Poverty and Plenty II

A Statistical Snapshot of the Quality of Life in Saint John • November 2008
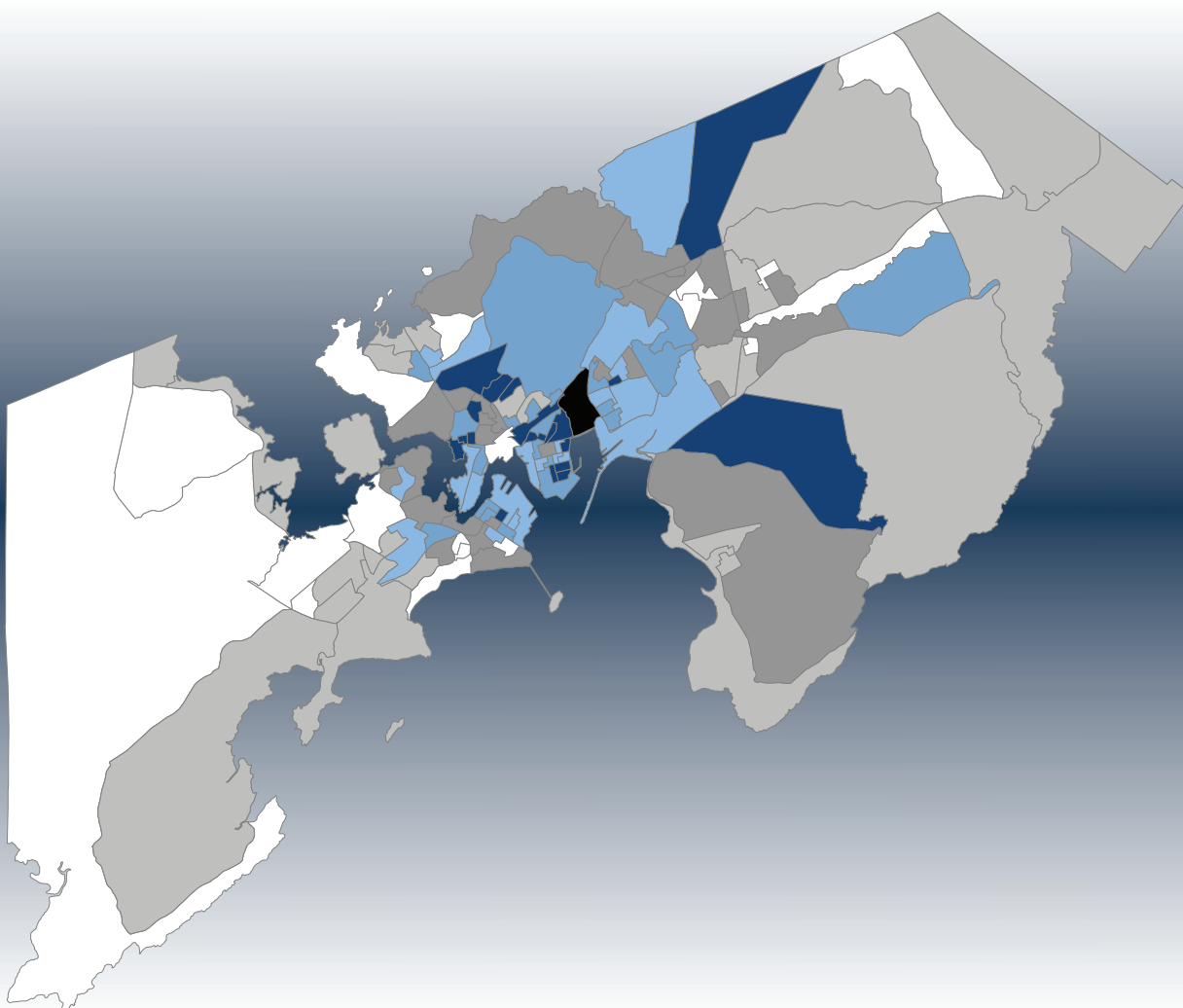
Vibrant
COMMUNITIES
Saint John

Poverty and Plenty II
• A Statistical Snapshot of the Quality of Life in Saint John •

Saint John is one of twelve cities working together through Vibrant Communities Canada to significantly reduce poverty. Through its partnerships, Vibrant Communities Saint John provides leadership and coordination to revitalize our priority neighbourhoods.

Foreword

In 2005, Vibrant Communities Saint John (VCSJ) partnered with the Human Development Council and UNBSJ to produce the report, *Poverty and Plenty: a Statistical Snapshot of the Quality of Life in Greater Saint John.* Statistics Canada 2001 census data was utilized to provide an economic and social picture of Saint John within a national context.

The report helped our community understand the depth and breadth of poverty in Saint John, and it stimulated discussion and further action to reduce poverty.

Perhaps one of the most important roles of the report was to demonstrate that poverty is not evenly distributed across Greater Saint John. Rather, people who live in poverty are more likely to be concentrated in specific, geographically defined, neighbourhoods of Saint John.

For Vibrant Communities, Saint John in its work with the many organizations and individuals that are committed to a more inclusive Saint John, this emphasized the need to support the empowerment of neighbourhoods while also working for system change to remove barriers faced by individuals and communities. During the last three years we have seen the emergence of new neighbourhood organizations and the strengthening of existing ones. The importance of an approach that is responsive to the needs of neighbourhoods where there are disproportionately many people living in poverty, has been a consistent theme of the work of Vibrant Communities Saint John. This is clearly recognized in the VCSJ draft discussion paper *Poverty Reduction Strategy: Recommendations and Direction (March 2008).*

With the release of the 2006 census data by Statistics Canada in the summer of 2008, we have the opportunity to update the statistical picture of Saint John, to examine what changes have occurred and to identify areas where changes have not occurred. Perhaps more importantly, we have the opportunity to better understand the context and opportunities for implementing the poverty reduction strategy, and to better understand some of the barriers to that strategy.

For this report, as with the first *Poverty and Plenty* report*,* we have used primarily the data which is available to the dissemination area level of resolution in the Statistics Canada release. The format of this, *Poverty and Plenty II,* report has been changed from the original report with the intent of making specific topics easier to find and of highlighting areas of change including changes in priority neighbourhoods.

The work of Vibrant Communities Saint John depends on the collaborative contributions of many individuals and we thank all of those who have contributed to that work. Many organizations have partnered with Vibrant Communities Saint John to work towards a healthier and more vibrant Greater Saint John and we take this opportunity to acknowledge and celebrate those partnerships.

Reducing poverty is both an economic and social investment in the future of our community. The work of Vibrant Communities Saint John has been supported by funding from the J. W. McConnell Family Foundation, the Government of Canada, the Province of New Brunswick, the City of Saint John, the N.B. Children's Foundation, The Greater Saint John Community Foundation, The Sir James Dunn Foundation, the Sisters of Charity I.C., the James MacMurray Family Foundation and the T.R. Meighen Family Foundation.

We believe that this report will provide an important resource for those continuing the work of significantly reducing poverty and its effects in Greater Saint John and working towards a more vibrant community in which all have the opportunity to share in plenty. It is our hope that this work will be an important resource for the efforts to reduce poverty at the local, provincial, and national levels.

Tom Gribbons, Chair   Keith De'Bell, Co-Chair
Vibrant Communities Saint John   Research and Evaluation Committee, VCSJ

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Summary

As Vibrant Communities Saint John and partners step up the pace to reduce poverty in Saint John, we arm ourselves again with the most recent census data—from Statistics Canada's 2006 census—in a follow up to our first *Poverty and Plenty* report published in 2005.

Poverty and Plenty II is organized around five chapters: demographics, poverty and plenty, housing, education and employment, and the priority neighbourhoods. The centerpiece is the statistical profile of 27 indicators organized into the first four chapters and examined through a priority neighbourhood, city, Census Metropolitan Area, provincial and national lens. The demographics chapter looks at population change, age and family type. The poverty and plenty chapter looks at the poverty rate before and after tax as well as the rate for children, seniors, and several family types. This chapter also looks at median household income and offers an analysis of households with very high and very low incomes. The housing chapter looks at rental housing, the age of housing stock, the affordability of rental housing, and mobility rates. The chapter on education and employment looks at high school and post-secondary education completion as well as labour force participation. The priority neighbourhoods chapter looks at the city's five priority neighbourhoods in detail. Data from this census and last (when available) is offered to show how we are faring this census and what changes occurred, or did not occur, since the last.

Poverty is not evenly distributed across Saint John, rather, people who live in poverty are more likely to be concentrated in specific neighbourhoods. Saint John's neighbourhood poverty was highest in our five priority neighbourhoods shown in the map below. These neighbourhoods include Crescent Valley, the Lower West Side, the Old North End, the South End, and the Waterloo Village. We consider them to be a priority because of their high poverty rates and percentage of single parents, and their low levels of education and labour force participation.

In the 2006 census there were close to 12,000 city residents who lived in these five priority neighbourhoods, almost 5,000 of which lived below the poverty line. While these neighbourhoods accounted for a bit over a sixth of the city's population they housed over a third of the city's residents who lived below the poverty line. Our analysis shows that there is significant variation within the priority neighbourhoods themselves both in the 2006 data as well as in changes over time—there is a lot to learn from the areas within the neighbourhoods that are improving at an accelerated rate. Crescent Valley provides one example of this variation where one area had a 18% poverty rate (down 26% since 2001), another had a 82% poverty rate, and yet another area saw an increase of 14% since the last census.

Although the data in this report is largely open to interpretation some trends are evident, and expected. While the priority neighbourhoods generally fared worse than the city, the city in general fared worse than the Saint John Census Metropolitan Area (due in large part to the affluent suburbs), quite often fell below the provincial and national averages, and along with Campbellton often fared worse than the other New Brunswick cities. And as a general rule the more vulnerable areas in Saint John—those with higher rates of poverty and single parents and older housing stock and lower labour force participation rates—were concentrated centrally in the city, for the most part in or around the five priority neighbourhoods.

The data presented in *Poverty and Plenty II* is intended to be used to guide planning, policy and programs. This compendium of data serves as a companion piece to the Greater Saint John Poverty Reduction Strategy. There is something in this document for everyone. The neighbourhood volunteer can use the information to plan where they dedicate their volunteer hours while the regional manager of a government department can use this report to strategize about where they invest their funds. And most importantly this document arms neighbourhoods with detailed data about themselves.

Highlights from the report follow with data from the 2006 census with comparisons to the 2001 census when possible.

Demographics

Single Mothers
- In the city of Saint John slightly more than a fifth of families (21%) were headed by a single mother, a rate higher than the provincial and national averages.
- The rate of single mother families was higher in the priority neighbourhoods than in the city, and highest in Crescent Valley where more than half of families (54%) were headed by a single mother.

Single Fathers

- In the city of Saint John 3.7% of families were headed by a single father, a rate higher than the provincial and national averages.
- The rate of single mother families was higher in all but one of the priority neighbourhoods (Crescent Valley) than in the city, and highest in the Old North End where more than one in 10 families (11%) were headed by a single father.

Poverty And Plenty

Poverty Rates

- In the city of Saint John slightly more than one in five of us (20.8% or 13,743 individuals) lived in poverty.
- Saint John had a higher poverty rate (20.8%) than the province (13.5%) and the country (15.3%). After tax, 15.5% of our city's residents (or 10,241 individuals) lived in poverty.
- Although this census showed that the city of Saint John's poverty rate dropped 3.7% from the 2001 rate of 24.5%—which was a bigger drop than the province's (down 2.2%) or the country's (down 0.9%)—we still had an unacceptably high rate of poverty.
- The poverty rates in the priority neighbourhoods were:
    - Crescent Valley: 61.6% (1,128 individuals)
    - Waterloo Village: 56.1% (870 individuals)
    - Old North End: 46.8% (683 individuals)
    - South End: 37.5% (1,416 individuals)
    - Lower West Side: 31.5% (854 individuals)
- Since the last census the poverty rate in the priority neighbourhoods changed as follows:
    - Waterloo Village: up 5.4%
    - Old North End: down 5.5%
    - Lower West Side: down 6.5%
    - South End: down 6.6%
    - Crescent Valley: down 7.3%
- Poverty in our city remained concentrated in our priority neighbourhoods. Close to 5,000 of the almost 14,000 individuals who lived in poverty in the city lived in one of the five priority neighbourhoods.
- In this census Crescent Valley, the Old North End, and the Waterloo Village were all classified as very high poverty neighbourhoods because more than 40%* of their residents lived below the poverty line, while the South End and the Lower West Side were classified as high poverty neighbourhoods where between 30% and 39.9% lived in poverty. In the 2001 census all these neighbourhoods had the same classification except the South End which improved from a very high to a high poverty neighbourhood.

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* A rate 40% or more is the threshold at which sociologists warn that the entire area is under stress.

- Almost two-thirds of residents in Crescent Valley (61.6%) lived in poverty. Although Crescent Valley had the biggest drop in its poverty rate among the priority neighbourhoods since the last census it still had the highest rate in this census.
- The poverty rate dropped in four of the priority neighbourhoods—Crescent Valley, the Lower West Side, the Old North End, and the South End—by more than 5% each, all greater than the city, province, and country's rate of change.
- The Waterloo Village was the only priority neighbourhood that had an increase in its poverty rate since the last census (up 5.4%).

Poverty Rates for Children (Under 6 Years)
- In the city of Saint John more than one in three children under 6 years (34% or 1,285 children) lived in poverty, a rate much higher than the provincial rate (18%) and the national average (19%).
- The rate of child poverty in the priority neighbourhoods was highest in Crescent Valley where 77% (or 135 children) lived below the poverty line.

Poverty Rates for Seniors
- In the city of Saint John 16% of seniors (those 65 years of age and over) lived in poverty (representing 1,578 seniors), a rate higher than the provincial rate (11%) and the national average (14%).
- The rate of senior poverty in the priority neighbourhoods was highest in Crescent Valley where 44% (or 124 seniors) lived below the poverty line.

Poverty Rates by Family Types
- Crescent Valley had the highest proportion of couple families who lived in poverty among the priority neighbourhoods (41% or 87 families) compared to 9.3% in the city.
- Crescent Valley also had the highest poverty rate for singles among the priority neighbourhoods where almost two-thirds (66% or 240 individuals) lived in poverty compared to 40% in the city.
- Crescent Valley also had the highest poverty rate for single mother families among the priority neighbourhoods where close to three-quarters (71% or 185 families) lived in poverty compared to 42% in the city.
- On the whole, single mother families had higher poverty rates than singles who had higher rates than couple families.

Median Household Income
- Although the city's median household income ($41,459) was more than $3,500 lower than the province's and more than $12,000 lower than the national average it had a bigger increase (up 17%) than either since the last census.

- The priority neighbourhoods' median household income was lower than the city's, and lowest in the Waterloo Village ($21,072). The Waterloo Village also had smallest increase in its median household income among the priority neighbourhoods since the last census (up 13%). With the exception of the Waterloo Village the priority neighbourhoods saw far more impressive gains in their median household income than the city, province or country, a trend not often seen elsewhere in the report.

Income Ranges

- In the city of Saint John 6.5% of households lived on less than $10,000, a rate higher than the provincial and national averages. In contrast 10% of city households enjoyed an income six digits or higher, a rate lower than the provincial and national averages.
- While close to a sixth of Crescent Valley households (16%) lived on less than $10,000 (the highest percentage among the priority neighbourhoods) no households in Crescent Valley or the Old North End enjoyed an income six digits or higher.

Housing

Rented Dwellings

- In the city of Saint John close to half (44%) of dwellings were rented, a rate higher than the provincial and national averages.
- The rate of rented dwellings was higher in the priority neighbourhoods than in the city where the percent of rented dwellings was more than 80% in four of the five priority neighbourhoods. It was the highest in the Waterloo Village where 94% of dwellings were rented as opposed to owned and so a smaller proportion of Waterloo Village households were building equity through their homes.

Age of Rental Housing Stock

- In the city of Saint John almost one in every two dwellings (46%) were built during 1960 or before, a rate higher than the provincial and national averages and higher than the rate in the other New Brunswick cities. Not surprisingly then, the city's rate of newer construction—those dwellings built between 1986-2006—accounted for only 14% of the city's total, a lower proportion than the provincial and national averages.
- The rate of older dwellings built during 1960 or before was higher in the priority neighbourhoods than in the city, and highest in the Old North End where over three-quarters (78%) were built during 1960 or before. Not surprisingly then, the rate of newer dwellings built 1986-2006 was lower in the priority neighbourhoods than in the city, and lowest in the Old North End where only 1.6% were built 1986-2006.

It is important to note that this housing data comes from the 2006 census and so the trends in Saint John now are much different.

Affordability of Rental Housing

- In the city of Saint John over one in three tenant households (37%) spent 30% or more of their income on rent (the point at which housing is no longer considered affordable), a rate lower than the provincial and national averages.
- The rate of households that spent 30% or more of their income on rent was higher in two of the priority neighbourhoods (Waterloo Village and the Old North End) than in the city, and highest in the Waterloo Village where close to half of households (47%) had non-affordable housing.

Education and Employment

High School & Post-Secondary Education

- In the city of Saint John close to a quarter of those 25 years and over (23%) had not completed high school, a rate below the provincial average but above the national one. Almost half of those 25 years and over in the city of Saint John had a post-secondary education (49%), which was the same as the province's rate and below the national average.
- The rate of high school non-completion was higher in the priority neighbourhoods than in the city, and highest in Crescent Valley where 43% of those 25 years and over were without a high school education. Not surprisingly then, the rate of post-secondary education was lower in the priority neighbourhoods than in the city, and lowest in Crescent Valley where only 28% of those 25 years and over completed post-secondary studies.

Labour Force Participation

- In the city of Saint John almost two-thirds of residents (62%) were in the labour force, a rate lower than the provincial and national averages.
- The labour force participation rate was lower in all but one of the priority neighbourhoods (the South End) than in the city, and lowest in Crescent Valley where only 34% of its residents were in the labour force.

Introduction

Saint John is an old city. It is Canada's first incorporated city, a feat accomplished in 1785, and for its first century the city flourished as a trading port. However its second century was not as profitable. Saint John did not experience the expansion of wealth that much of Canada experienced, particularly in the post-war years. The underpinnings of Saint John's economy were, and still are, driven by natural resources and the city has struggled to maintain consistent economic growth. It was against this backdrop of a traditional boom-and-bust economy that Vibrant Communities Saint John (VCSJ) was formed in 2005 with a mandate to find ways to break the city's cycle of poverty.

Saint John's economic landscape is on the cusp of transition as we move towards our next period of growth. We are already seeing signs of changes such as more help wanted signs and a realization that the economic growth must improve the lives of all Saint Johners.

There is growing awareness, dialogue, and momentum in our community around the issue of poverty evidenced by its profile in the media, the inclusion of social priorities in economic strategies, and the financial commitment by partners towards neighbourhood revitalization and poverty reduction.

Vibrant Communities Saint John's goals are threefold: 1) help bring the poverty rate down to the national average by 2015, b) help bring the child poverty rate down to single digits by 2025, and c) have a poverty reduction strategy established by the end of 2009.

Greater Saint John Poverty Reduction Strategy

The response to poverty in the city has been largely shaped by our high concentration of neighbourhood poverty. There is no question that poverty is a neighbourhood issue in Saint John as will be clear in the coming pages. Specifically it is an issue for five city neighbourhoods—Crescent Valley, the Lower West Side, the Old North End, the South End, and the Waterloo Village—our priority neighbourhoods.

Poverty is a complex problem with many harmful consequences that are difficult to escape. Although poverty can be a trap, comprehensive, coordinated strategies that address root causes can transform communities.

VCSJ and its many partners believe:

1. Children thrive when their families are healthy and individuals and families do well when they live in supportive communities.
2. Collaboration and coordination across all sectors build the capacity of our community to reduce poverty.
3. Innovative ways of working together bring changes to individuals, communities, and systems.
4. Policy, plans, and programs are based on individual and community strengths and sound research and evaluation.
5. Revitalization of a neighbourhood engages a whole community.
6. Resident-led neighbourhood development contributes to responsive and sustainable actions.
7. All our work contributes to poverty reduction.

The above principles guide the Greater Saint John Poverty Reduction Strategy.

GREATER SAINT JOHN'S POVERTY REDUCTION STRATEGY

NEW WAYS OF WORKING TOGETHER TO BREAK THE POVERTY CYCLE

How we do it!

The Poverty Reduction Strategy provides a recipe that if we follow—key elements of which must be adequately funded and supported by the community—we will have a community where all citizens can thrive and poverty is not only reduced but prevented. A description of particular strategies is presented with the corresponding chapter.

