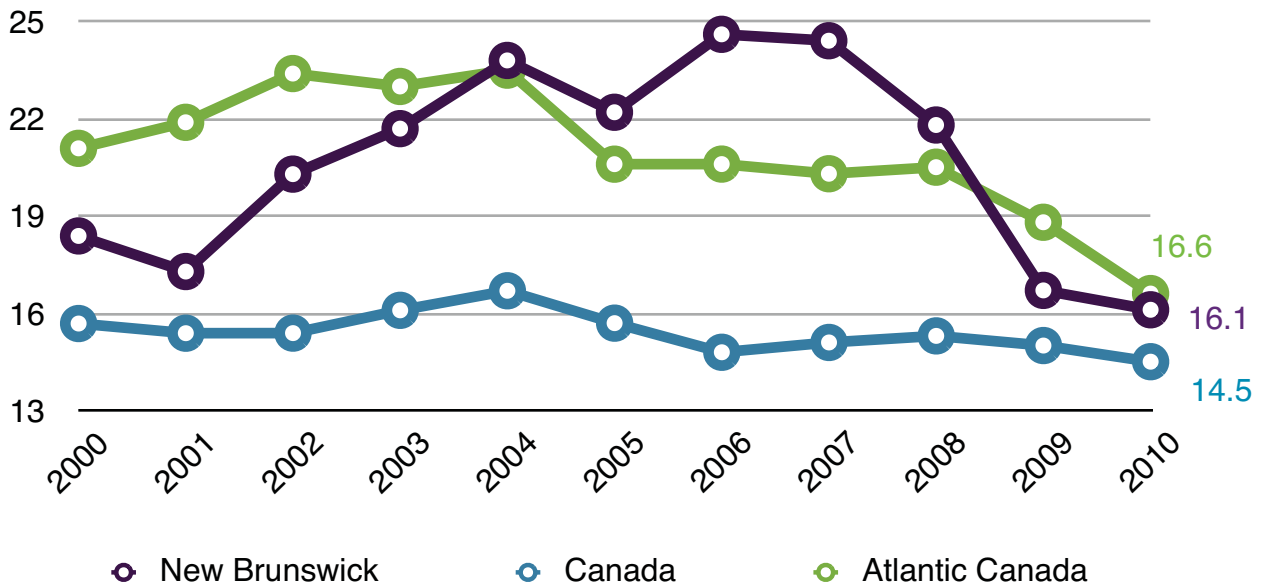
NB has seen encouraging improvements in its child poverty rates over the years, especially compared to other provinces and territories. Although we have come a long way, rising income inequality, low wages and inadequate social supports still keep 22,000 of NB's youngest residents in poverty.



* Statistics Canada advises data for these provinces should be used with caution.

In 1983, child poverty rates in NB were at a high of 27.8%. Though the percentage of NB children living below the poverty line has fluctuated since the House of Commons' 1989 resolution to eliminate child poverty, significant progress has clearly been made. The child poverty rate in NB has been steadily decreasing, slowly but surely, since 2006.

Child Poverty Rates in NB, Canada & Atlantic Canada (%) using LIM- AT



GOVERNMENT TRANSFERS

“UNICEF’s comparison of child poverty across industrialized countries shows that government action is a key driver to reduce child poverty. In countries that accept higher levels of child poverty, this is not just a function of chance or necessity, but of policy and priority.”

-UNICEF Report Card 10: Measuring Child Poverty, Canadian Companion

Federal government initiatives such as the Canada Child Tax Benefit, Employment Insurance, GST Credit and the Working Income Tax Benefit play an important role in reducing child and family poverty. At the provincial level, the New Brunswick Child Tax Benefit and the Working Income Supplement have a similar effect.

In September 2012 the province launched the Healthy Smiles, Clear Vision program, as part of its poverty reduction strategy. The program provides vision and dental coverage for all children aged 18 and under in low income families. The program is expected to benefit about 22,000 children province-wide.