Diagram with outer ring labeled: Residents, Community Groups, Businesses, Governments. Inner segments: LEADERSHIP, PARTNERSHIPS, RESEARCH &, EVALUATION, POLICY, IMPROVEMENTS

Strategy Elements

Neighbourhood Revitalization

* Resident mobilization and training
* Housing and Energy Strategy
* Social, physical, and economic improvements
* Mixed Income Neighbourhoods

Single Parents

Comprehensive programs and supports:

* Housing
* Childcare
* School completion
* Parenting
* Health and Wellness

Children and Youth
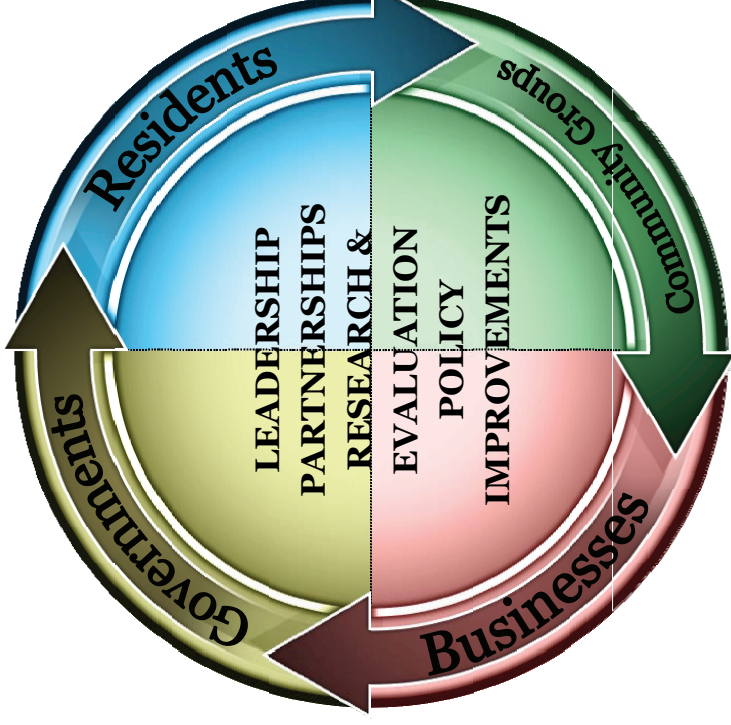
Level the playing field:

* Early Learning Centres
* PALS / Community Schools
* TRC / Youth Engagement / Leadership
* Coordination of Services

Workforce Participation

* Programs and supports for adults with education and employment challenges
* Remove barriers: childcare, transportation, health insurance, GED, tuition
* Employer Leadership
* Living wage replaces minimum wage

Leadership

Saint John residents, service providers, business leaders, and government have to step up and take a stand and some risks if we are going to see real improvements. Key to the success is that no one group or sector shoulders all of the responsibility but we must work together, in new ways.

Partnerships

Although it may be tempting to pigeon hole poverty as the responsibility of a particular department or organization, the reality is that poverty affects us all and all sectors of a community must contribute to solutions. Consider the following scenario. Many single parents receiving social assistance wish to work. There are very few child care options. In a partnership, the government might address policy barriers that make it too risky for a single parent to go to work. A community training program might identify potential employers and assist interested individuals in entering the workforce. An employer might review company policies to be more responsive to the needs of young families, making it easier for a single parent to remain in the workforce. We now have a sustainable response to a complex issue.

Research and Evaluation

Vibrant Communities Saint John set the stage for using data to inform policy and programming with *Poverty and Plenty* in 2005 as well as two neighbourhood-wide surveys of residents. These data sources have armed neighbourhoods, service providers, and policy makers with the information they required to focus their attention and efforts. With *Poverty and Plenty II* we are able to see changes more deeply

into neighbourhoods and the situation across New Brunswick.

We need to enhance our evaluation and reporting in Saint John. There are many questions we cannot yet answer. *Did that program work? What is different for individuals and families?* In order to answer these questions we need to invest in evaluation and monitoring in the community and government sectors. Then we must communicate the results.

Policy

Terms such as *welfare wall* and *poverty trap* speak to the barriers that make it difficult for people to leave social assistance, break the poverty cycle, and become self-sufficient. Key policies that still need work include: extending health benefits, expanding child care programs, increasing training benefits for social assistance recipients, implementing a living wage, and increasing social assistance rates.

There is a new commitment from provincial political leaders and policy makers to move forward on a province-wide poverty reduction strategy. Perhaps more meaningfully, however, the government is prepared to engage in a *new* way by sharing ownership for developing the strategy with the community and business sector.

Plenty

Economic forecasters say times of prosperity are on their way to our city. As a result talk of Saint John's comparatively high poverty rate has been drowned out by the excitement over the coming plenty. It started as mere whispers of prosperous economic times

brought about by key energy projects and has turned into a loud chatter heard throughout the city from boardroom tables and church halls, to coffee shops and street corners alike. There is a risk that this plenty will not touch us all however, but if great care is taken it can have a more equitable impact.

We will have to wait until the 2011 census to know in detail how an energy boom will affect our area but work on the ground tells us the problems already faced by our poorest residents are magnifying. Housing is the true canary in the coal mine. The affordable but often unsafe and inadequate housing provided by rooming houses is becoming a scarer find for those living in poverty as they are being converted to take advantage of the rising rents. And rents that were barely affordable for the working poor are now moving further out of reach.

The labour force opportunities that will come with the rising plenty could be used, with the right training, to decrease the city's poverty rate from where it stood this census at 20.8%, where one in five of us lived in poverty.

Poverty is a very complex problem but the fundamentals are clear. To decrease the poverty rate we need more money in the pockets of those living in poverty—enough to push them over the poverty line. This can be accomplished by increases in employment income or government transfer payments. Increasing earned income means encouraging and facilitating labour force entry and addressing income inadequacy through a living wage. There should be no question that those working full-time, full-

year in Saint John should not live in poverty. Period.

Across sectors there is consensus that the opportunities resulting from the boom should not be wasted and that those of all walks of life should benefit.

In preparation for the changes ahead, a multi-stakeholder regional planning initiative known as the Benefits Blueprint analyzed the impact of these projects on the communities and residents of the Saint John region. Released in April 2008, six of the 16 recommendations reflect the strategies recommended by Vibrant Communities Saint John. These recommendations include workforce expansion programs, enhanced child care services, support for low income students in high school, economic supports for resident-led initiatives in the five priority neighbourhoods, improved infrastructure and a wider range of housing options for low and moderate income households.

In the Pages Ahead

This document is purposefully heavy on statistics—all coming from Statistics Canada's 2006 and 2001 census—and lighter on analysis. We offer the data to you for discussion purposes.

The report is organized around five chapters: demographics, poverty and plenty, housing, education and employment, and the priority neighbourhoods. The centerpiece is the statistical profile of 27 indicators organized into the first four chapters and examined through a priority neighbourhood, city, Census Metropolitan Area, provincial and national lens. Data from this census and last

(when available) is offered to show how we are faring this census and what changes occurred, or did not occur, since the last.

Poverty and Plenty II is very large and designed to be flipped through rather than read cover to cover. This layout allows you to skip to chapter five for an introduction to the five priority neighbourhoods before examining their statistical profile or to focus solely on a topic, such as housing, or an indicator, like home ownership.

The data is largely open to interpretation but some trends are evident, and expected. While the priority neighbourhoods generally fared worse than the city, the city in general fared worse than the Saint John Census Metropolitan Area (due in large part to the affluent suburbs), quite often fell below the provincial and national averages, and along with Campbellton often fared worse than the other New Brunswick cities.

In many cases the data surfaces many questions and hints about how to proceed. For instance, what makes it possible for 75% of single mothers with young children in the Old North End to work? Rather than waiting until all questions are answered we hope *Poverty and Plenty II* will help the community find answers and solutions together.

Terms and Methodology

Census metropolitan area (CMA) - Area consisting of one or more neighbouring municipalities situated around a major urban core. A census metropolitan area must have a total population of at least 100,000 of which 50,000 or more live in the urban core.

Census subdivision (CSD) - Area that is a municipality or an area that is deemed to be equivalent to a municipality for statistical reporting purposes (e.g., as an Indian reserve or an unorganized territory). Municipal status is defined by laws in effect in each province and territory in Canada.

Dissemination area (DA) - A small, relatively stable geographic unit composed of one or more adjacent dissemination blocks, with a population of 400 to 700 persons. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada.

Postal code (Forward sortation area) - The postal code is a six-character code defined and maintained by Canada Post Corporation for the purpose of sorting and delivering mail. The first three characters of the postal code identify the forward sortation area (FSA). FSAs are associated with a postal facility from which mail delivery originates. The average number of households served by an FSA is approximately 8,000, but the number can range from zero to more than 60,000 households.

Federal electoral district (FED) - Area represented by a Member of Parliament (MP) elected to the House of Commons. The federal electoral district boundaries used for the 2006 Census are based on the 2003 Representation Order.

Prevalence of low income before tax - *(shorthanded in the report as poverty rate before tax)* - Percentage of economic families or persons not in economic families who spend 20% more than average of their before-tax income on food, shelter and clothing. It is the proportion or percentage of economic families or persons not in economic families in a given classification below the before tax low income cut-offs (LICO). *While there is no official poverty line in Canada this measure has been largely adopted as such.*

Priority Neighbourhoods - five city neighbourhoods with high levels of poverty and associated vulnerabilities:
- Crescent Valley (CV)
- Lower West Side (LWS)
- Old North End (ONE)
- South End (SE)
- Waterloo Village (WV)

Several dissemination areas (DAs) make up each priority neighbourhood from as few as three in the ONE to as many as eight in the SE.

The report defines areas—census subdivisions, the priority neighbourhoods, and dissemination areas—based on their poverty rate. We have adopted the following ranges based on those used by the Canadian Council on Social Development:

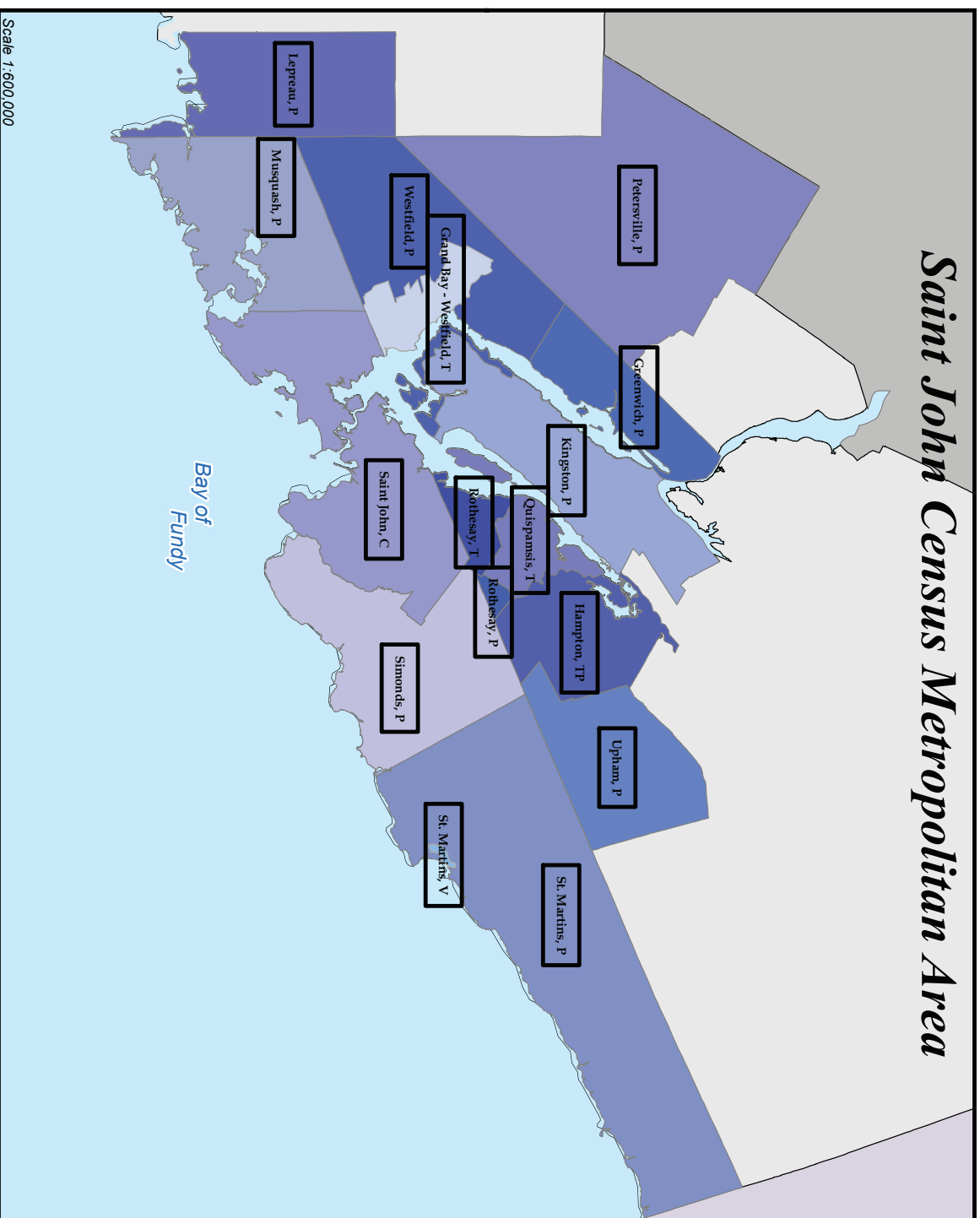| Poverty Rate	Area Type
40% or more*	Very high poverty
30 - 39.9%	High poverty
20 - 29.9%	Moderately high poverty
10 - 19.9%	Moderate poverty
0.1 - 9.9%	Low poverty
0%	No poverty

A 40% or more poverty rate is the threshold at which sociologists warn that the entire area is under stress.

Suburbs - This term has been used throughout the report as a short hand for the towns of Grand Bay-Westfield, Quispamsis, and Rothesay.

- In the 2006 census there were 1,439 DAs in New Brunswick, 240 of which were in the Saint John Census Metropolitan Areas (CMA), and 132 of those where in the city of Saint John. In this report data is only provided for 239 DAs in the CMA, the remaining DA only had 15 people which was not enough, for privacy reasons, for Statistics Canada to release any data other than the fact it exists.

- Throughout the report numbers are rounded to either one or no decimal places depending on what level of precision is required and so it may appear that calculations are off when in fact rounding is at play.

- Statistics Canada also rounds their numbers which may in turn have an effect on some of our calculations, especially those with smaller sample sizes. In an effort to protect people's identity Statistics Canada has confidentiality and suppression rules in place along with random rounding. Their numbers are rounded to either 0 or 5, but not always in the same fashion (i.e. a 4 does not necessarily become a 5) and all numbers are rounded independently of one another.

- Statistics Canada urges that caution be used when comparing profiles from different census, particularly the rate of poverty. They note that while every effort is made to have the indicators as comparable as possible over the years due to question and methodological changes it is not always possible to have the exact same variables. They have however said that the indicators we have chosen from the 2006 and 2001 censuses are similar enough to compare for our purposes.

- The boundaries of our city's five priority neighbourhoods do not always respect census boundaries and so these neighbourhoods may look somewhat different in this document from what they do in practice. Crescent Valley's boundaries for example, includes areas that are removed from the public housing project, which should be taken into consideration when reviewing this neighbourhood's data

- A national comparison is offered for some indicators. This comparison benchmarks the Saint John CMA against eight other CMAs in Canada: Abbotsford, Edmonton, Halifax, Regina, St. John's, Thunder Bay, Trois-Rivières, and Winnipeg. These CMAs were chosen because they represent each province that has CMAs and were closest to Saint John in population. When indicators are examined in a provincial context the city of Saint John is benchmarked against other New Brunswick cities.

- Charts have been ranked from worst to best for each indicator when applicable.

- To allow graphs to be easily compared the width of the bars are the same and the same scale has been used within indicators.

- For some of the indicators one of the DAs in the South End had insufficient data in the 2001 census.

- At times 2001 data and some national figures could not be provided due to comparability issues or a lack of data.

Saint John Census Metropolitan Area

Scale 1:600,000

Bay of Fundy

Lepreau, P

Musquash, P

Westfield, P

Grand Bay - Westfield, T

Petersville, P

Greenwich, P

Kingston, P

Saint John, C

Rothesay, T

Quispamsis, T

Rothesay, P

Hampton, TP

Simonds, P

Upham, P

St. Martins, V

St. Martins, P

This report gives data from several different perspectives including from the Saint John CMA. In the 2006 census the CMA had a population of 122,389 and was spread out over 3,360 square kilometres taking in these 17 areas:

- Grand Bay-Westfield (town)
- Greenwich (parish)
- Hampton (parish)
- Hampton (town)
- Kingston (parish)
- Lepreau (parish)
- Musquash (parish)
- Petersville (parish)
- Quispamsis (town)
- Rothesay (parish)
- Rothesay (town)
- Saint John (city)
- Saint Martins (parish)
- Simonds (parish)
- St. Martins (village)
- Upham (parish)
- Westfield (parish)

CHAPTER I - A DEMOGRAPHIC SNAPSHOT

This chapter examines the demographics of our region with a look at population change, age and family type.

Our city is home to five priority neighbourhoods—Crescent Valley (CV), the Lower West Side (LWS), the Old North End (ONE), the South End (SE), and the Waterloo Village (WV). We consider them to be a priority because of their high poverty rates and percentage of single parents, and their low levels of education and labour force participation.

This census the priority neighbourhoods' population declined along with the city's and CMA's, which was counter to the provincial and national trends. Crescent Valley's population fell the most since the last census, down 12%, while the city's dipped 2.3%. The drop in Crescent Valley's population is worth exploring since it is largely made-up of social housing for which there is a wait list.

Crescent Valley had a younger face than the other priority neighbourhoods with a greater proportion of children and youth than the city and a smaller proportion of adults and seniors. In contrast, the Waterloo Village appeared to have the oldest population with a smaller proportion of children and youth than the city and a greater proportion of seniors. Specifically Crescent Valley had the highest proportion of children, the Old North End was home to the largest proportion of youth, the South End housed the greatest proportion of adults and the Waterloo Village had the highest percentage of seniors. The city of Saint John had an older face in general than the province and Canada as a whole. Although this indicator is not profiled in this report it is worth noting that Crescent Valley had a very different gender breakdown (62% females, up from 59% in the last census) than the city's average (53% females).

Children and teens living in poverty have traditionally been the focus of social development and philanthropic efforts. When Vibrant Communities Saint John was created in 2005 the Business Community Anti-Poverty Initiative (BCAPI) had already made children and teens one of its strategic focuses. The Teen Resource Centre was in development, First Steps (a support centre for teen moms) had just opened and J.D. Irving Limited had created the PALS (Partners Assisting Local Schools) program at Prince Charles School. The PALS program sees employees and volunteers pitch in to help students with everything from homework, tutoring and coaching to providing hot lunches, field trips and, most of all, a role model. It has won a number of national and international awards. The program has now expanded to 17 schools in the region and provides inspiration for the Community School Program established by the Department of Education.

The Old North End had a low percentage of couples without children at home compared to the other priority neighbourhoods and the city. It also had the biggest decrease since the last census. The South End had a low percentage of couples with children at home compared to the other priority neighbourhoods and the city, while the city fell below the rate in the CMA, suburbs, as well as the provincial and national averages.
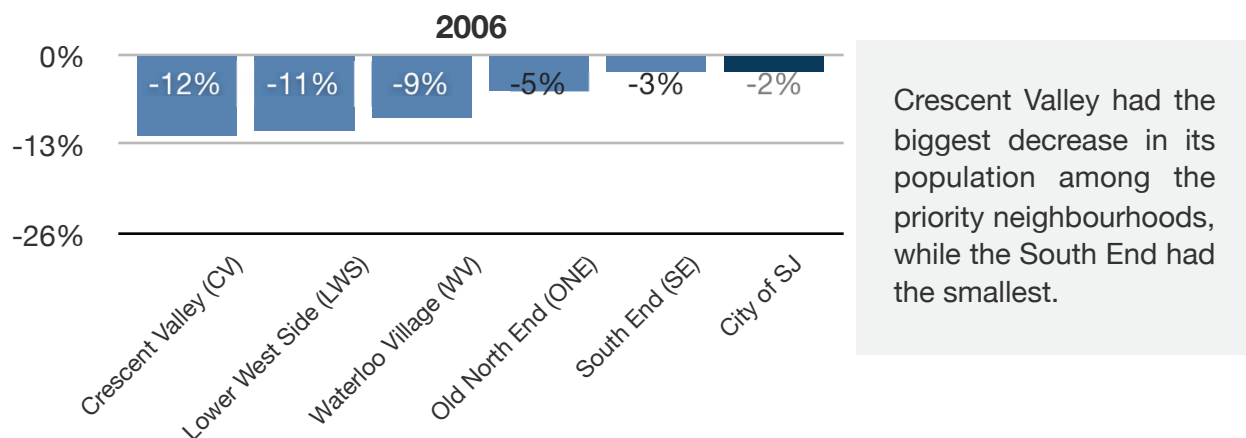
Single mothers were more prevalent in the priority neighbourhoods than the city. Crescent Valley took the lead this census and also experienced an increase since the last census. The Waterloo Village's percentage of single mothers was down this census and the lowest among the priority neighbourhoods. The city had a higher percentage than the CMA, suburbs, national and provincial averages, and the eight selected CMAs as well as all but one of the other New Brunswick cities (Campbellton).

Vibrant Communities Saint John has identified young single mothers as a group in particular need of attention. In Saint John 42% of single mother families lived in poverty. Single mothers must contend with two big challenges in trying to support their families: they have only one salary in a society where two-salary households are the norm and, on average women continue to earn less than their male counterparts largely because they tend to find work in sectors that offer lower wages.
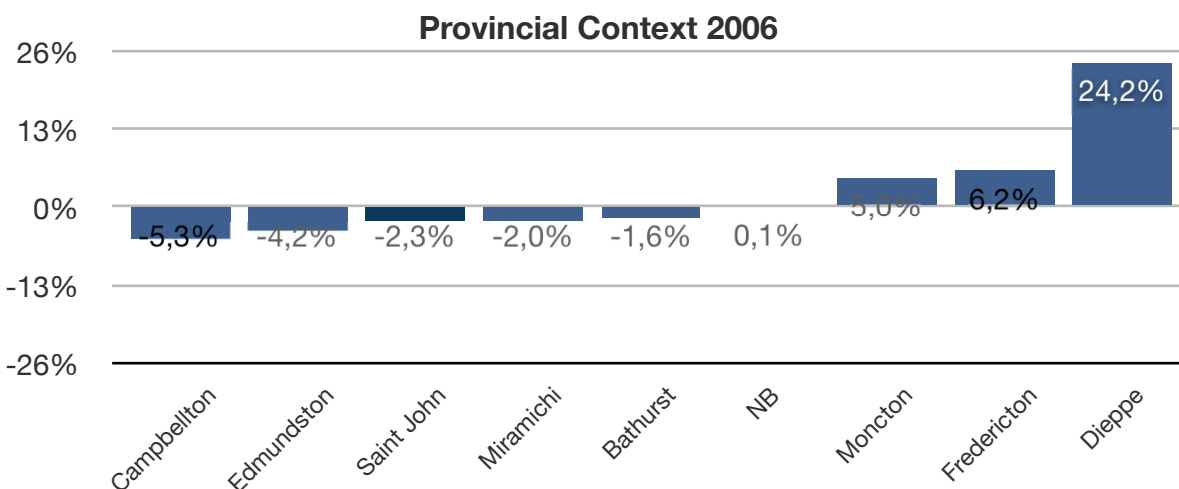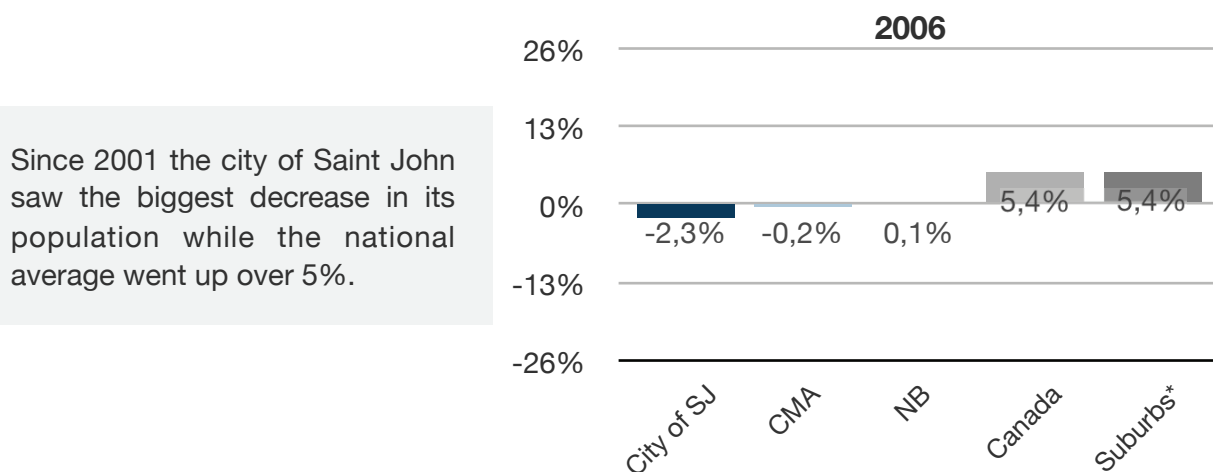
Single fathers however showed a different trend, one where Crescent Valley was below the city's average while the Old North End was far above and experienced a notable increase since last census. The city ranked above (though not far above) the CMA, suburbs, national and provincial averages, and the other New Brunswick cities for this indicator.

There were some noteworthy changes since the last census including the dip of 5.7% in the percentage of children 5-14 years in Crescent Valley (yet it still had a greater proportion of children in this age group than the other priority neighbourhoods). The Old North End saw a significant drop in the percentage of couples without children (down 6.8%), while the Lower West Side's rate increased by 6.1%. The Lower West Side also saw a significant drop in the percentage of couples with children (down 7.6%), while the Waterloo Village's rate increased by 6.0%. Crescent Valley's proportion of single mothers jumped 6.3% while the Waterloo Village's dropped 5.3%. The rate of single fathers in the Old North End rose significantly by 8.4%. The city's rate of change for the demographic indicators was less than 5.0%.
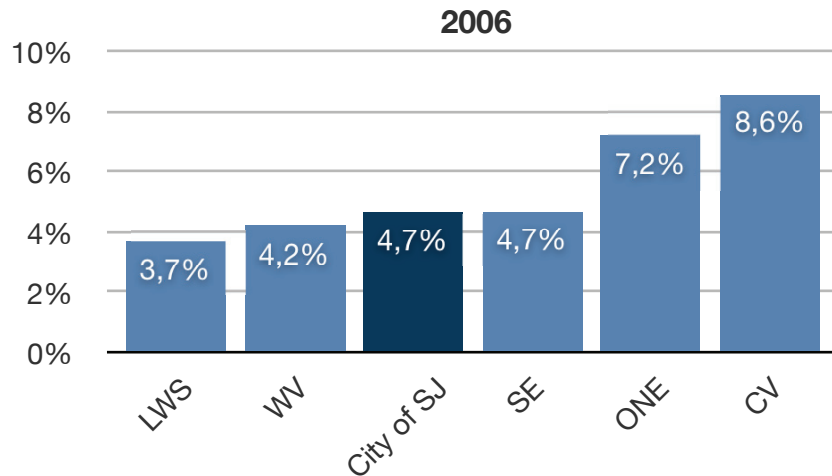
Population Change

2006

Crescent Valley had the biggest decrease in its population among the priority neighbourhoods, while the South End had the smallest.

All the priority neighbourhoods had a bigger decrease in their population than the city.

Since 2001 the city of Saint John saw the biggest decrease in its population while the national average went up over 5%.

2006

Provincial Context 2006

The city of Saint John had the third biggest decrease in its population among the NB cities and ran counter to the provincial rate of change.

** The suburbs include: Grand Bay-Westfield, Quispamsis, and Rothesay.*

Children 0-4 Years

2006

The Lower West Side had the lowest percentage of children 0-4 years among the priority neighbourhoods, while Crescent Valley had the highest followed by the Old North End.

The Lower West Side and the Waterloo Village had a rate below the city's, while the South End, the Old North End and Crescent Valley had a rate above.

Since 2001 the Lower West Side saw the biggest decrease in its percentage of children 0-4 and was the only priority neighbourhood with a drop below the city's, while the Waterloo Village saw the biggest increase.

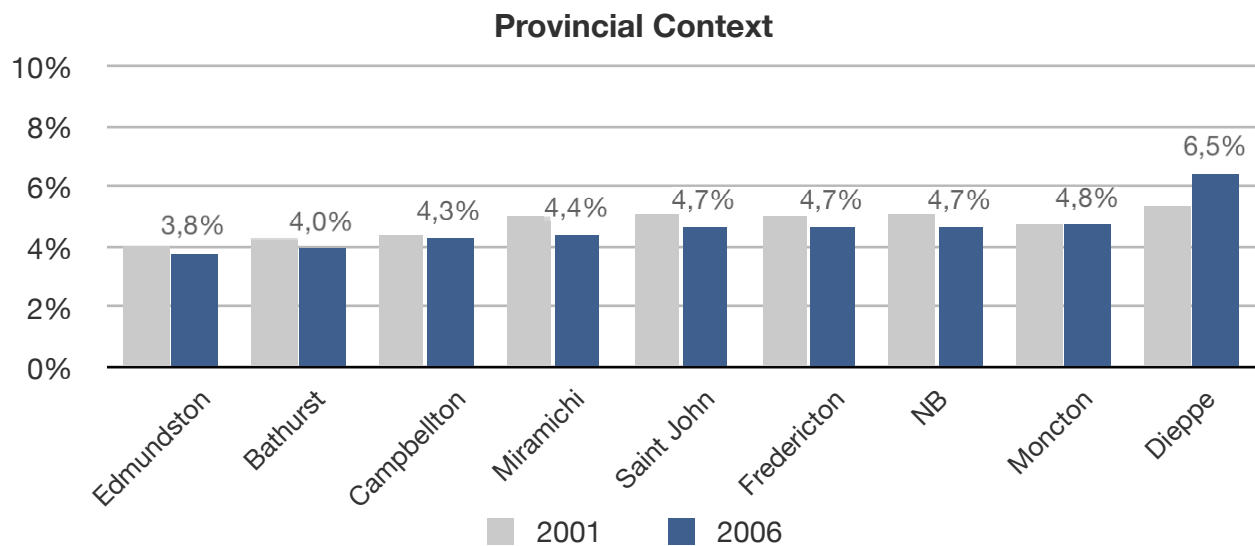**Change 2001-2006**

2006
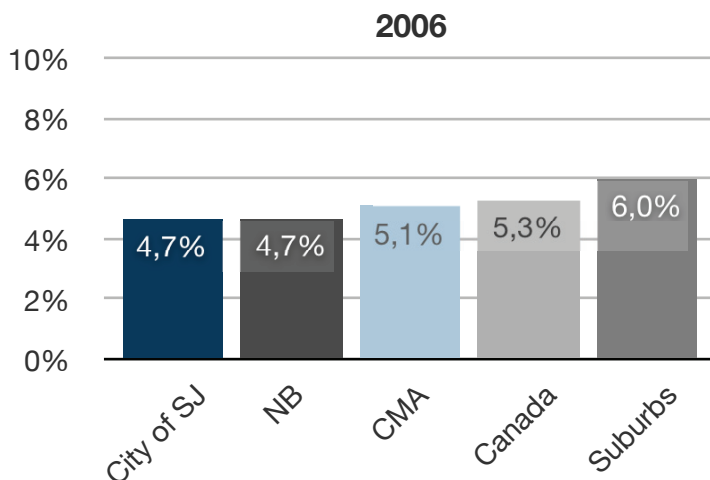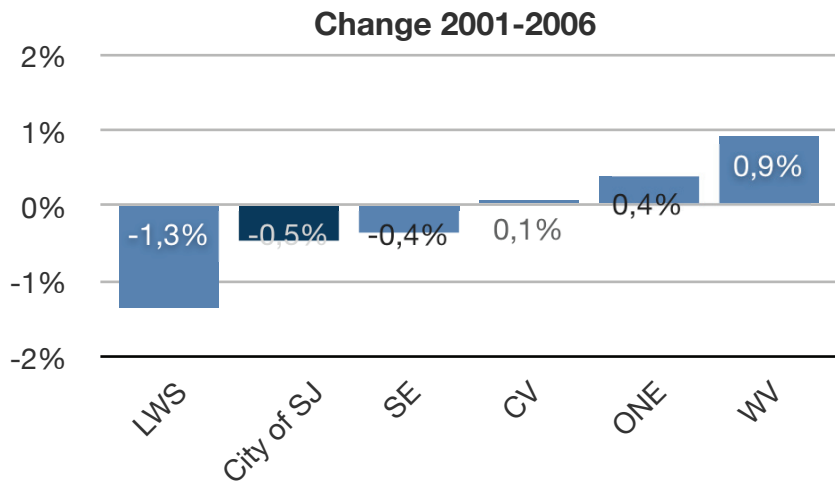
The city of Saint John had a lower percentage of children 0-4 years than the CMA and the suburbs.

The CMA had a percentage similar to the national average.
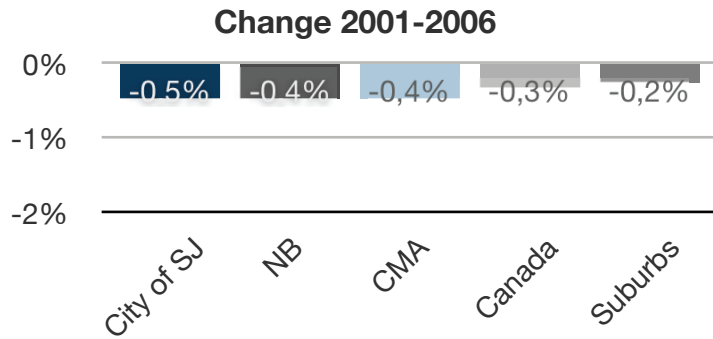
Change 2001-2006

	City of SJ	NB	CMA	Canada	Suburbs
	-0.5%	-0,4%	-0,4%	-0,3%	-0,2%

Since 2001 there was less than a 1% difference in the rate of change in, and among, these areas.

Provincial Context

City	2001	2006
Edmundston		3,8%
Bathurst		4,0%
Campbellton		4,3%
Miramichi		4,4%
Saint John		4,7%
Fredericton		4,7%
NB		4,7%
Moncton		4,8%
Dieppe		6,5%

☐ 2001   ■ 2006

The city of Saint John ranked near the middle with the fifth lowest rate of children 0-4 years among the NB cities with a rate almost one and a half times (1.4 times) lower than that of the highest city (Dieppe) and the same as the province's.
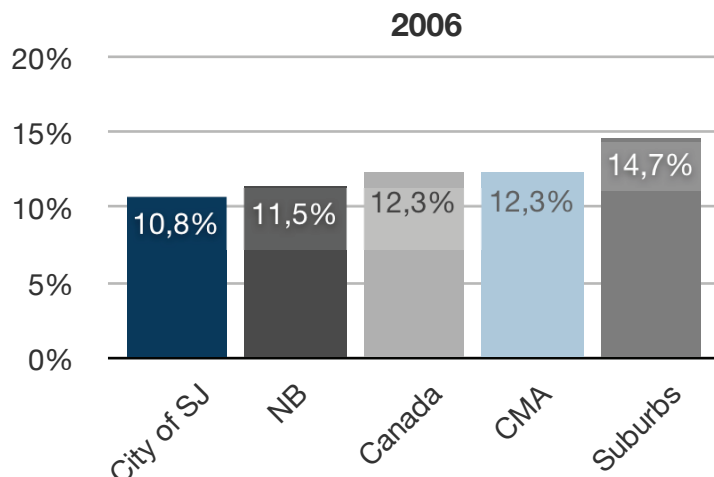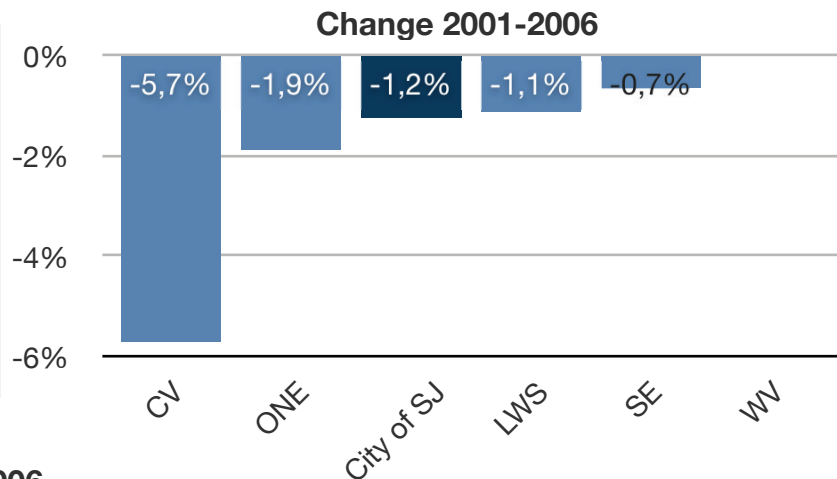
Children 5-14 Years

2006
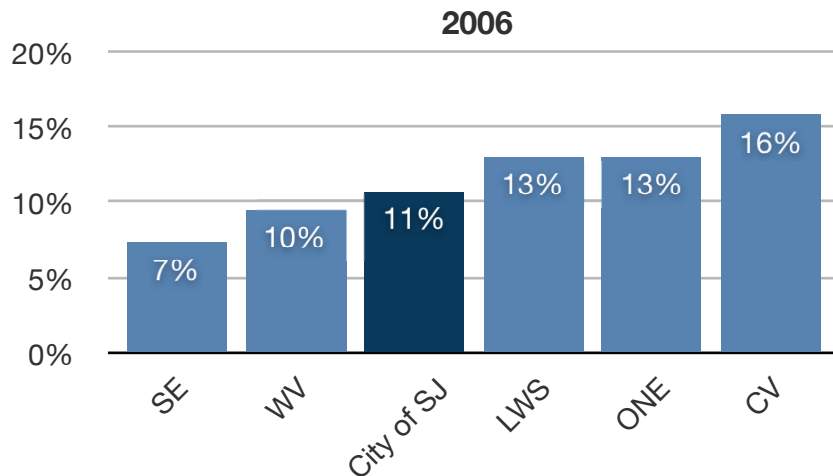
The South End had the lowest percentage of children 5-14 years among the priority neighbourhoods, while Crescent Valley had the highest.

Looking at the total percentage of children 14 years and under Crescent Valley lead with almost a quarter (24%), while the South End had the lowest rate at half that (12%).
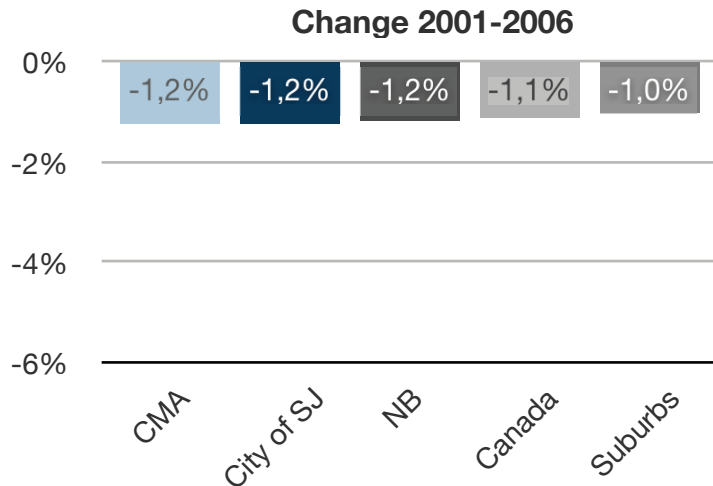
The South End and the Waterloo Village had a rate below the city's, while the Lower West Side, the Old North End and Crescent Valley had a rate above.

Since 2001 Crescent Valley experienced a sharp decrease in its percentage of children 5-14 years, yet it still had the highest rate. The Waterloo Village saw no change.
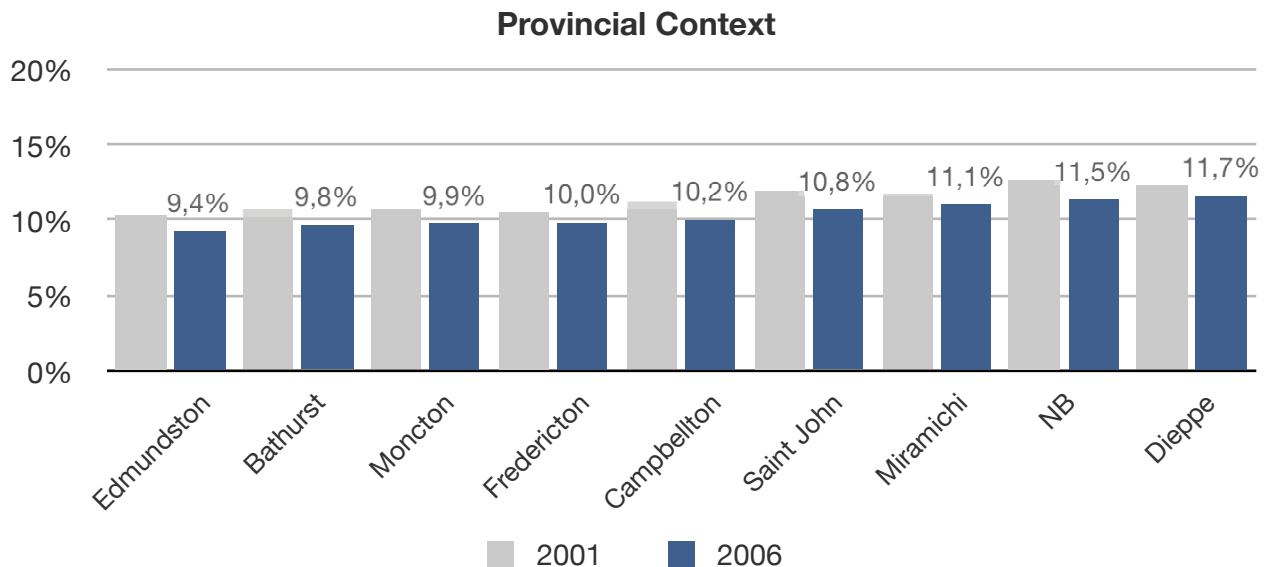
Change 2001-2006

2006

The city of Saint John had a lower percentage of children 5-14 years than the CMA and the suburbs.

The CMA had a rate similar to the national average.

Change 2001-2006

|				
-1,2%	-1,2%	-1,2%	-1,1%	-1,0%
CMA	City of SJ	NB	Canada	Suburbs

0% / -2% / -4% / -6%

Since 2001 the city of Saint John saw a decrease in its rate of children 5-14 years.

There was less than a 1% difference in the rate of change among these areas.