“Their best interests should be a priority, and the maximum extent of available resources invested in them. Guaranteeing these rights should not depend on whether interest rates are rising or falling, or on whether a particular government is in power or on what particular policy is in fashion.”

-UNICEF Report Card 10: Measuring Child Poverty, Canadian Companion

FIRST NATIONS CHILDREN

“The statistics are so dismal, the problem so persistent, that they almost lose their power to shock. Of the ten poorest postal codes in Canada, seven of them are in New Brunswick First Nations. A child born in a First Nations community is twice as likely to live in poverty, four times more likely to drop out of school, eight times more likely to be unemployed, and nine times as likely to know prison or addiction compared to a non-First Nations child down the street. In a Canadian nation that rightly prides itself on principles of generosity, equality and opportunity, these facts should bother us and call us to action.”

-An Open Letter from the Assembly of First Nations Chiefs in New Brunswick

Of the 10 poorest postal codes in Canada, 7 of them are in New Brunswick First Nations.

The Play Matters! 2011 State of the Child Report, states that 2.45% of the NB population identify as Aboriginal but only 8.7% of that 2.45% speak an Aboriginal language most often at home. In a recent CBC article, Edward Doolittle, head of interdepartmental programs at First Nations University of Canada in Regina, warned that “many Aboriginal tongues in Canada [] are hanging by a thread... Many will likely die with the few remaining elders who speak them.” And that “we don't even know what we're losing. Once we've lost language, we've lost a mainstay of culture. All the knowledge that has gone into our languages and our cultures may be needed again sometime -- and may be needed sometime soon.” Source: CBC: <http://www.cbc.ca/news/canada/story/2012/10/24/census-first-nations-languages.html>)

- More than 18,000 people live within New Brunswick's 15 First Nations communities, of which nine are Mi'kmaq and six Maliseet.
- Youth, under the age of 25, make up over half of the First Nations population.
- Youth living in First Nations communities are half as likely to graduate from high school, twice as likely to live in poverty and experience hunger, and six times as likely to commit suicide.
- Canada is consistently among the top 10 best countries in the United Nations Human Development index. If the index considered only First Nations communities, Canada would rank 78th – the ranking held today by Kazakhstan.
- On average, First Nations people earn 30% less than non-First Nations Canadians, representing a difference of up to \$9,000 per year. The income gap narrows to \$648 per year for First Nations people with post-secondary education.
- Only 8% of First Nations people obtain a university degree, compared to 22% of non-First Nations people. If we could close this gap by 2026, the economic benefits would include \$11.6 billion per year in increased tax revenue and lower social costs for the government – with an additional \$9 billion per year in private- sector productivity gains.

Source: AFNCNB, Restoring Hope for First Nations: A Plan to Break the Cycle of Poverty in New Brunswick's First Nations Communities

On November 13th, 2012, The Assembly of First Nations Chiefs in New Brunswick (AFNCNB) launched a [10-point plan](#) aimed at restoring hope and combating the deep levels of poverty that exist within New Brunswick's 15 First Nations communities. Although they acknowledge that the statistics are bleak, they remain hopeful and assert that First Nations Poverty in New Brunswick is a story that can – and must – be rewritten.

SOCIAL ASSISTANCE

NB's poverty reduction plan calls for the government, over the next several years, to "restructure and increase social assistance rates including a new regime more appropriate for persons with disabilities."

Source: *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan*.

Transitional Assistance Program (TAP)

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

Extended Benefits Program (EPB)

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

In October of 2012 there were 24,465 Social Assistance cases in New Brunswick, representing 39,536 recipients.

NB Social Assistance Rates		
Case Size	EBP \$	TAP \$
1 Person	618	537
1 Adult, 1 child (<19)	890	809
2 Adults	908	827
3 Persons	943	857
4 Persons	1,000	908

Source: *Social Assistance Rate Schedules, Department of Social Development, Government of New Brunswick*

Food Banks Canada reports that Social Assistance is the primary source of income for **65.9%** of the 19,524 individuals assisted by food banks in NB.