Provincial Context

	Edmundston	Bathurst	Moncton	Fredericton	Campbellton	Saint John	Miramichi	NB	Dieppe
2006	9,4%	9,8%	9,9%	10,0%	10,2%	10,8%	11,1%	11,5%	11,7%

20% / 15% / 10% / 5% / 0%

◻ 2001   ◼ 2006

The city of Saint John had the sixth lowest rate of children 5-14 years among the NB cities with a rate 1.1 times lower than that of the highest city (Dieppe) and the province.
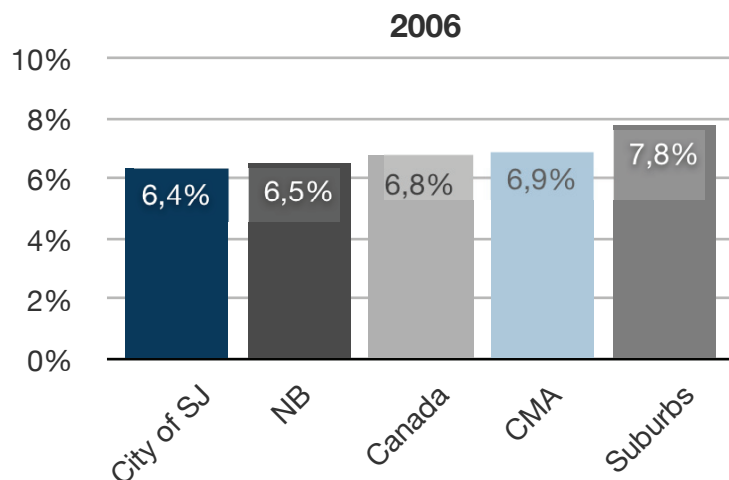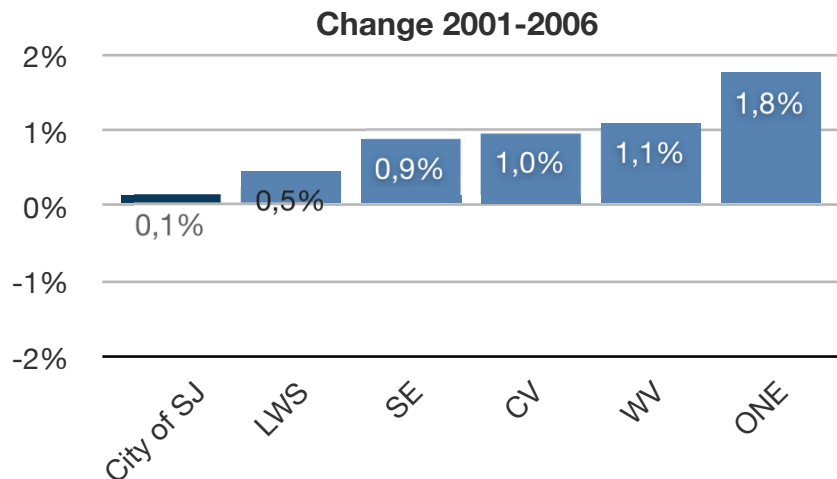
Youth 15-19 Years

2006
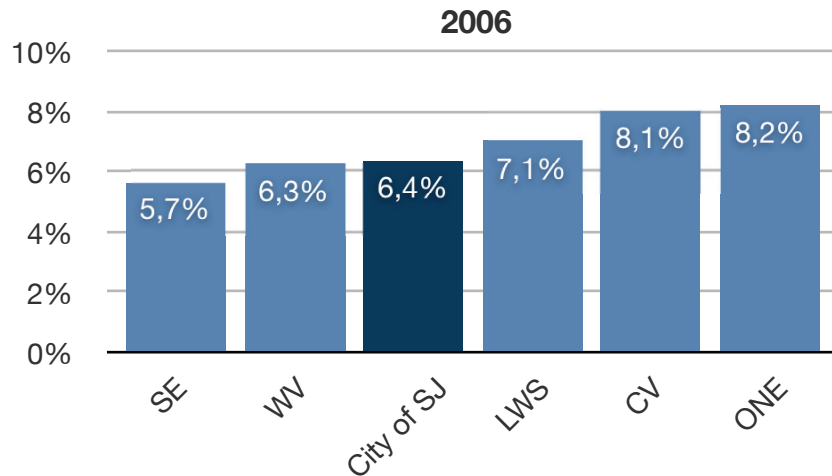
The South End had the lowest percentage of youth 5-19 years among the priority neighbourhoods, while the Old North End had the highest.

The South End and Waterloo Village had a rate below the city's, while the Lower West Side, Crescent Valley and the Old North End were above.

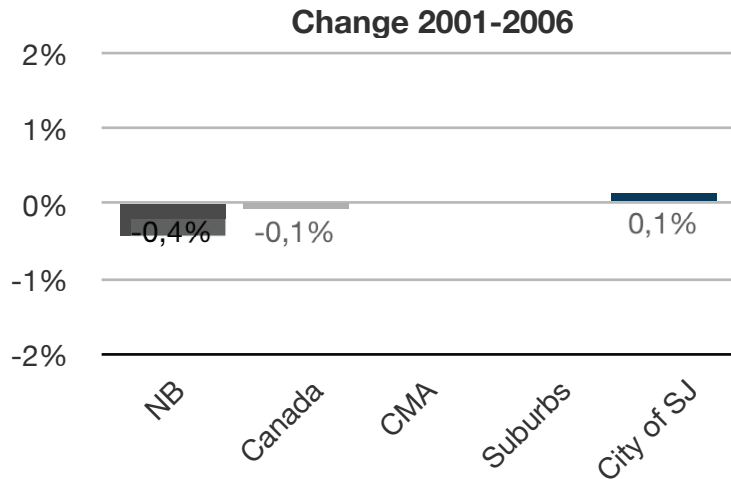Since 2001 all of the priority neighbourhoods saw a increases in their percentage of youth, all of which were above the city's rate of change.

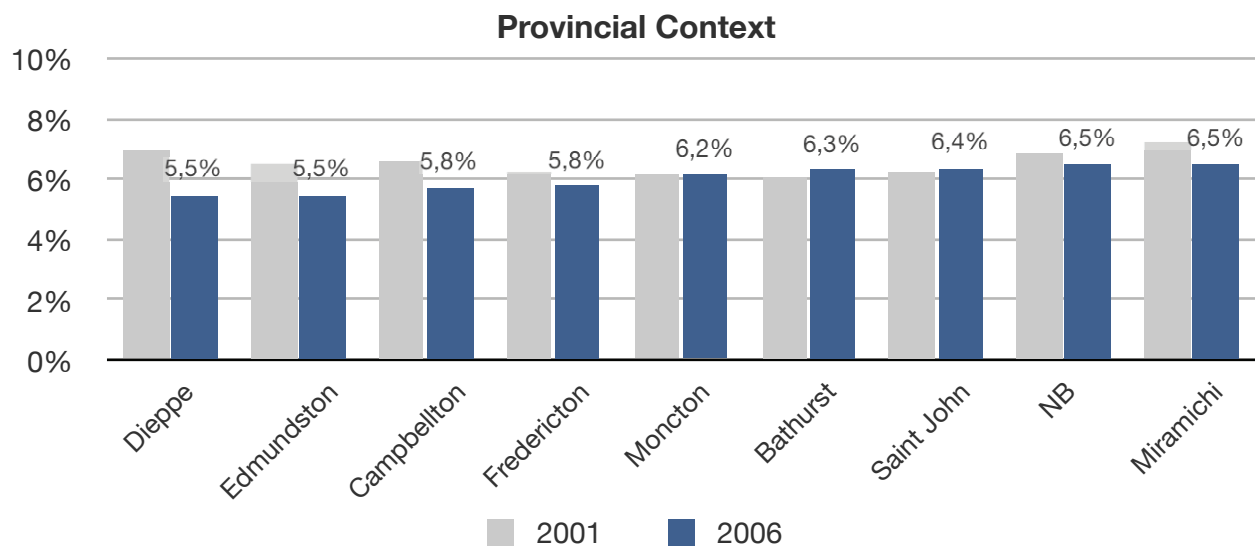The biggest increase was in the Old North End while the Lower West Side saw the smallest.

Change 2001-2006

2006

The city of Saint John had a lower percentage of youth 15-19 years than the CMA and the suburbs.
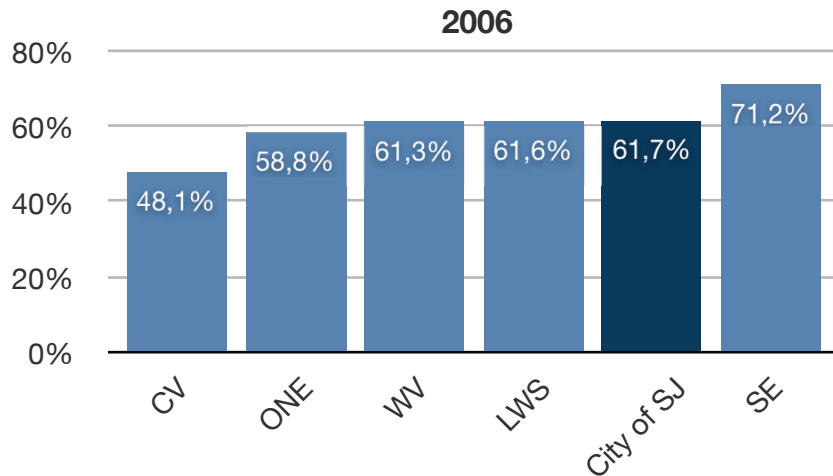
The CMA had a rate similar to the national average.

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Change 2001-2006

NB: -0,4%	Canada: -0,1%
City of SJ: 0,1%	

Since 2001 there was less than a 1% difference in the rate of change in, and among, these areas.

(X-axis: NB, Canada, CMA, Suburbs, City of SJ)

Provincial Context

City	2001	2006
Dieppe		5,5%
Edmundston		5,5%
Campbellton		5,8%
Fredericton		5,8%
Moncton		6,2%
Bathurst		6,3%
Saint John		6,4%
NB		6,5%
Miramichi		6,5%

Legend: 2001, 2006

The city of Saint John had the seventh lowest rate of youth 15-19 years among the NB cities with a rate similar to that of highest city (Miramichi) and the province. The rate in Moncton saw no change since the last census while Saint John and Bathurst experienced only a slight change as compared to the other cities.
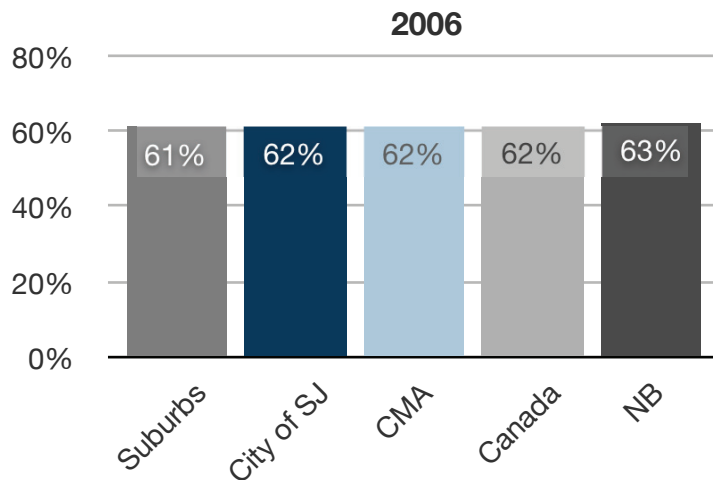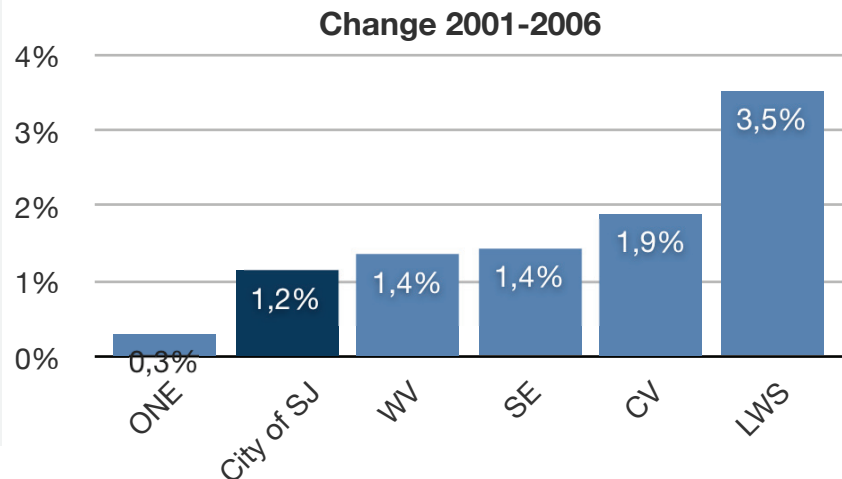
Adults 20-64 Years

2006

Bar chart showing percentages for 2006:
- CV: 48,1%
- ONE: 58,8%
- WV: 61,3%
- LWS: 61,6%
- City of SJ: 61,7%
- SE: 71,2%

Crescent Valley had the lowest percentage of adults 20-64 years among the priority neighbourhoods, while the South End had the highest, which was 1.5 times higher than Crescent Valley's, a difference of 23%.

All the priority neighbourhoods except the South End had a rate below the city's.

Since 2001 the Old North End saw the smallest increase in its percentage of adults and was the only priority neighbourhood with an increase below the city's, while the Lower West Side saw a significant increase in comparison.

Change 2001-2006

Bar chart showing Change 2001-2006:
- ONE: 0,3%
- City of SJ: 1,2%
- WV: 1,4%
- SE: 1,4%
- CV: 1,9%
- LWS: 3,5%

2006

Bar chart showing percentages for 2006:
- Suburbs: 61%
- City of SJ: 62%
- CMA: 62%
- Canada: 62%
- NB: 63%

The city of Saint John had a rate of adults similar to the other areas.

The CMA also had a rate similar to the national average.

Change 2001-2006

Suburbs	
Canada	0,7%
NB	0,9%
CMA	0,9%
City of SJ	1,2%
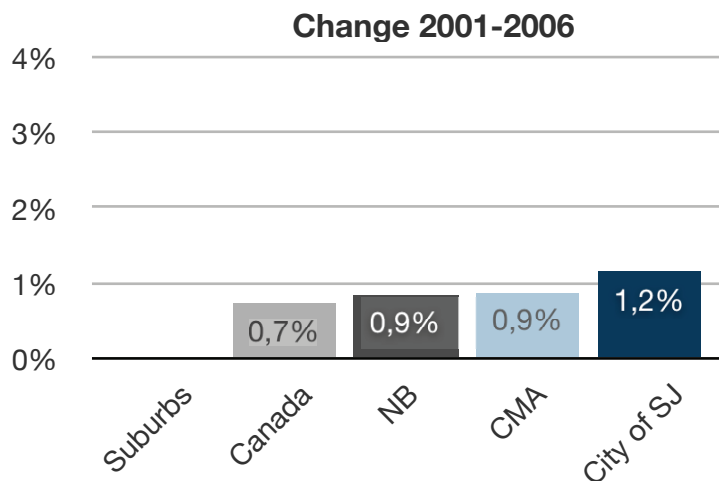
Since 2001 the city of Saint John saw the biggest increase in its rate of adults 20-64 years.

Provincial Context

City	2001	2006
Campbellton		58,9%
Bathurst		59,5%
Miramichi		60,8%
Saint John		61,7%
NB		62,5%
Edmundston		63,9%
Moncton		64,1%
Fredericton		64,5%
Dieppe		65,7%

■ 2001   ■ 2006

The city of Saint John had the fourth lowest rate of adults 20-64 years among the NB cities with a rate 1.1 times lower than that of the highest city (Dieppe) and similar to the province's.

Seniors 65 Years and Over
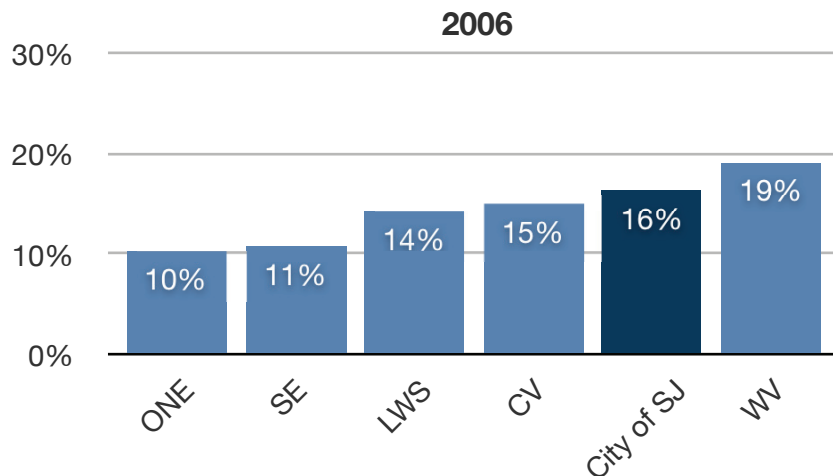
2006

The Old North End had the lowest percentage of seniors 65 years and over among the priority neighbourhoods, while the Waterloo Village had the highest.
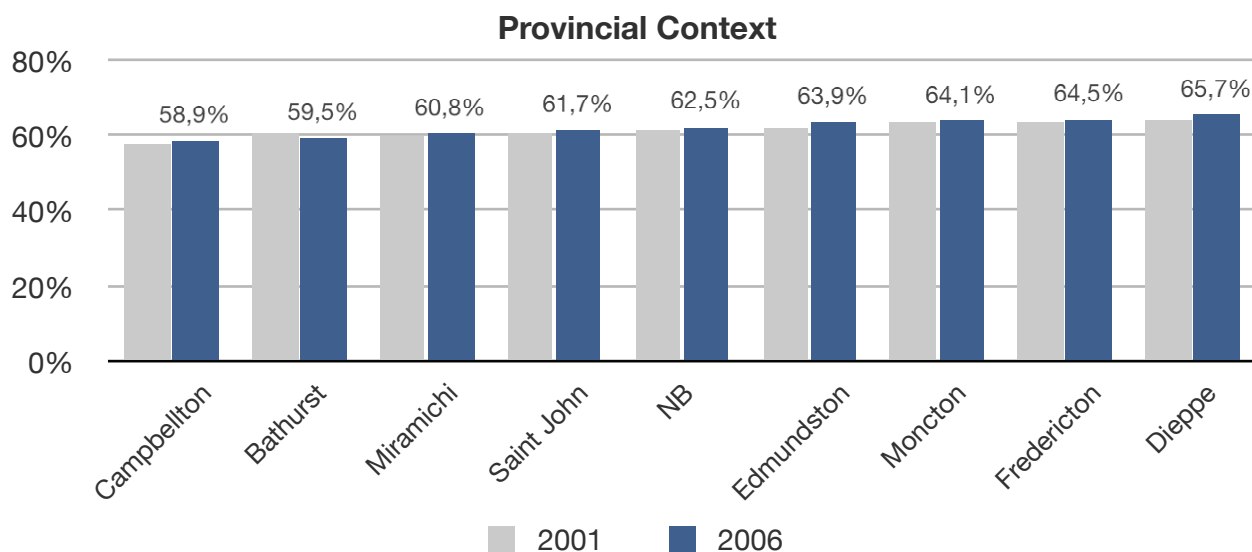
All the priority neighbourhoods except the Waterloo Village had a rate below the city's.

Since 2001 Crescent Valley saw the only increase in its percentage of seniors and was also the only priority neighbourhood above the city's rate of change, while the Old North End saw the biggest decrease.

Change 2001-2006

2006

The city of Saint John had a higher percentage of seniors 65 years and over than the CMA and the suburbs.

The CMA had a rate similar to the national average.

Change 2001-2006

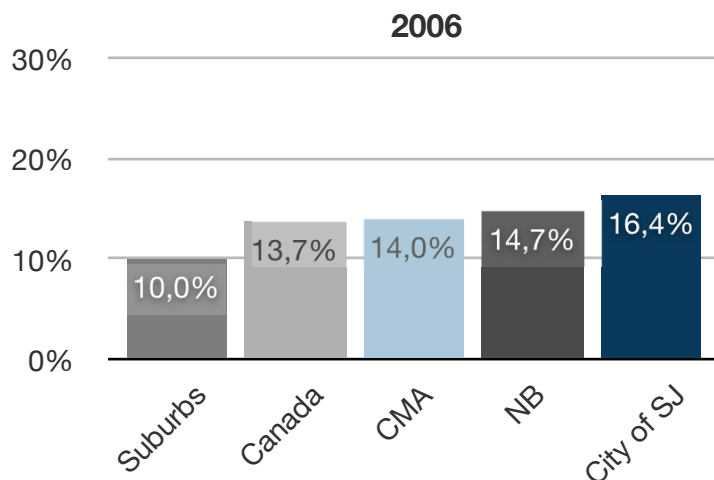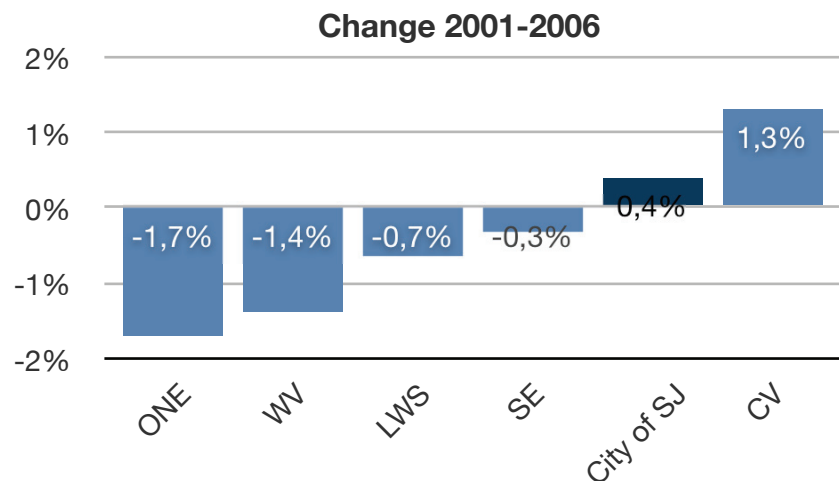|	
City of SJ	0,4%
CMA	0,7%
Canada	0,8%
Suburbs	1,1%
NB	1,2%
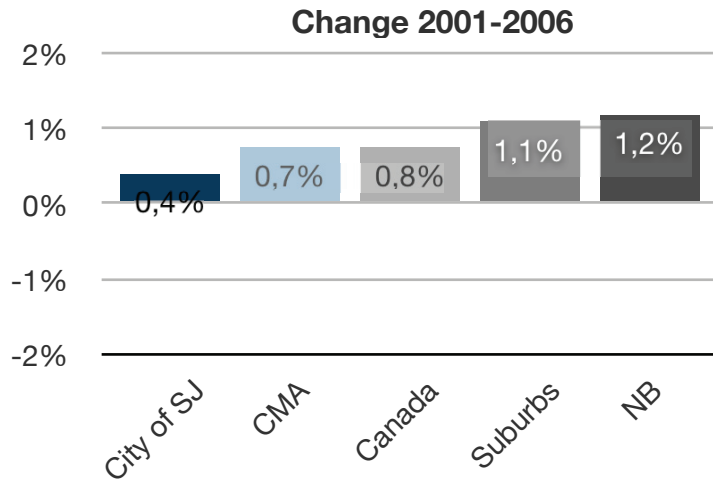
Since 2001 the city of Saint John saw the smallest increase in its rate of seniors 65 years and over.

There was less than a 1% difference in the rate of change among these areas.

Provincial Context

	2001	2006
Dieppe		10,5%
NB		14,7%
Fredericton		15,0%
Moncton		15,1%
Saint John		16,4%
Miramichi		17,1%
Edmundston		17,2%
Bathurst		20,5%
Campbellton		20,9%

The city of Saint John had the fourth lowest rate of seniors 65 years and over among the NB cities with a rate 1.3 times lower than that of the highest city (Campbellton) and 1.1 times higher than the province's. The differences in the rate of seniors in the more northern cities and the more southern ones was pronounced.