Current social assistance rates are not sufficient; they are too low to ensure access to adequate, nutritious food. Food Banks Canada recommends making significant changes to social assistance at the provincial government level, so that the program helps people to live with *dignity and get back on their feet*.

"Hunger is toxic for those living through it, and it is harmful to Canada as a whole. It reduces the economic contributions of individuals, and increases costs related to health care and social services."

-Hunger Count 2012, Food Banks Canada

MINIMUM WAGE

Current Rates by Province ²	
Nunavut	\$11
Yukon	\$10.3
British Columbia	\$10.25
Manitoba	\$10.25
Ontario	\$10.25
Nova Scotia	\$10.15
New Brunswick	\$10
Newfoundland and Labrador	\$10
Northwest Territories	\$10
Prince Edward Island	\$10
Quebec	\$9.9
Alberta	\$9.75
Saskatchewan	\$9.5

As part of the provincial poverty reduction plan, the government committed to: "Raise the minimum wage to the Atlantic average by September 1st, 2011 and adjust for inflation annually thereafter."¹ On April 1st, 2012 the minimum in NB was increased to \$10.00.

¹ Source: *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan.*

² Source: *Current And Forthcoming Minimum Hourly Wage Rates For Experienced Adult Workers in Canada, Human Resources and Skills Development Canada.*

Lone-parent families of any size and two-earner families with more than two children will live below the poverty line on a minimum wage. Two-earner families with two children are just above the poverty line. The situation is particularly dire for a lone-parent minimum wage earner with two children. That family's earned income is almost \$15,000 below the poverty line.

Family Size	Annual Income on Minimum Wage	LIM	Difference	Minimum wage salary as a % of LIM
Lone-Parent, 1 Child	\$20,800	27,098	-6,298	77%
Lone-Parent, 2 Children	\$20,800	33,188	-12,388	63%
Two Parents, 1 Child	\$41,600	33,188	8,412	125%
Two Parents, 2 Children	\$41,600	38,322	3,278	109%

Note: The salary of minimum wage earners is based on full-time work at 40 hours/week, 52 weeks/year and does not include government transfers.

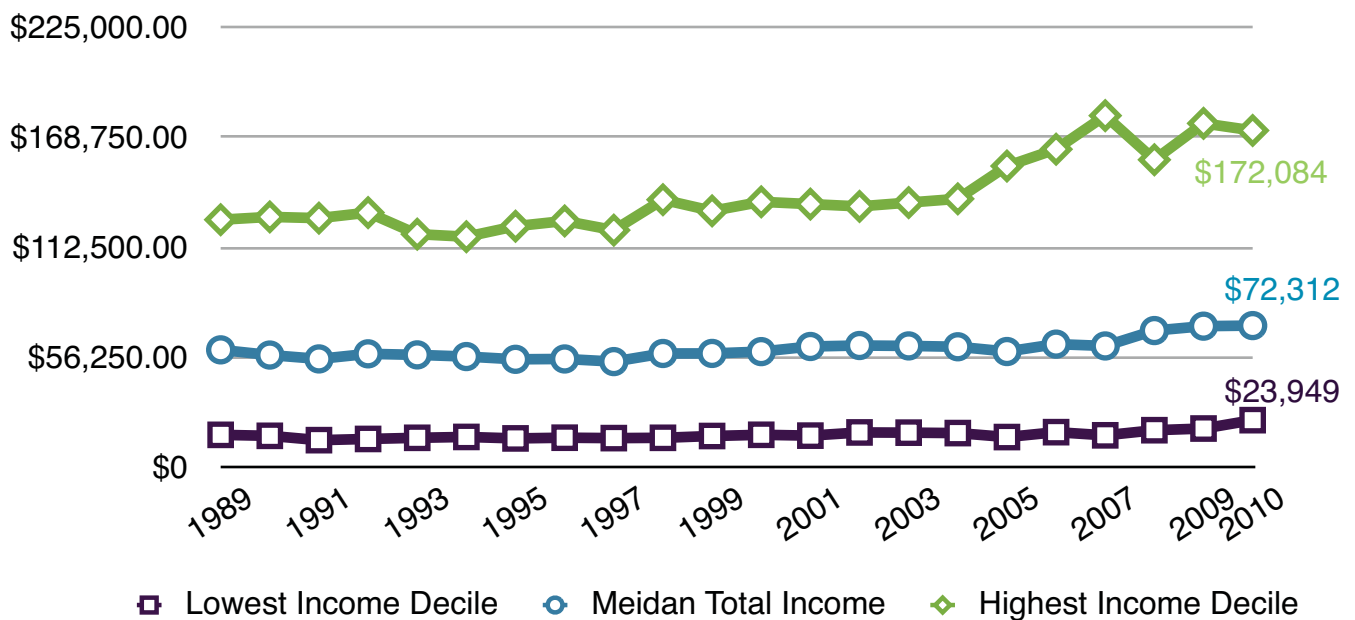
The minimum wage doesn't lift most families safely above the poverty line!