Couples without Children
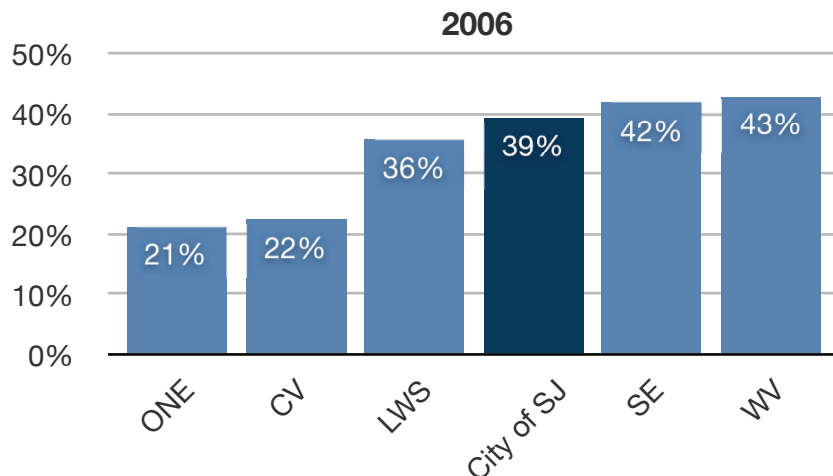
2006

The Old North End had the lowest percentage of couples without children at home among the priority neighbourhoods, while the Waterloo Village had the highest.
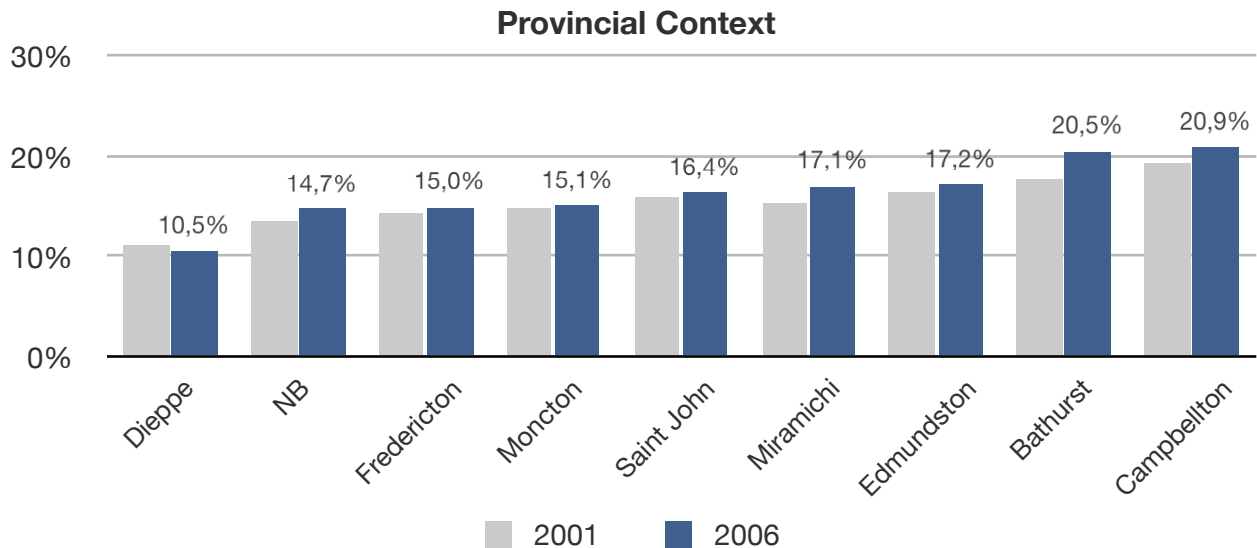
The Old North End, Crescent Valley, and the Lower West Side all had a rate below the city's with the Old North End's 1.8 times lower than the city's.

Since 2001 the Old North End, Crescent Valley, and the Waterloo Village saw a decrease in their percentage of couples without children at home.

The biggest decrease was in the Old North End, while the Lower West Side saw the biggest increase.

Change 2001-2006

2006
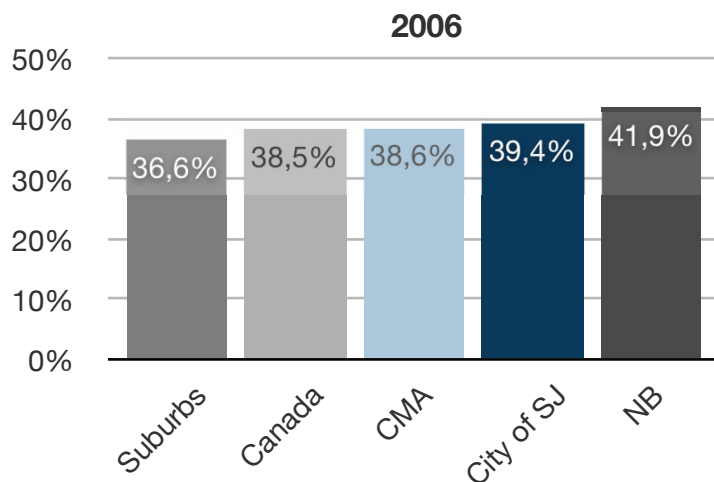
The city of Saint John had a rate of couples without children at home similar to the CMA's and 1.1 times higher than the suburbs'.

The CMA had a rate similar to the national average.

Change 2001-2006

Since 2001 the city of Saint John saw an increase in its percentage of couples without children at home.
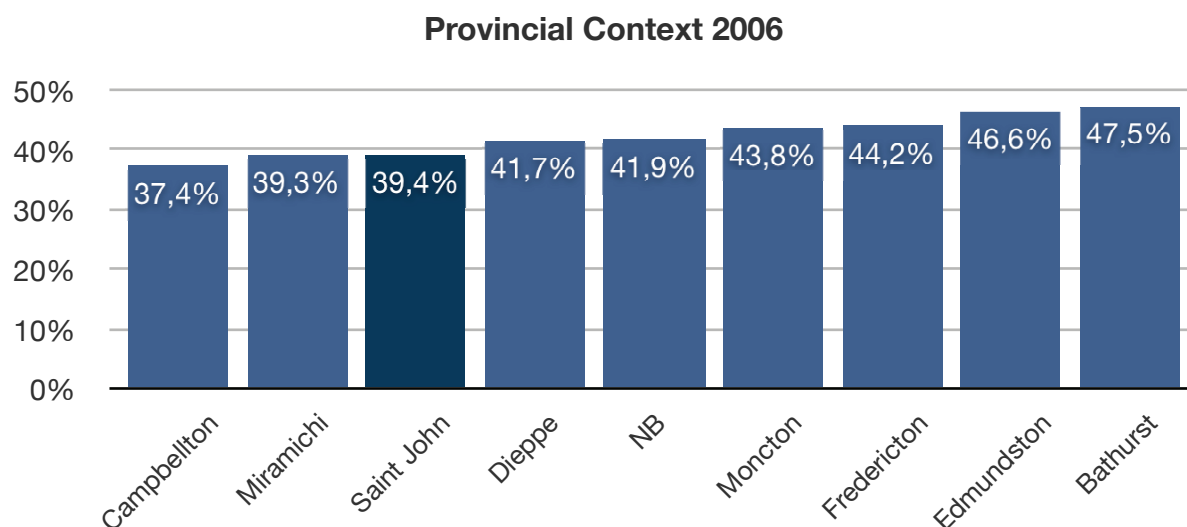
Provincial Context 2006

The city of Saint John had the third lowest rate of couples without children at home among the NB cities with a rate 1.2 times lower than that of the highest city (Bathurst) and 1.1 times lower than the province's.

Note: This indicator is based on Statistics Canada's census families in private households, married couples and common law couples, without children at home.
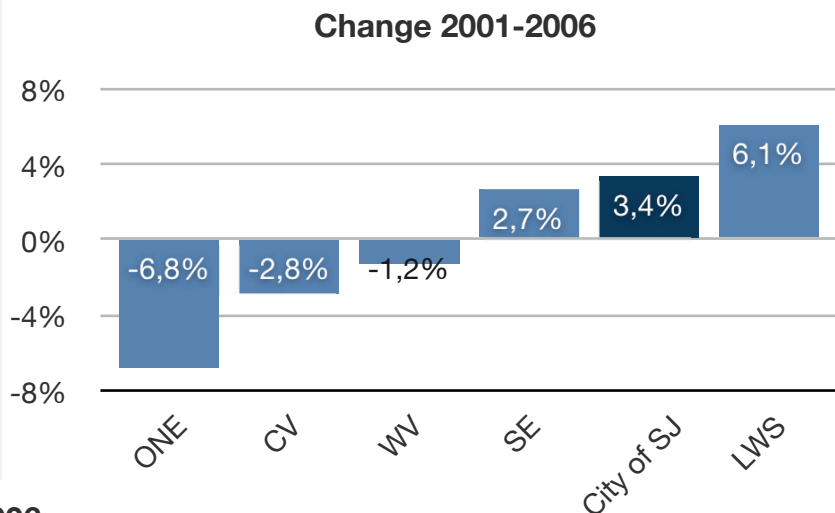
Couples with Children
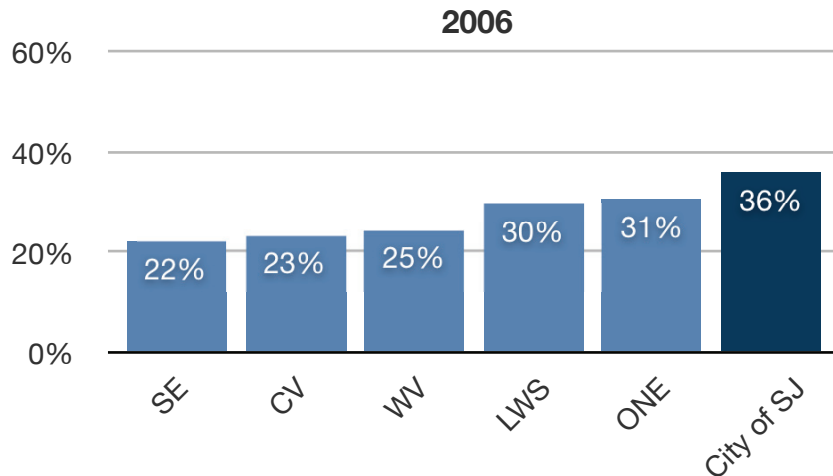
2006

The South End had the lowest percentage of couples with children at home among the priority neighbourhoods, while the Old North End had the highest.

All the priority neighbourhoods had a rate below the city's with the South End's over one and a half times (1.6 times) lower than the city's.

Since 2001 the Lower West Side saw the biggest decrease in its percentage of couples with children and was the only priority neighbourhood with a drop below the city's, while the Waterloo Village saw the biggest increase.

Change 2001-2006

2006
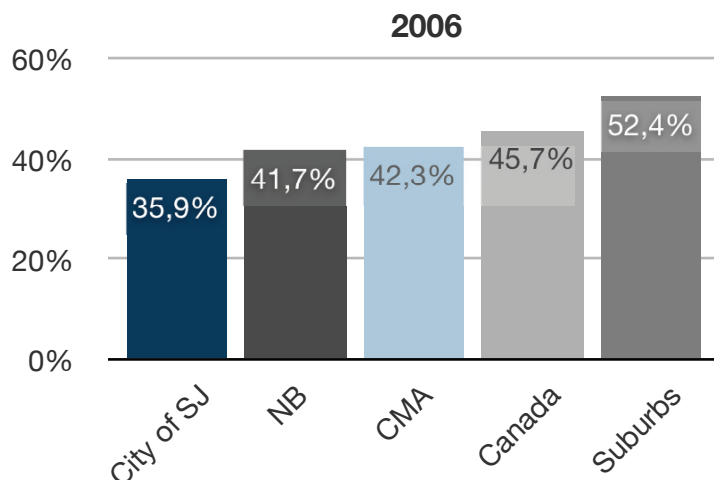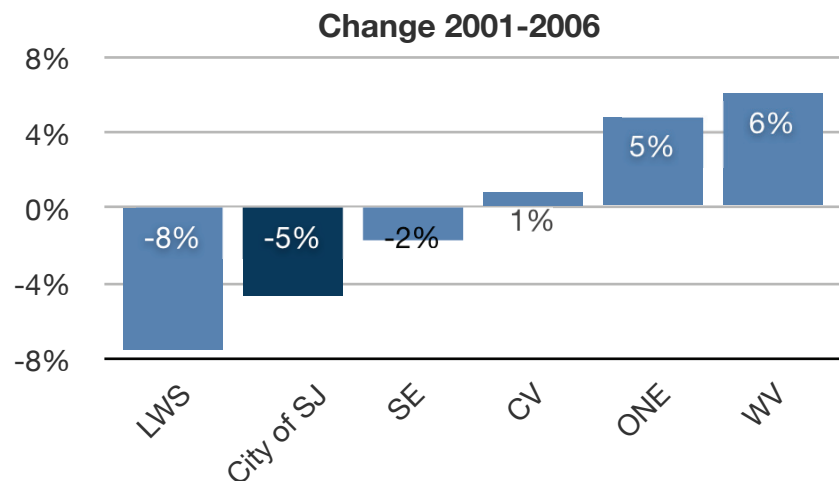
The city of Saint John had a rate of couples with children at home 1.2 times lower than the CMA's and one and a half times lower than the suburbs'.

The CMA had a rate 1.1 times lower than the national average.

Change 2001-2006

Since 2001 the city of Saint John saw the biggest decrease in its percentage of couples with children at home.

Provincial Context 2006
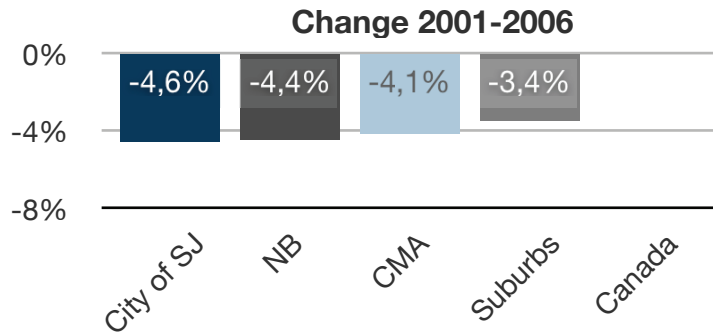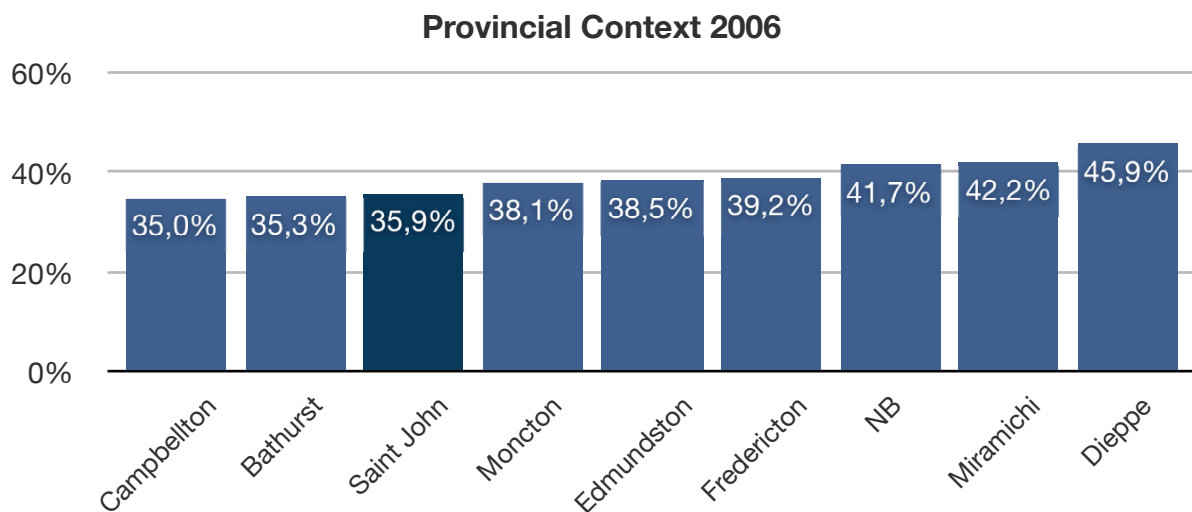
The city of Saint John had the third lowest rate of couples with children at home among the NB cities with a rate 1.3 times lower than that of the highest city (Dieppe) and 1.2 times lower than the province's.

Note: *This indicator is based on Statistics Canada's census families in private households, married couples and common law couples, with children at home.*

Single Mothers

2006
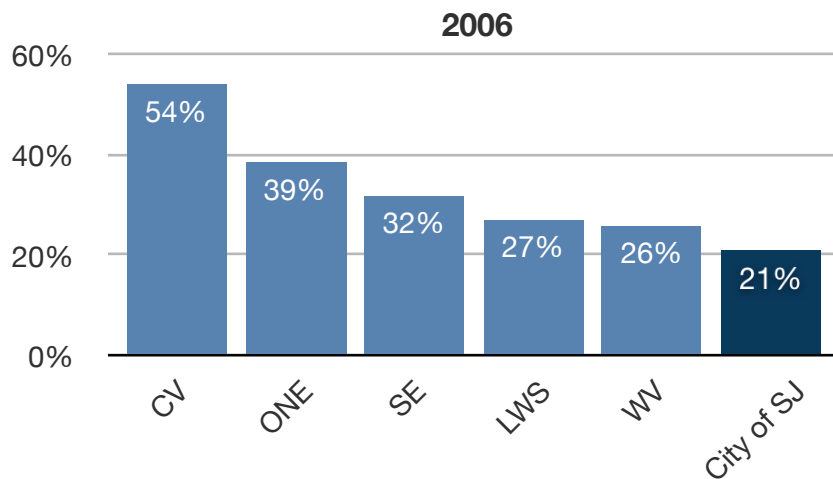
Crescent Valley had the highest percentage of single mothers among the priority neighbourhoods, while the Waterloo Village had the lowest.

More than half of Crescent Valley families were headed by a single mother as compared to just over a quarter in the Waterloo Village.

All the priority neighbourhoods had a rate above the city's with Crescent Valley's over two and a half times (2.6 times) higher than the city's.

Since 2001 Crescent Valley, the South End and the Lower West Side saw an increase in their percentage of single mothers.

The biggest increase was in Crescent Valley while the Waterloo Village saw the biggest decrease.

Change 2001-2006

2006
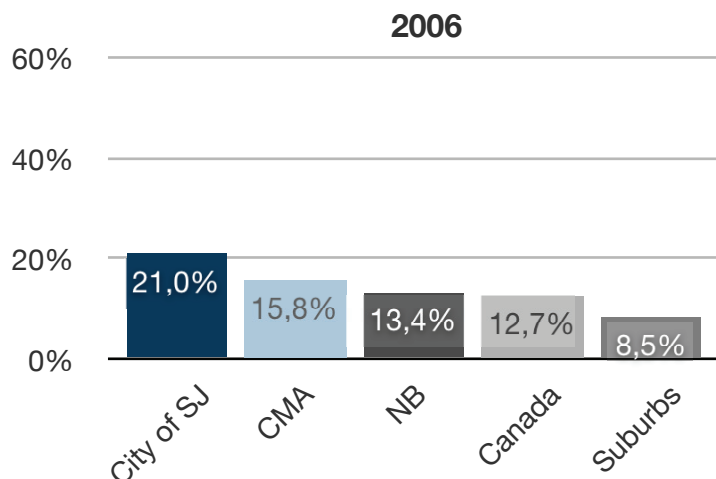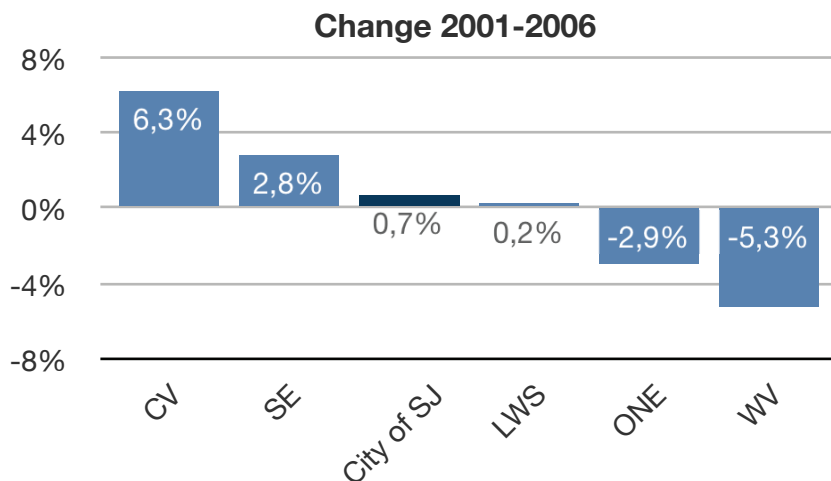
The city of Saint John had a rate of single mothers 1.3 times higher than the CMA's and two and a half times higher than the suburbs'.
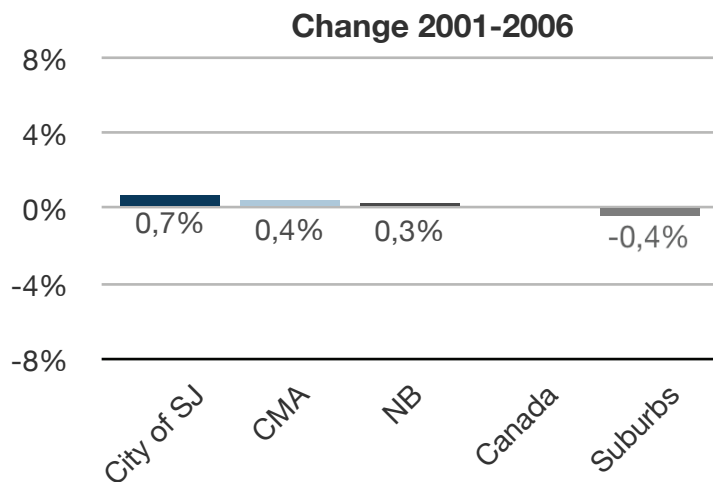
33

Change 2001-2006

	City of SJ	CMA	NB	Canada	Suburbs
Change	0,7%	0,4%	0,3%		-0,4%

Since 2001 there was less than a 1% difference in the rate of change in, and among, these areas.

Provincial Context

	Campbellton	Saint John	Miramichi	Moncton	Fredericton	Bathurst	NB	Edmundston	Dieppe
2006	23,7%	21,0%	16,2%	15,0%	14,1%	13,4%	13,4%	12,8%	11,1%

■ 2001   ■ 2006
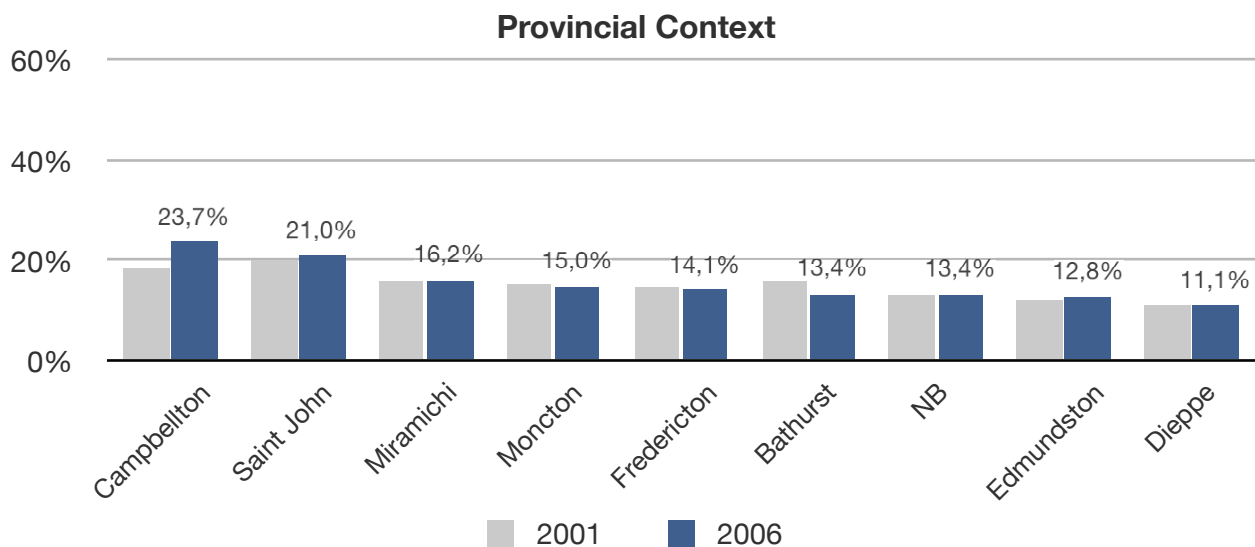
The city of Saint John had the second highest rate of single mothers among the NB cities with a rate almost double (1.9 times higher than) that of the lowest city (Dieppe) and over one and a half times (1.6 times) higher than the province's.

National Context

The Saint John CMA had the highest percentage of single mothers among the selected CMAs—listed here from highest to lowest, Regina, St. John's, Winnipeg, Thunder Bay, Halifax, Trois-Rivières, Edmonton, and Abbotsford—with a rate 1.3 times higher than the lowest CMA (Abbotsford) and 1.2 times higher than the national average.

Note: *This indicator is based on Statistics Canada's female-lone parent census families in private households.*

Single Fathers

2006

The Old North End had the highest percentage of single fathers among the priority neighbourhoods, while Crescent Valley had the lowest.

All the priority neighbourhoods except Crescent Valley had a rate above the city's with the Old North End's almost triple (2.9 times higher than) the city's.

Since 2001 the Old North End and the Waterloo Village saw an increase in their percentage of single fathers, while the South End saw the biggest decrease.

The increase in the percentage of single fathers in the Old North End stands out considerably compared to the rate of change in the other areas.

Change 2001-2006

2006

The city of Saint John had a rate of single fathers 1.1 times higher than the CMA's and one and a half times higher than the suburbs'.

Change 2001-2006

0,7%	0,5%	0,5%	0,2%	-0,1%
Suburbs	CMA	City of SJ	Canada	NB

Since 2001 there was less than a 1% difference in the rate of change in, and among, these areas.

Provincial Context

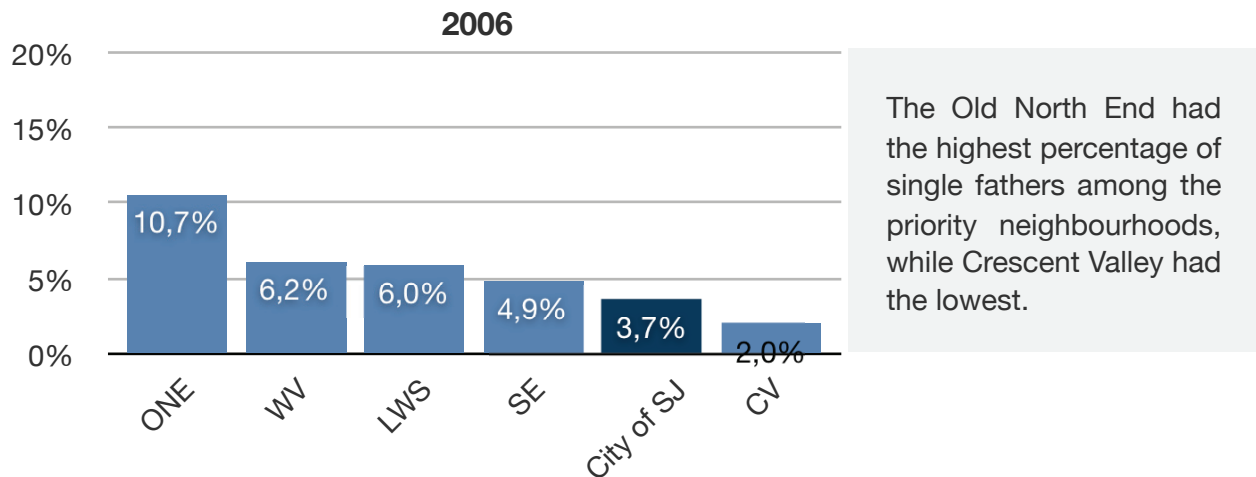| Saint John	Campbellton	Bathurst	Moncton	NB	Fredericton	Miramichi	Edmundston	Dieppe
3,7%	3,6%	3,6%	3,1%	3,0%	2,5%	2,3%	2,0%	1,2%

■ 2001   ■ 2006

The city of Saint John had the highest rate of single fathers among the NB cities with a rate 3.2 times higher than that of the lowest city (Dieppe) and 1.2 times higher than the province's.

National Context

The Saint John CMA had the fifth highest percentage of single fathers among the selected CMAs—listed here from highest to lowest, Thunder Bay, Regina, Trois-Rivières, Edmonton, Winnipeg, St. John's, Halifax, and Abbotsford—with a rate 1.2 times higher than the lowest CMA (Abbotsford) and similar to the national average.

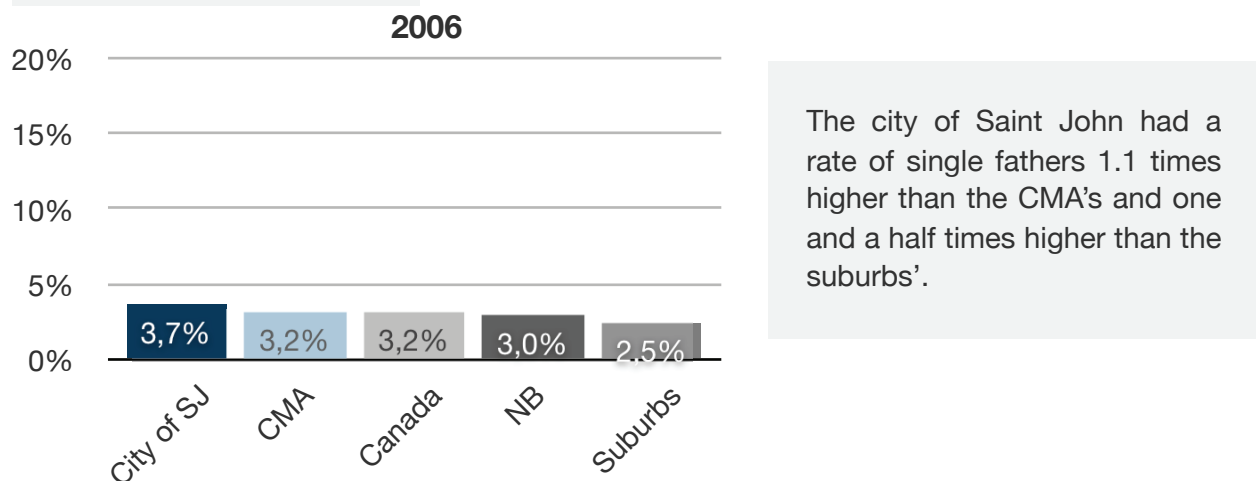***Note:*** *This indicator is based on Statistics Canada's male-lone parent census families in private households.*

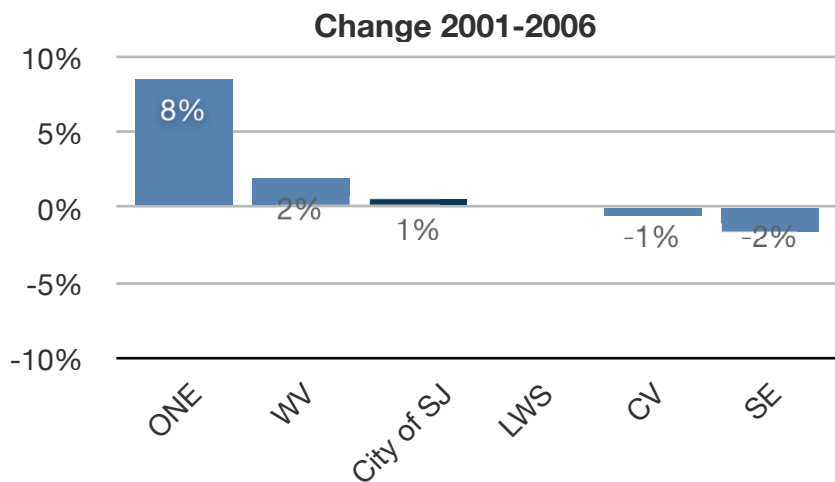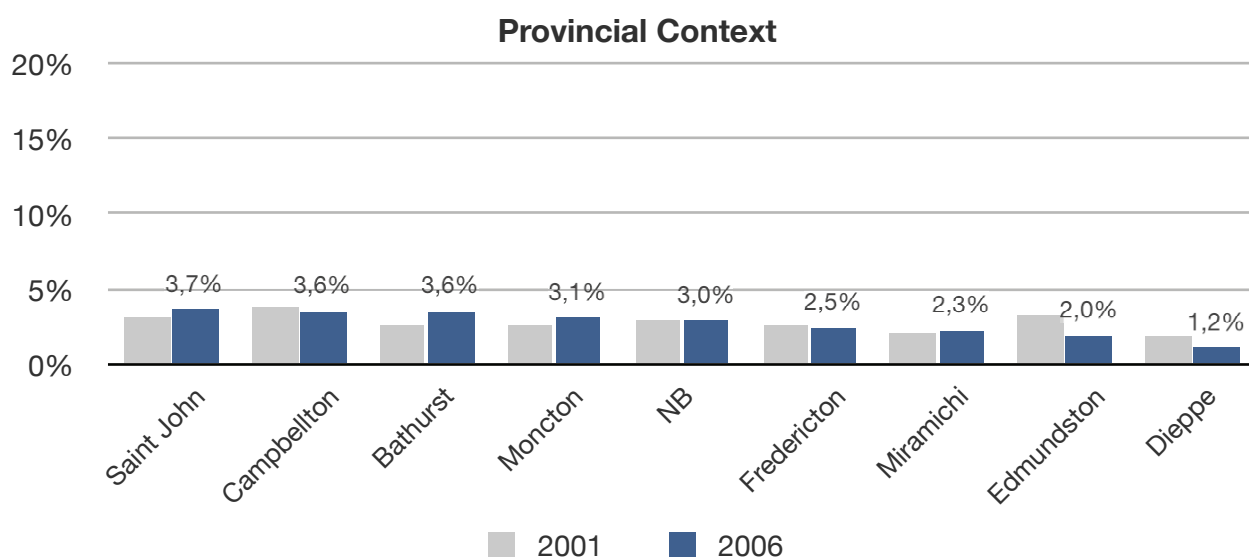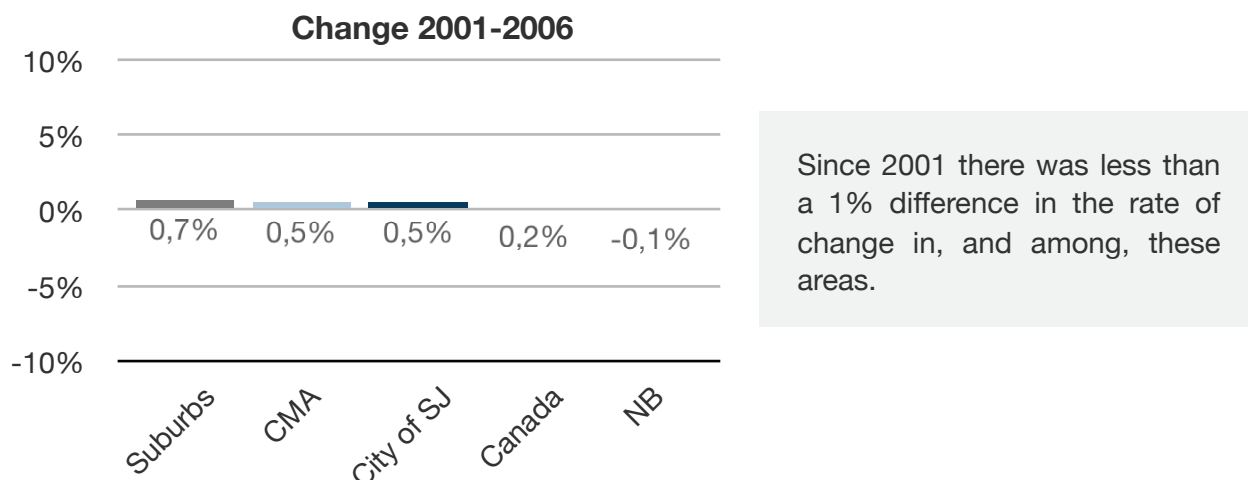Map - Single Parents in the City of Saint John
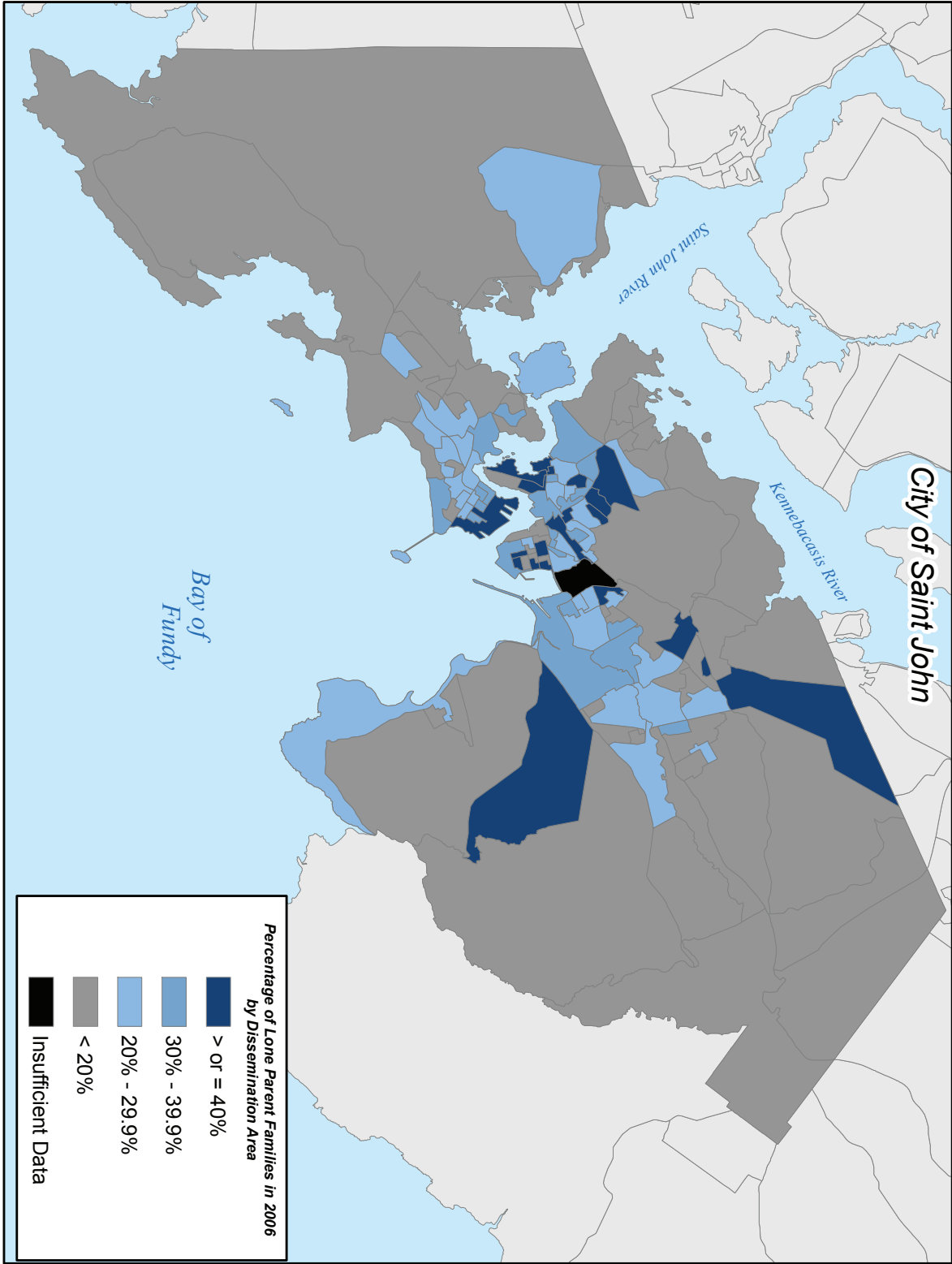
City of Saint John

Percentage of Lone Parent Families in 2006 by Dissemination Area

> or = 40%
30% - 39.9%
20% - 29.9%
< 20%
Insufficient Data

Bay of Fundy

Saint John River

Kennebacasis River

The previous map shows a familiar pattern, one where the most vulnerable areas—in this case those with higher concentrations of single parents—are concentrated centrally in the city. The areas with the highest percentage of single parents (those marked in dark blue) are, for the most part, in or near our five priority neighbourhoods or new areas of concern.*

* *Based on the census data we have flagged three new areas of concern (each a DA of their own) that had very high poverty rates and are in need of further exploration.*

The city of Saint John's prevalence of single parent families by DA breaks down as follows:
-   21 DAs with 40% or more single parent families
-   22 DAs with 30%-39.9% single parent families
-   34 DAs with 20%-29.9% single parent families
-   55 DAs with less than 20% single parent families

The highest rate of lone-parent families in the CMA (65.0%) was found in a DA that borders one of the priority neighbourhoods.

All the DAs with a rate of single parents 40% or higher were found in the city of Saint John with the exception of one DA in the town of Rothesay.

For privacy reasons we have not published maps of the five priority neighbourhoods that examine single parent families on the dissemination area (DA) level; however, the main messages from these maps are still important:

Crescent Valley had a DA where 64.7% of the families were headed by a single parent, the highest among the priority neighbourhoods. The South End had the DAs with the three lowest rates of single parents among the priority neighbourhoods and also appeared to be the most diverse priority neighbourhood in terms of its proportion of single parents. Interestingly when comparing these maps to those for the poverty rate we see that areas with high poverty rates do not always have the highest rates of single parents.

CHAPTER II - POVERTY AND PLENTY

This chapter looks at the poverty rate before and after tax as well as the rate for children, seniors, and several family types. The chapter also looks at median household income and offers an analysis of households with very high and very low incomes.

As expected our priority neighbourhoods generally had higher poverty rates than the city as a whole. The Lower West Side generally had the lowest poverty rates while Crescent Valley had the highest. Crescent Valley had the highest poverty rate before tax (61.6%) among the priority neighbourhoods even though it had a drop of 7.3% since the last census. Three of the other priority neighbourhoods also experienced a decrease in their poverty rate: Old North End (down 5.5% to 46.8%), the Lower West Side (down 6.5% to 31.5%), and the South End (down 6.6% to 37.5%). The Waterloo Village was the only priority neighbourhood that saw an increase in its rate up 5.4% to 56.1% this census.

For the indicators in this chapter the city of Saint John consistently ranked worst when measured against the CMA, suburbs, and provincial and national averages, while the suburbs consistently fared the best. The city of Saint John's poverty rate dropped from 24.5% since the last census to 20.8%, while the CMA's saw a drop from 17.8% to 14.7%, with both ranking above the provincial average. In the CMA 17,661 people lived in poverty, 13,743 of which lived in the city. Saint John's poverty rate ranked second highest among New Brunswick's cities, second only to Campbellton.

The after tax poverty measure shows a drop (generally 5%) from the before tax measure because more affluent families pay a greater proportion of income tax than families living in poverty thus reducing the income gap—the Canadian tax system ensures low income families keep more of their money in their pockets. Shifting to an after tax lens Crescent Valley's poverty rate fell 9.0% to 52.6%, the city's fell 5.3% to 15.5%, and the CMA's fell 4.0% to 10.7%.