INCOME INEQUALITY

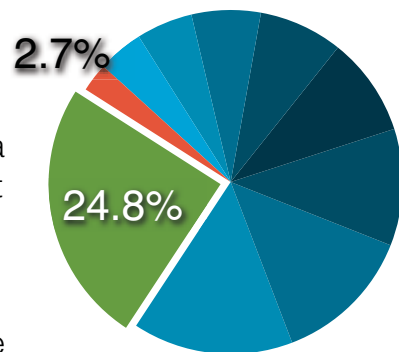
Income inequality is the extent to which income is distributed unevenly in a country...high inequality can diminish economic growth if it means that the country is not fully using the skills and capabilities of all its citizens or if it undermines social cohesion, leading to increased social tensions. Second, high inequality raises a moral question about fairness and social justice.

-Conference Board of Canada

Median Total Income for Families with Children in NB (1989-2010, 2010\$)



The Lowest Income Decile in NB has a total income share of 2.7%. In other words, the poorest 10% of New Brunswickers have 2.7% of the income pie. The Highest Income Decile has a share of 24.8%. The richest 10% of New Brunswickers account for an entire 1/4 of the pie.



NB has low personal income tax rates in comparison to other Atlantic provinces. This has important implications for the size of the provincial deficit and net debt. Taxes are not only essential for maintaining important infrastructure and social programs; they are an important mechanism for addressing inequality.

“The last time Canada’s elite held so much of the nation’s income in their hands was in the 1920s. Even then, their incomes didn’t soar as fast as they are today. It’s a first in Canadian history and it underscores a dramatic reversal of long-term trends.”

-Armine Yalnizyan, senior economist, Canadian Centre for Policy Alternatives

2012 Income Tax Rates in Atlantic Canada by Province

NB	NS	PEI	NL
9.10% on the first \$38,190	8.79% on the first \$29,590	9.8% on the first \$31,984	7.7% on the first \$32,893
+12.1% on the next \$38,190	+14.95% on the next \$29,590	+13.8% on the next \$31,985	+12.5% on the next \$32,892
+12.4% on the next \$47,798	+16.67% on the next \$33,820	+16.7% on the amount over \$63,969	+13.3% on the amount over \$65,785
+14.30% over \$124,178	+17.5% on the next \$57,000		
	+21% on the amount over \$150,000	Source: Provincial/territorial tax rates for 2012, Canada Revenue Agency. http://www.cra-arc.gc.ca/tx/ndvdl/fq/txrts-eng.html#provincial	

The Corporate Income Tax Rate in New Brunswick fell from 13% in 2008, to 10% in 2012. NB's rate is now one of the lowest in the country and is significantly lower than the other Atlantic Provinces. The Large Corporations Capital Tax was totally eliminated effective January 1, 2009.