Again Crescent Valley lead the priority neighbourhoods with the highest percentage of children (under 6 years) who lived in poverty (77%) as well as the highest proportion of seniors (those 65 years and over) who lived in poverty (44%). The city of Saint John's poverty rate for children and seniors both ranked above the national and provincial averages. Both the Old North End and the Lower West Side had a lower rate of seniors who lived in poverty than the city's average. The city ranked second only to Bathurst among the New Brunswick cities for percentage of seniors who lived in poverty.

Examining poverty by family type shows that on the whole single mother families fared worse than singles who fared worse than couple families.

Not surprisingly the priority neighbourhoods' median household incomes trailed the city's with the Waterloo Village's ranking the lowest among the priority neighbourhoods at $21,072 and also experiencing the smallest increase since the last census. All the priority neighbourhoods except the Waterloo Village enjoyed bigger increases in their median household income than the city (up 17%) since the last census, with the South End's increasing the most, up 31%. The city's median household income ranked below the national and provincial averages, however it increased at a greater rate. Among the selected CMAs Saint John had the second lowest median household income.

The priority neighbourhoods also had higher percentages of households with incomes under $10,000 than the city and lower percentages of households with incomes $100,000 and over. While close to a sixth of Crescent Valley households lived on less than $10,000, no households enjoyed an income six digits or higher. The city fared worse than the provincial and national averages in each case.

Poverty Rate Before Tax

2006

CV	62%
WV	56%
ONE	47%
SE	37%
LWS	31%
City of SJ	21%

Crescent Valley had the highest rate of poverty among the priority neighbourhoods, while the Lower West Side had the lowest.
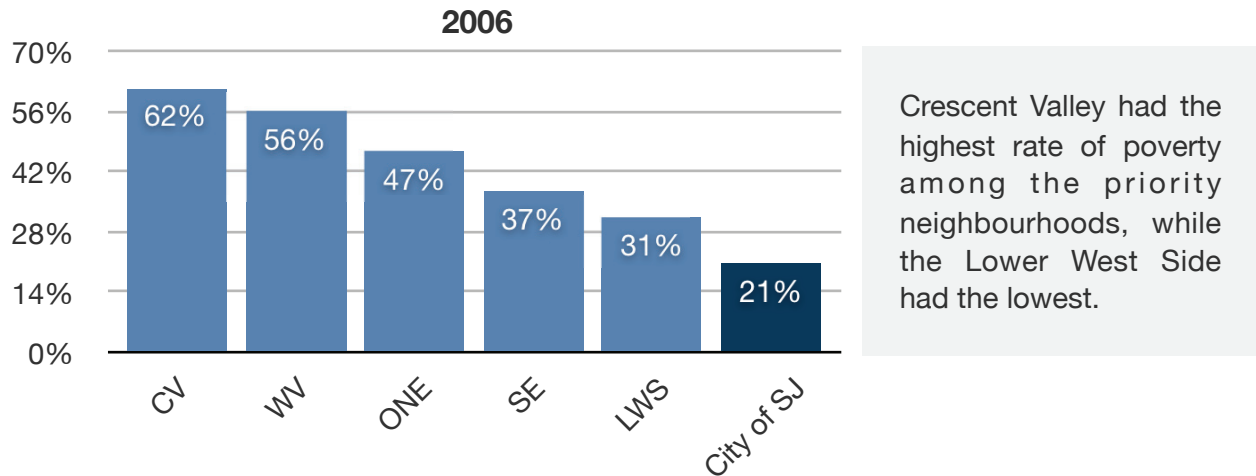
All the priority neighbourhoods had rate above the city's with Crescent Valley's triple the city's.

Since 2001 the Waterloo Village was the only priority neighbourhood that saw an increase in its poverty rate.

The rest of the priority neighbourhoods saw bigger decreases than the city. Although Crescent Valley had the biggest drop it still had the highest rate.

Change 2001-2006

WV	5,4%
City of SJ	-3,7%
ONE	-5,5%
LWS	-6,5%
SE	-6,6%
CV	-7,3%

2006

City of SJ	20,8%
Canada	15,3%
CMA	14,7%
NB	13,5%
Suburbs	6,4%
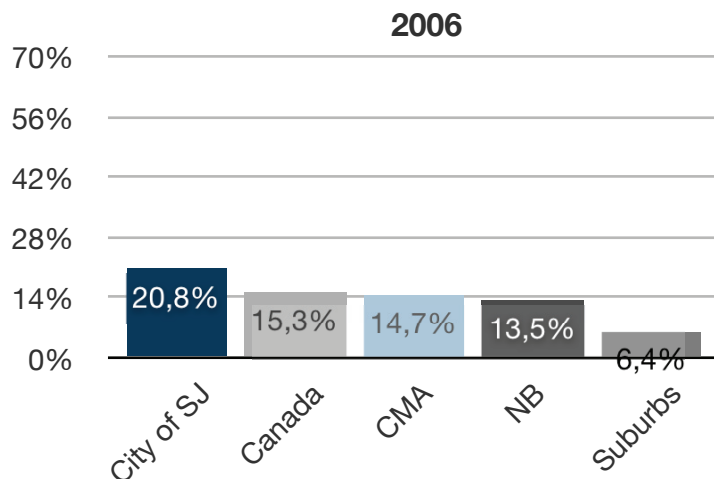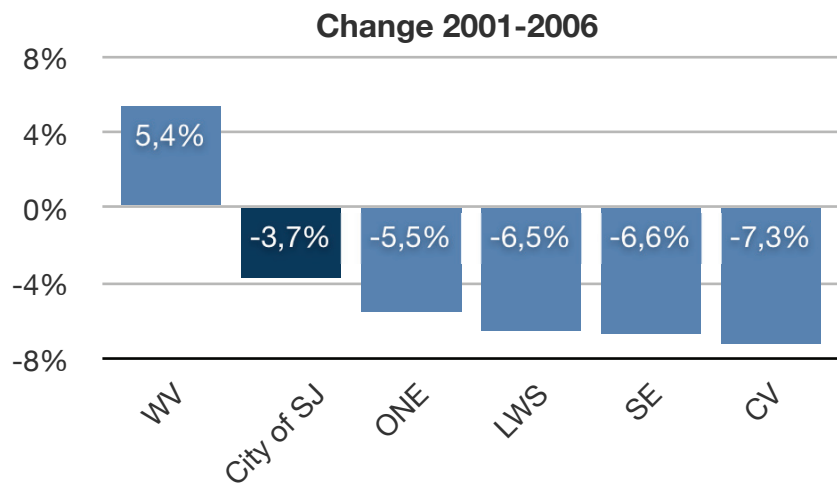
The city of Saint John had a poverty rate almost one and a half times (1.4 times) higher than the CMA's (a 6.1% difference) and 3.2 times higher than the suburbs'.

Change 2001-2006

Canada	Suburbs	NB	CMA	City of SJ
-0,9%	-1,4%	-2,2%	-3,1%	-3,7%
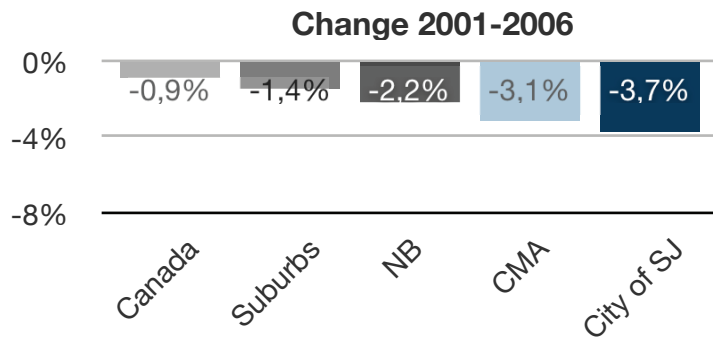
Since 2001 all these areas saw a decrease in their poverty rate. The city of Saint John saw the biggest decrease.

Provincial Context 2006

Campbellton	Saint John	Bathurst	Moncton	Fredericton	NB	Edmundston	Miramichi	Dieppe
22,6%	20,8%	19,2%	18,1%	17,7%	13,5%	13,3%	12,7%	8,1%
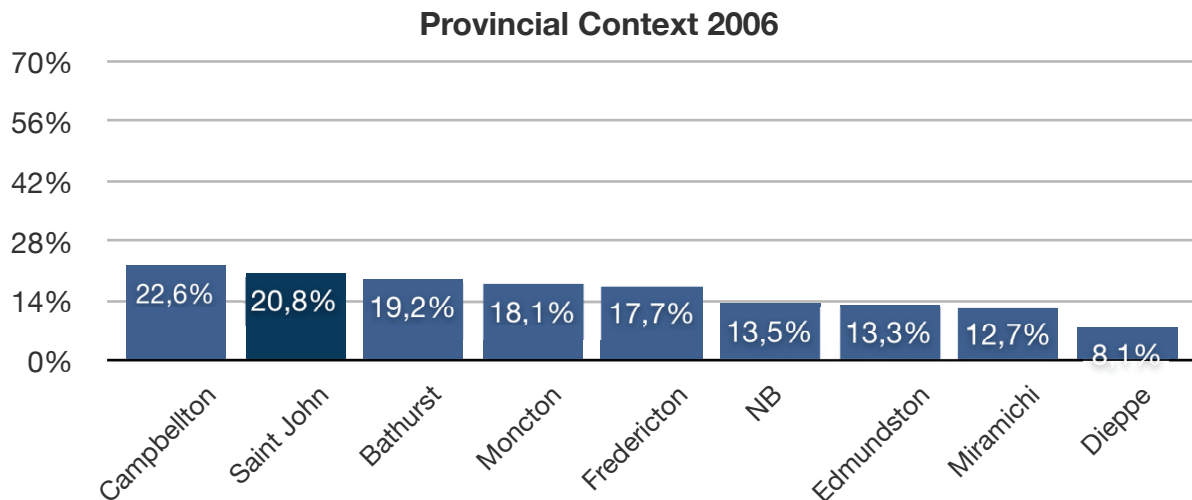
The city of Saint John had the second highest poverty rate among the NB cities with a rate 2.6 times higher than that of the lowest city (Dieppe) and 1.5 times higher than the province's.

Saint John leads the province in poverty rates in a number of areas:
- Saint John county had the highest poverty rate (19.7%) among the 15 counties in the province.
- The city of Saint John had the postal code (by forward sortation area) E2L with the highest poverty rate (39.1%) in the province.
- The federal electoral district of Saint John had the highest poverty rate (18.4%) among the 10 districts in the province.

National Context

The Saint John CMA ranked near the middle with the fourth highest poverty rate among the selected CMAs—listed here from highest to lowest, Winnipeg, Trois-Rivières, St. John's, Halifax, Edmonton, Abbotsford, Regina, and Thunder Bay—with a rate 1.3 times higher than the lowest CMA (Thunder Bay) and similar to the national average.

Note: This indicator is based on Statistics Canada's: 1) prevalence of low income before tax in 2005 for persons in private households, which refers to the position of these persons in relation to Statistics Canada's low income before tax cut-offs (LICOs), and 2) incidence of low income in 2000 for persons 15 years and over in private households, which refers to the position of these persons in relation to Statistics Canada's low income cut-offs (LICOs).

Map - Poverty Rate Before Tax in the City of Saint John

City of Saint John

Saint John River

Kennebacasis River

Bay of Fundy

Incidence of Low Income in 2005 by Dissemination Area

- > or = 40%
- 30% - 39.9%
- 20% - 29.9%
- 10% - 19.9%
- 0.1% - 9.9%
- 0 %
- Insufficient Data

43
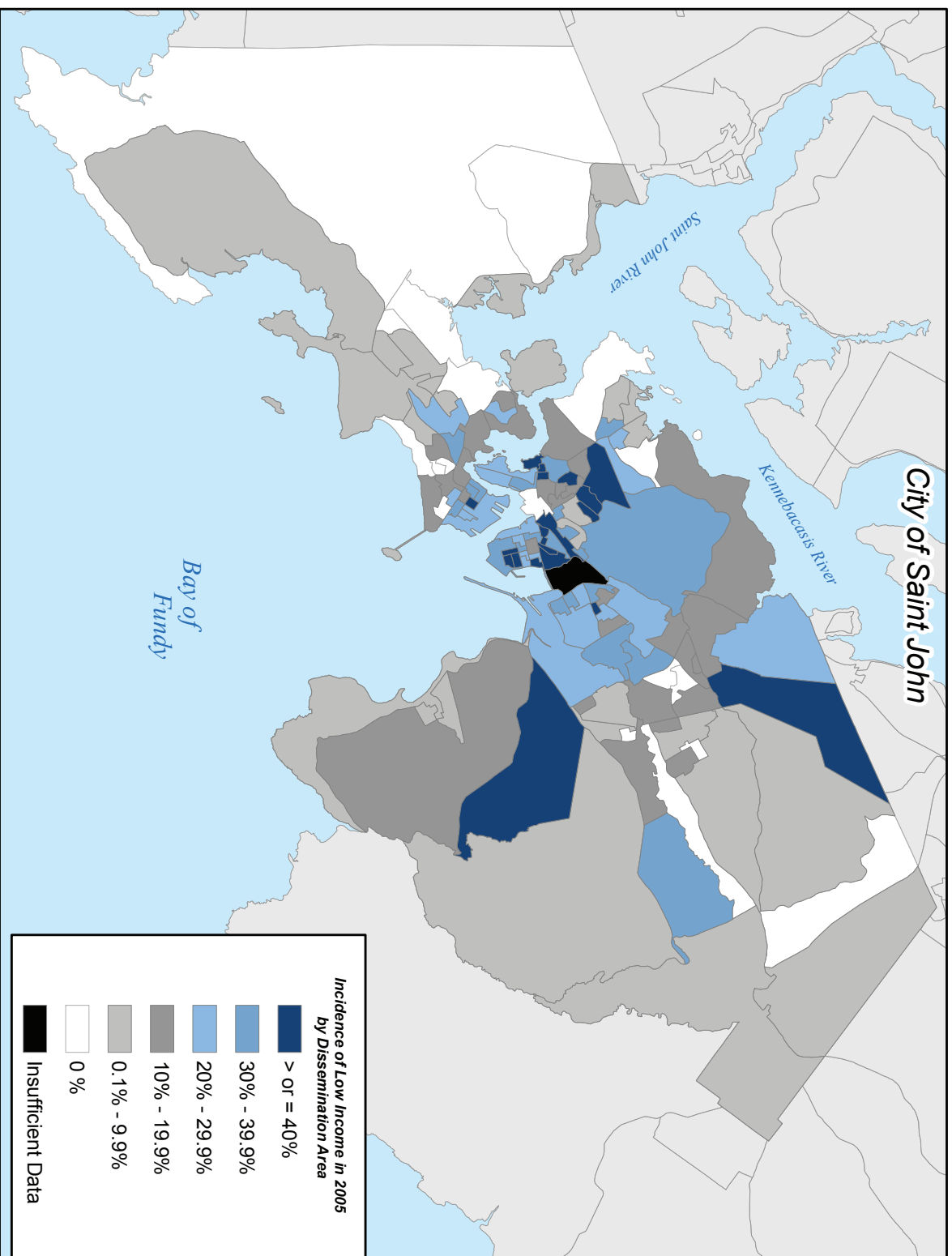
The previous map shows the poverty rate in the city of Saint John.

The following table shows the break down for each DA in the CMA in 2001 and 2006:

DA Type	Poverty Rate	2001	2006
Very high poverty	40% or more	25	19
High poverty	30% - 39.9%	22	22
Moderately high poverty	20% - 29.9%	25	24
Moderate poverty	10% - 19.9%	52	55
Low poverty	0.1% - 9.9%	50	63
No poverty	0%	26	56
Insufficient data	-	1	0
Total DAs		**201***	**239**

In actual fact the Saint John CMA had 205 DAs in the 2001 census, but 201 have been used here because three DAs had no population and therefore no data, and the remaining DA only had 15 people which was not enough, for privacy reasons, for Statistics Canada to release any data other than the fact it exists.

All except one of the 41 high and very high poverty DAs were in the city of Saint John, the one exception being a DA in the town of Hampton with a poverty rate of 31.6%.

The highest poverty rate was in a DA in Crescent Valley (81.8%), while the lowest (0%) was shared by 56 DAs, 18 of which were in the city of Saint John and 26 in the suburbs, and not surprisingly none were found in our five priority neighbourhoods. Two no poverty DAs bordered very high poverty DAs near the city's center and the west side was home to half of the no poverty DAs in the city.

13 of the 19 very high poverty DAs were found in our five priority neighbourhoods. Of these remaining six, three bordered our priority neighbourhoods and three have been flagged as new areas of concern.

In the map above a pattern of poverty in the city of Saint John emerges, one where the more vulnerable areas in blue—those with a poverty rate 20% or more—congregate more centrally in the city with few pockets of plenty. The more affluent ares in grey and white—those with a poverty rate 19.9% or less—are found more often outside the urban core. The city's west side shows this pattern well as the poverty rate noticeably decrease moving west from the lower west side. This pattern of urban poverty is common. What makes Saint John stand out however is our city's concentration of poverty.

Outside our priority neighbourhoods there is another rather large grouping of DAs with high and moderately high poverty rates to the east of the city just past the causeway which is worth noting.

For privacy reasons we have not published maps of the five priority neighbourhoods that examine poverty rates on the dissemination area (DA) level; however, the main messages from these maps are still important:

As mentioned Crescent Valley had a DA where 81.8% of the the residents lived in poverty, the highest among the priority neighbourhoods (and the entire CMA) yet it also had a DA with the second lowest poverty rate among the neighbourhoods. The Lower West Side had a DA with the lowest poverty rate among the priority neighbourhoods and also appeared to have the most diverse in terms of its poverty rate whereas the Old North End had the least.
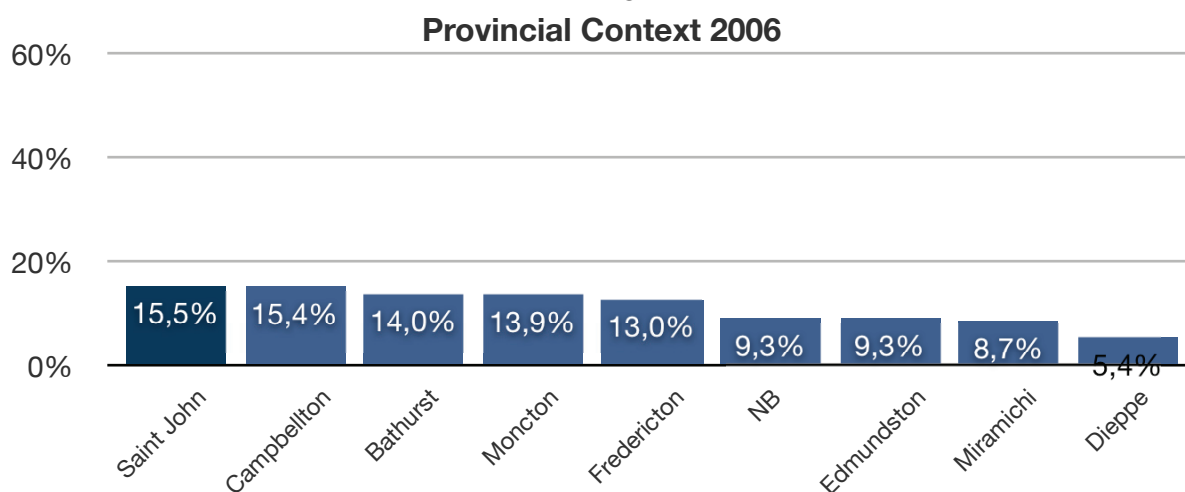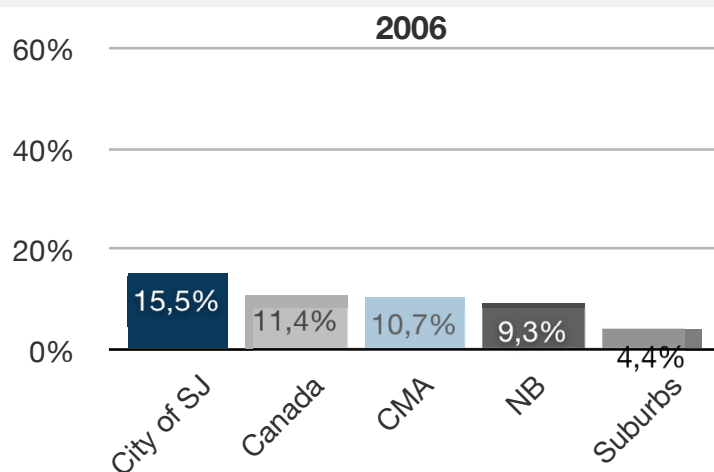
Poverty Rate After Tax

2006
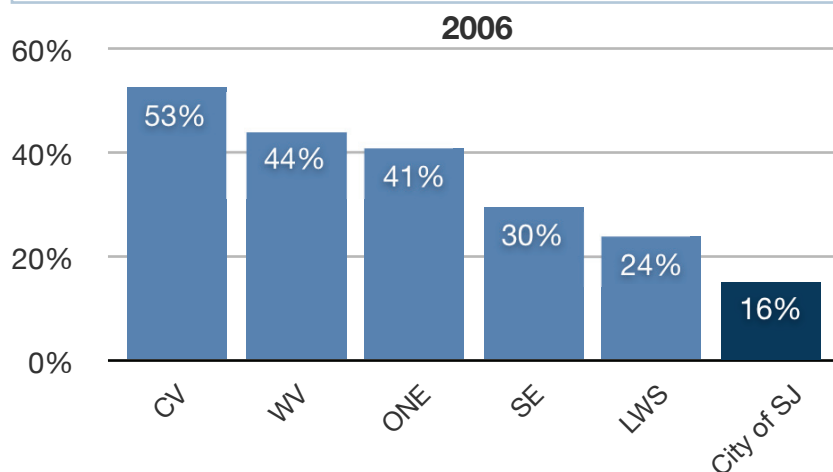
Crescent Valley had the highest poverty rate after tax among the priority neighbourhoods, while the Lower West Side had the lowest.