Corporate Income Tax Rates, 2012	
NB	10%
NS	16%
PEI	16%
NL	14%
Source: NB Department of Finance, http://www.gnb.ca/0162/tax/corporate-e.asp	

In a 2010 special report on New Brunswick's fiscal situation¹, TD Economics estimated that, per annum, an increase of only one percentage point to:

- personal income tax rates would generate about **\$100 million** in additional revenue;
- general corporate income tax rates would generate about **\$40 million** in additional revenue; and
- Harmonized Sales Tax (HST) rate would generate about **\$125 million** in additional revenue.

71%

of Canadians believe the **widening income gap undermines** Canadian values

A recent study commission by the Broadbent Institute found that many Canadians were disturbed by the extent of inequality issues in Canada.²

“Valuing equality so highly, Canadians are prepared to do their part. Most Canadians are ready and willing to contribute by paying higher taxes if it means their government would protect public services and make reducing income inequality a higher priority.”

-Equality Project, The Broadbent Institute

¹ Source: TD Economics, 2012, <http://www.td.com/document/PDF/economics/special/td-economics-special-dd1110-nb.pdf>

²Source: Broadbent Institute, http://www.broadbentinstitute.ca/sites/default/files/documents/equality-project_0.pdf

FOOD SECURITY

There has been an explosion in the number of food banks and meal programs in Canada since the first food bank opened as a temporary measure in 1981. According to Food Banks Canada, there are more than 800 food banks and 3,000 food programs in Canada. The New Brunswick Association of Food Banks is a nonprofit, charitable organization whose membership is comprised of food banks and soup kitchens throughout the province of New Brunswick. The membership of 63 food banks is organized in 5 geographic districts.

Source: New Brunswick Association of Food Banks Inc.

In NB, Food Bank usage went up 24.8% between 2008 and 2012.

In March 2012, 19,524 New Brunswickers received food from a food bank, and over a third (32%) of those were children. More than half (51.9%) of NB's food banks reported an increase in the last year and 9.0% of households assisted said they were receiving help for the first time. In keeping with a national upward trend, between 2008 and 2012 food bank use in NB rose 24.8%.

Children and youth 0-19 years old make up 21% of the population of NB. Food Banks Canada reports that of the 19,524 people in New Brunswick assisted by a food bank in March of 2012, **32% were children**.

Food Banks Canada found that over 10% of those assisted by a food bank had jobs. Many working people do not earn enough to provide an adequate standard of living and ensure their well-being.

The Canadian Medical Association states that "Income and education significantly impact Canadians' assessment of their health." A 2009 survey¹ found that 33% of Canadians earning less than \$30,000 annually and 28% of those with less than a high school education describe their health as fair or poor. In contrast, only 13% of Canadians earning \$90,000 or more and 11% of those with a university degree or higher described their health as fair or poor.

PRIMARY SOURCE OF INCOME	All	Rural
% Job income	10.4	7.6
% Employment Insurance	6.2	7.1
% Social assistance	65.9	68.6
% Disability-related income support	4.6	5.2
% Pension	6.4	5.7
% Student loans/scholarships	0.5	0.2
% No income	4.0	4.0
% Other	2.1	1.7
Number of food banks reporting	32	24

"In this great country of ours, food is abundant – nobody should be passed over. However, every month nearly 900,000 people in Canada – 38% of them children – turn to food banks to make ends meet."

-In Brief: Spring 2012 Edition, Food Banks Canada

Source: Hunger Count 2012, Food Banks Canada

¹Source: Canadian Medical Association, 9th Annual National Report Card on Health Care, 2009, http://beta.images.theglobeandmail.com/archive/00178/CMA_s_9th_Annual_Na_178243a.pdf

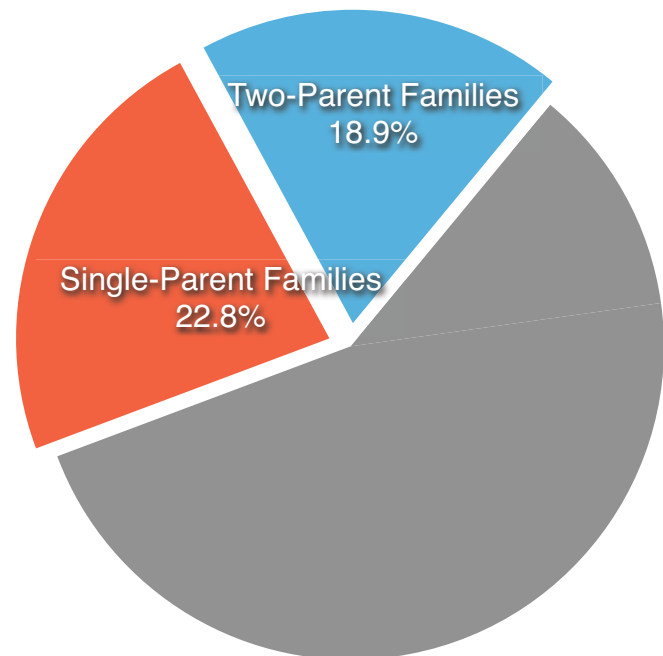
Food security exists when all people, at all times, have physical and economic access to sufficient, safe, culturally appropriate, and nutritious food to meet their dietary needs and food preferences for a healthy life. It also takes into account that the food supply is procured, produced, and distributed in ways that are sustainable, environmentally sound, and socially just. Addressing food insecurity involves moving along a continuum of three strategies: 1) Short Term Relief Strategies: food banks, school feeding programs, soup kitchens, food vouchers; 2) Capacity Building Strategies: cooking clubs, community gardens, community kitchens, farmers' markets, food purchasing clubs; and 3) Systems Change Strategies: poverty reduction initiatives, examining minimum wage and social assistance rates, food and nutrition policies, etc.

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

In August 2012, the Common Front for Social Justice (CFSJ) released the results of its Provincial Food Cost Survey. It found that the cost of a nutritious food basket rose by 3.33% between July 2011 and July 2012. The report calculated the monthly cost of a nutritious diet for four family types:

- Couple with two children: \$827.45 per month (\$9,927 per year)
- Single mom with one child: \$464.43 per month (\$5,573 per year)
- Single man: \$323.15 per month (\$3,878 per year)
- Senior woman: \$215.66 per month (\$2,588 per year)

Food Bank Usage by Household Types



“Human development is the expansion of people’s freedoms and capabilities to lead lives that they value and have reason to value. It is about expanding choices. Freedoms and capabilities are a more expansive notion than basic needs.”

-2011 Human Development Report, UNDP

GETTING STARTED & POST SECONDARY EDUCATION

During the 2010-2011 academic year, 1,050 New Brunswick students from grades 7-12 dropped out of school, for a drop out rate 2.0%. Of those who dropped out, 80.9% listed “personal problems” as their reason for leaving. The drop out rate for Grades 10-12 was 3.3%.

1,050 Students dropped out during the 2010-11 school year

Source: New Brunswick Department of Education and Early Childhood Development, Education Dropout Statistics, September 30th 2010 to September 30th 2011.

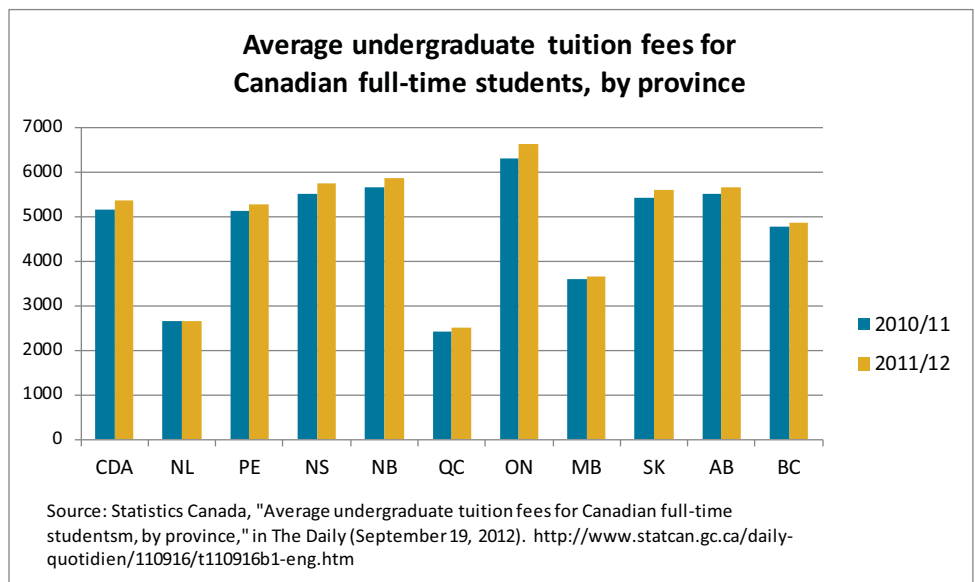
The drop out rate for Anglophone students was 2.1%, compared to 1.7% for Francophone students. Male students in NB were more likely to drop out with a rate of 2.2% versus 1.7% for females.

There was a notable disparity in drop out rates by school district, with former District 15 having the highest drop out rate of 4.2%. Sugarloaf Senior High School, Bathurst High School and Dalhousie Regional High School had drop out rates of 7.0%, 5.2% and 5.1% respectively--among the highest in the province. School District 1 had the lowest drop out rate of 1.0%

- University students in New Brunswick pay the second highest undergraduate tuition fees in the country after Ontario.¹

- For the 2011/2012 academic year, “New Brunswick posted the largest increase in additional compulsory fees for both undergraduate (+21.5% to \$430) and graduate students (+17.6% to \$475) students.”¹

- NBCC estimates that a student should budget for an additional cost of up to \$7,600 for every year of study, on top of tuition fees.²



Source: The Vanier Institute of the Family, <http://www.vanierinstitute.ca/include/get.php?nodeid=2292>

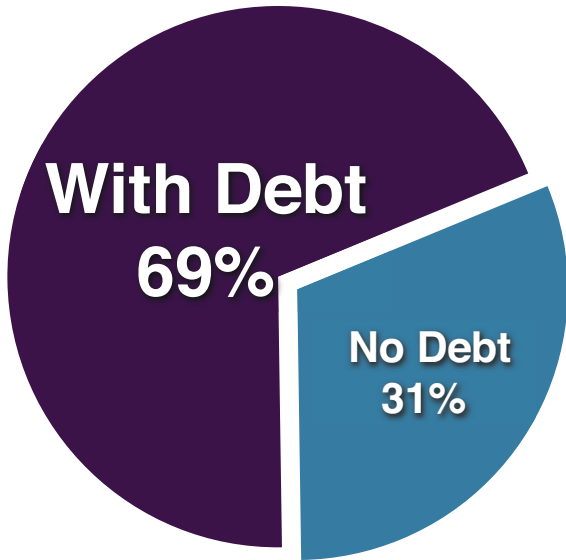
¹Source: Statistics Canada <http://www.statcan.gc.ca/daily-quotidien/110916/dq110916b-eng.htm>

²Source: NBCC website: <http://www.nbcc.ca/en/home/admissions/tuitionandfees/default.aspx>

The labour market demand for workers with higher levels of education is having an enormous impact – our children are staying in school longer, leaving home later, and commonly returning to the parental home. While giving many young people a leg up, this trend has created new challenges, particularly related to the costs of raising children and financing post-secondary education. -Vanier Institute of the Family

“There’s a major outlier when it comes to Canadian student debt: the Maritimes.”

New Brunswick Post Secondary Students Graduating with Debt (%)



- In New Brunswick, 69% of Postsecondary Students graduate with debt.
- Even though Ontario has higher tuition rates (\$6,640 versus \$5,853), postsecondary students in NB are burdened by considerably more debt. On average, NB students make monthly payments of \$373. In Ontario the average monthly payment is \$287.
- Seven in ten undergraduates in New Brunswick, Nova Scotia, and Newfoundland and Labrador completed their studies with an average of more than \$34,000 in student debt in 2005.

Source: The Canadian Education Project, Higher Education Strategy Associates, <http://higheredstrategy.com/a-closer-look-at-student-debt-postscript/>
 The Canadian Federation of Students, <http://www.cfs-fcee.ca/studentdebt/index.html>

There is a disparity in postsecondary participation rates between the lowest and the highest family income quartiles:

NB Postsecondary Participation Rates at Age 19		
	<u>Lowest Family Income Quartile</u>	<u>Highest Family Income Quartile</u>
All Youth	46.3%	76.2%
High School Graduates	55.8%	79.7%

Source: Statistics Canada, *A first look at provincial differences in educational pathways from high school to college and university*

In NB, family income appears to have an impact on high school completion rates and on access to post-secondary education.

Article 26 of the Universal Declaration of Human Rights states that “higher education shall be equally accessible to all on the basis of merit”.

Universal Declaration of Human Rights

Article 26: Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit.

MOVING FORWARD

FEDERAL GOVERNMENT

- The Government of Canada needs to introduce a federal action plan to reduce and eradicate poverty in consultation with provincial and territorial governments, Aboriginal governments and organizations, non- governmental organizations and people living in poverty. An enhanced child benefit for low-income families to a maximum of \$5,400 per child (in 2011 dollars and indexed to inflation).
- A public system of high-quality early childhood education and child care services that is affordable and available to all children (0–12 years).
- Restored and expanded eligibility for Employment Insurance.
- Increased federal work tax credits of \$2,400 per year.
- A poverty eradication strategy developed in coordination with First Nations and urban Aboriginal communities which begins with immediate increases to funding for First Nations child welfare services, education and community health services and Aboriginal friendship centres.
- The federal government must work with the provinces to provide adequate public funding for post-secondary education including increased availability of needs-based grants for students from low- and middle-income.

PROVINCIAL PRIORITIES (GOVERNMENT, BUSINESS, AND COMMUNITY)

- Provide sustained funding for poverty reduction programs in order to achieve the targets set out in the *Economic and Social Inclusion Act*.
- Respond favourably and quickly to the recommendations in *Restoring Hope for First Nations: A Plan to Break the Cycle of Poverty in New Brunswick's First Nations Communities*.
- Bring the minimum wage up to a *living wage*.
- Proceed with the social assistance reform outlined in the poverty reduction strategy.
- Eliminate barriers to workforce participation, e.g.:
 - Reform the wage exemption policy.
 - Ensure the childcare subsidy covers the true cost of care and follow through on planned provincial upgrades to childcare and early learning.
 - Provide full prescription drug coverage, especially for low wage earners.

READER

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

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New Brunswick • November 2012

Prepared by Jenny O'Connell (Researcher) and Randy Hatfield (Executive Director) with the Human Development Council, a local social planning council that co-ordinates and promotes social development in Greater Saint John. Copies of the report are available from:

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

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GOT QUESTIONS?

GET ANSWERS

The Community Information Centre is your one stop shop for information on programs and services in Saint John.



Call 633-4636

OR

Visit

www.saintjohninfo.ca

“The Best Service to find the Right Service”