Category	Value
CV	53%
WV	44%
ONE	41%
SE	30%
LWS	24%
City of SJ	16%

All the priority neighbourhoods had a poverty rate after tax above the city's with Crescent Valley's 3.4 times higher than the city's.

The city of Saint John had a poverty rate after tax almost one and a half times (1.4 times) higher than the CMA's and three and a half times higher than the suburbs'.

The CMA had a rate 1.1 times lower than the national average.

2006

Category	Value
City of SJ	15,5%
Canada	11,4%
CMA	10,7%
NB	9,3%
Suburbs	4,4%

Provincial Context 2006

Category	Value
Saint John	15,5%
Campbellton	15,4%
Bathurst	14,0%
Moncton	13,9%
Fredericton	13,0%
NB	9,3%
Edmundston	9,3%
Miramichi	8,7%
Dieppe	5,4%

The city of SJ had the highest poverty rate after tax among the NB cities with a rate almost triple (2.9 times higher than) that of the lowest city (Dieppe) and 1.7 times higher than the province's.

Note: This indicator is based on Statistics Canada's prevalence of low income after tax in 2005 for persons in private households, which refers to the position of these persons in relation to Statistics Canada's low income after-tax cut-offs (LICO -AT).

Poverty Rate for Children Under 6 Years

2006

Chart (bar, percentages):
- CV: 77%
- ONE: 56%
- SE: 38%
- City of SJ: 34%
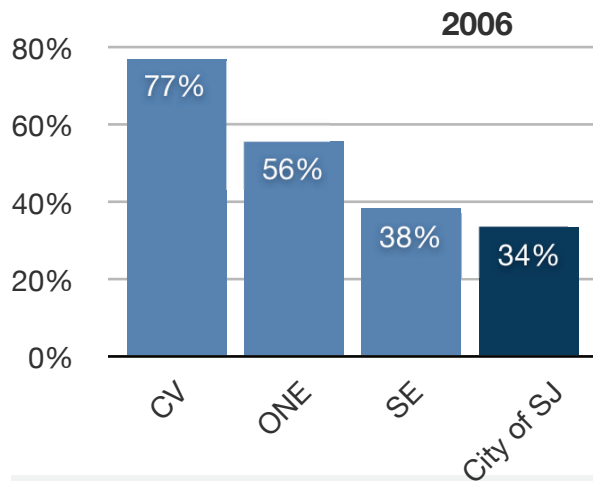
Crescent Valley had the highest poverty rate for children under 6 years among the priority neighbourhoods.

No reliable data was available for the Waterloo Village or the Lower West Side.

Crescent Valley, the Old North End, and the South End all had a rate above the city's with Crescent Valley's 2.3 times higher than the city's.

The city of Saint John had a poverty rate for children under 6 years 1.6 times higher than the CMA's and 4.7 times higher than the suburbs'.

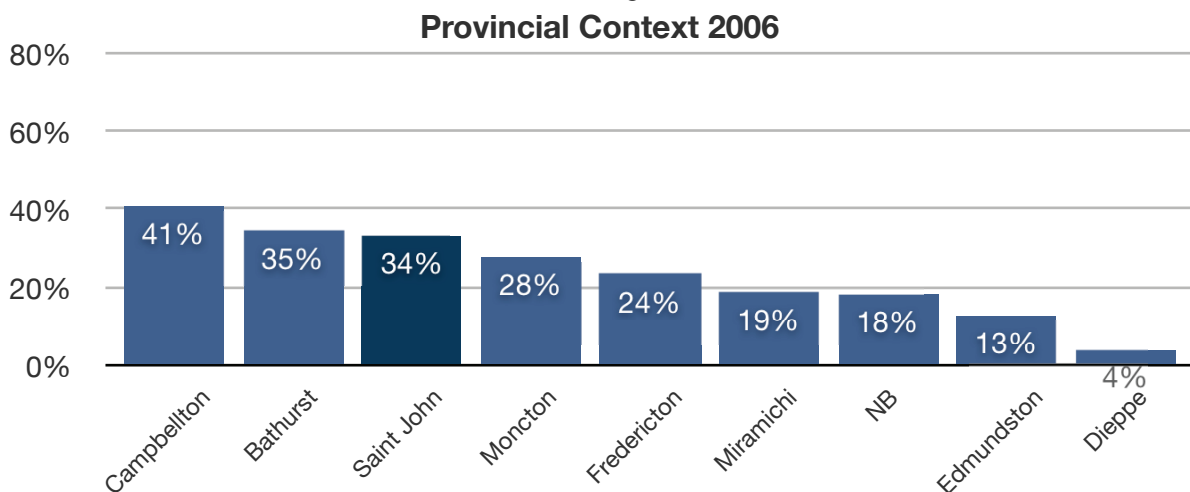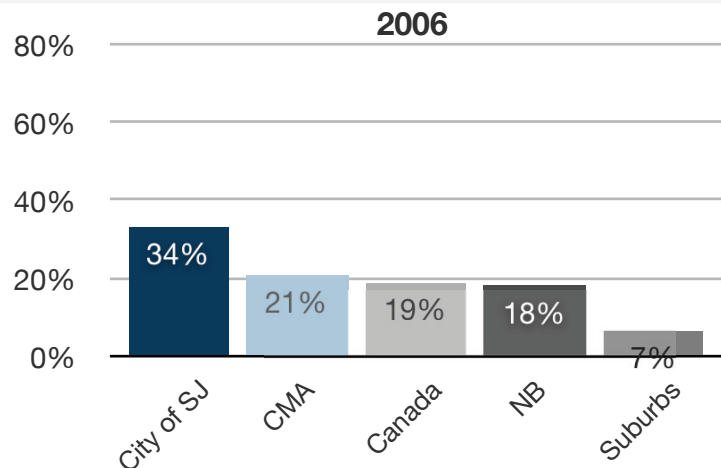The CMA had a rate 1.1 times higher than the national average.

2006

Chart (bar, percentages):
- City of SJ: 34%
- CMA: 21%
- Canada: 19%
- NB: 18%
- Suburbs: 7%

Provincial Context 2006

Chart (bar, percentages):
- Campbellton: 41%
- Bathurst: 35%
- Saint John: 34%
- Moncton: 28%
- Fredericton: 24%
- Miramichi: 19%
- NB: 18%
- Edmundston: 13%
- Dieppe: 4%

The city of Saint John had the third highest rate among the NB cities with a rate 7.8 times higher than that of the lowest city (Dieppe) and 1.8 times higher than the province's.

Note: *This indicator is based on Statistics Canada's prevalence of low income before tax in 2005 for persons less than 6 years of age, which refers to the position of these persons in relation to Statistics Canada's low income before tax cut-offs (LICOs).*

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Poverty Rate for Seniors 65 Years and Over

2006

Crescent Valley had the highest poverty rate for seniors 65 years and over among the priority neighbourhoods, while the Lower West Side had the lowest.

Crescent Valley, the Waterloo Village and the South End all had a rate above the city's with Crescent Valley's 2.8 times higher than the city's.

The city of Saint John had a poverty rate for seniors 1.3 times higher than the CMA's and over double (2.1 times higher than) the suburbs'.
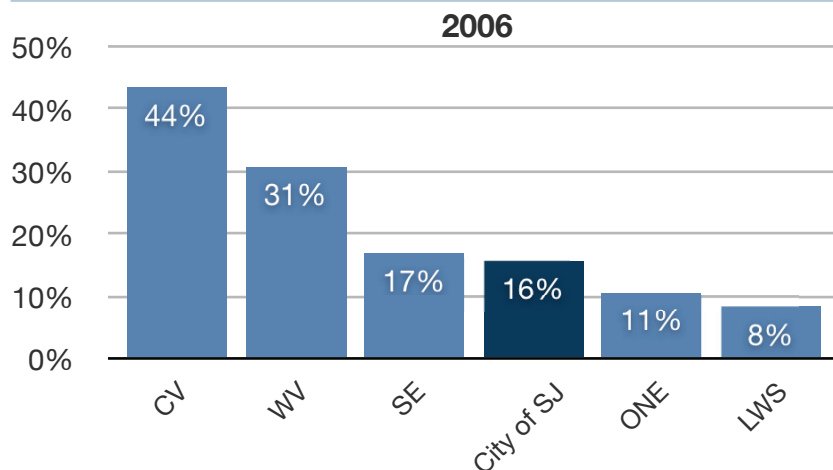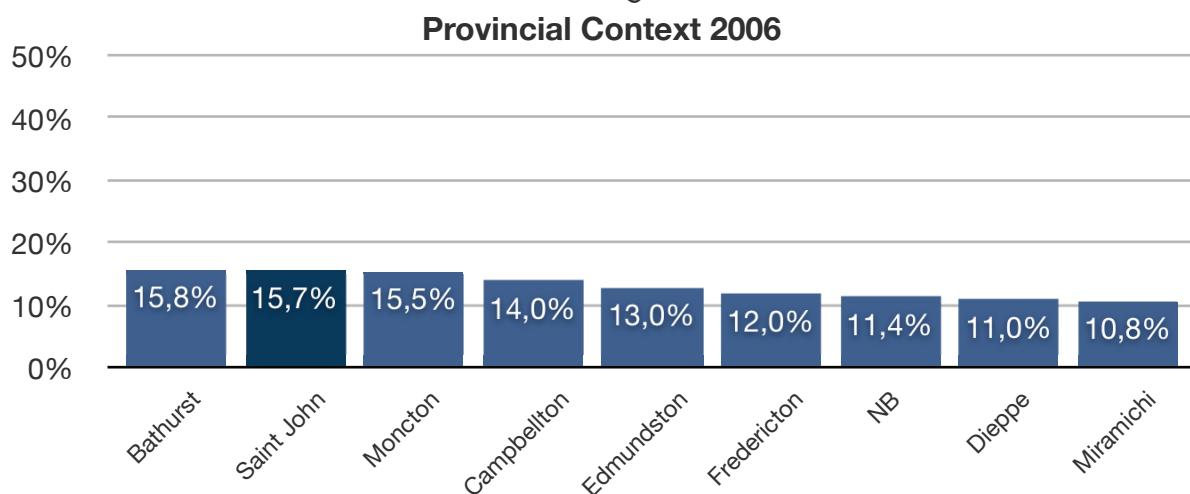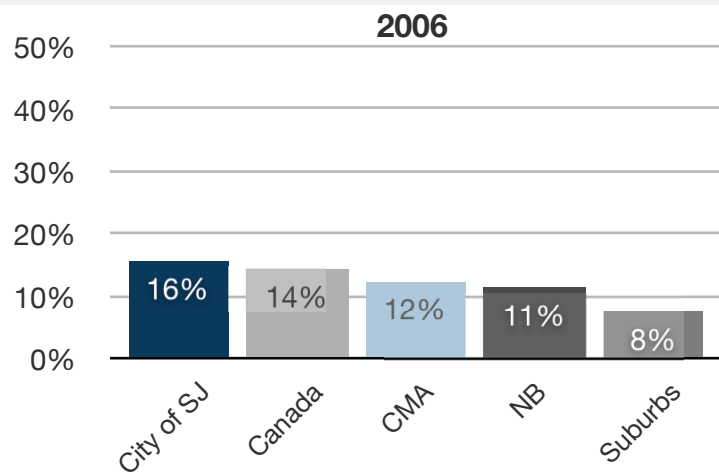
The CMA had a rate 1.2 times lower than the national average.

2006

Provincial Context 2006

The city of Saint John had the second highest rate among the NB cities with a rate one and a half times higher than that of the lowest city (Miramichi) and 1.4 times higher than the province's.

Note: *This indicator is based on Statistics Canada's prevalence of low income before tax in 2005 for persons 65 years of age and over, which refers to the position of these persons in relation to Statistics Canada's low income before tax cut-offs (LICOs).*

Poverty Rate by Family Type

2006
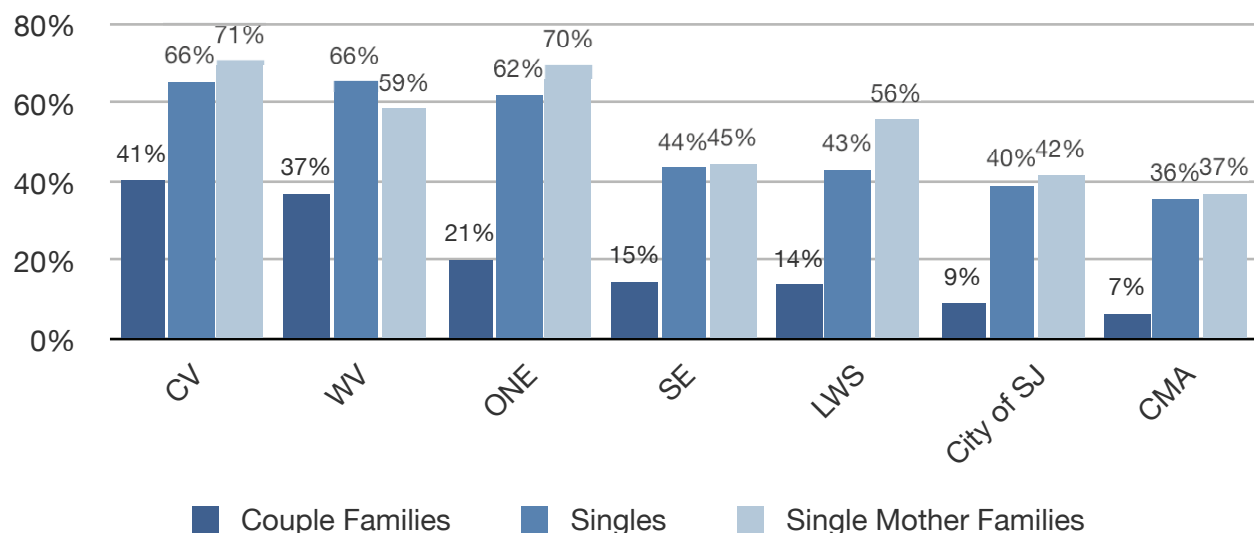
Crescent Valley had the highest poverty rate for the three family types among the priority neighbourhoods. The Lower West Side had the lowest for couple families and singles and the South End had the lowest for single mother families.

All the priority neighbourhoods had rates above the city which in turn had rates above the CMA. Crescent Valley's poverty rate for couple families was a staggering 4.4 times higher than the city's.

Generally speaking single mother families had the highest poverty rate among the family types while couple families were much less likely to live in poverty.

Note: *This indicator is based on Statistics Canada's prevalence of low income before tax in 2005 for couple economic families, persons 15 years and over not in economic families, and female lone-parent economic families, which refers to the position of these persons in relation to Statistics Canada's low income before tax cut-offs (LICOs).*
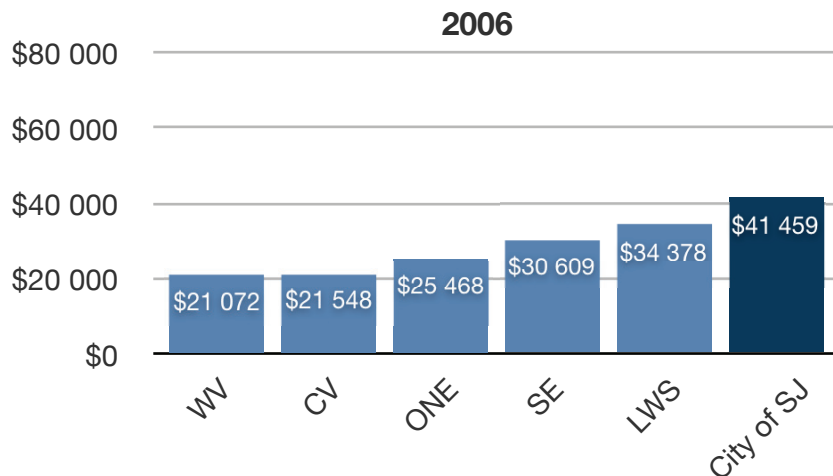
Median Household Income

2006

$80 000
$60 000
$40 000
$20 000
$0

$21 072 — WV
$21 548 — CV
$25 468 — ONE
$30 609 — SE
$34 378 — LWS
$41 459 — City of SJ

The Waterloo Village had the lowest median household income among the priority neighbourhoods, while the Lower West Side had the highest.

All the priority neighbourhoods had a median household income well below the city's with the Waterloo Village's over $20,000 below the city's.

Since 2001 all of the priority neighbourhoods saw an increase in their median household income.

The biggest increase was in the South End (with the Old North End not far behind), while the Waterloo Village saw the smallest increase and was also the only priority neighbourhood falling below the city's rate.

Change 2001-2006

32%
24%
16%
8%
0%

13% — WV
17% — City of SJ
19% — CV
22% — LWS
30% — ONE
31% — SE

2006

$80 000
$60 000
$40 000
$20 000
$0

$41 459 — City of SJ
$45 194 — NB
$49 091 — CMA
$53 634 — Canada
$71 676 — Suburbs
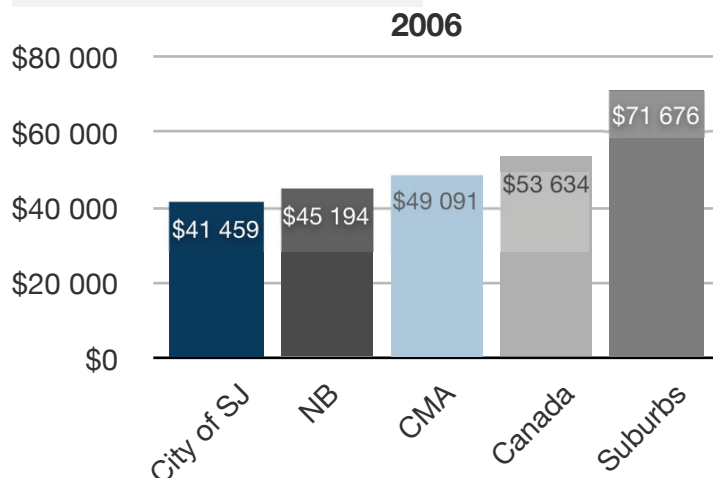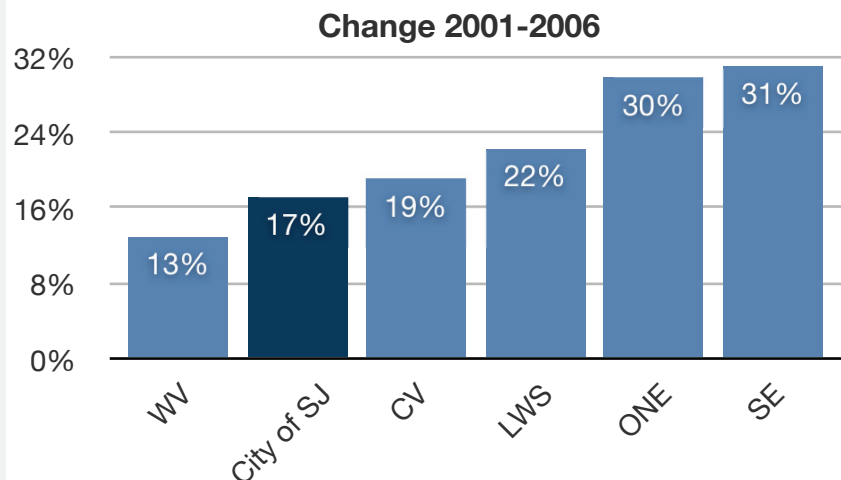
The city of Saint John had a median household income 1.2 times lower than the CMA's and 1.7 times lower than the suburbs' (over $30,000 lower).

Change 2001-2006

NB	13,1%
Canada	14,7%
Suburbs	15,2%
City of SJ	17,3%
CMA	18,0%
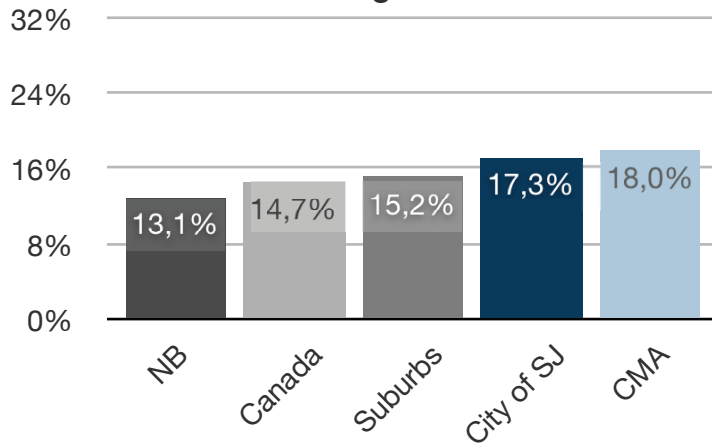
Since 2001 the city of Saint John saw an increase in its median household income.

On the whole the priority neighbourhoods saw far more impressive gains in their median household income than these areas, a trend not often seen throughout this report.

Provincial Context

Campbellton	Bathurst	Saint John	Edmundston	Miramichi	Moncton	NB	Fredericton	Dieppe
$35 168	$39 492	$41 459	$42 551	$43 872	$44 939	$45 194	$48 632	$63 575

☐ 2001   ■ 2006

The city of Saint John had the third lowest median household income among the NB cities with a rate one and a half times lower than that of the highest city (Dieppe) and 1.1 times lower than that of the province.

Since 2001 Saint John's median household income saw an increase 1.3 times higher than the provincial rate of change.

The Saint John CMA had the second lowest median household income among the selected CMAs—listed here from lowest to highest, Trois-Rivières, Winnipeg, St. John's, Thunder Bay, Halifax, Abbotsford, Regina, and Edmonton—with a rate 1.3 times lower than the highest CMA (Edmonton) and 1.1 times lower than the national average.

Note: *This indicator is based on Statistics Canada's: 1) median household income in 2005 of private households, and 2) median 2000 household income of private households.*

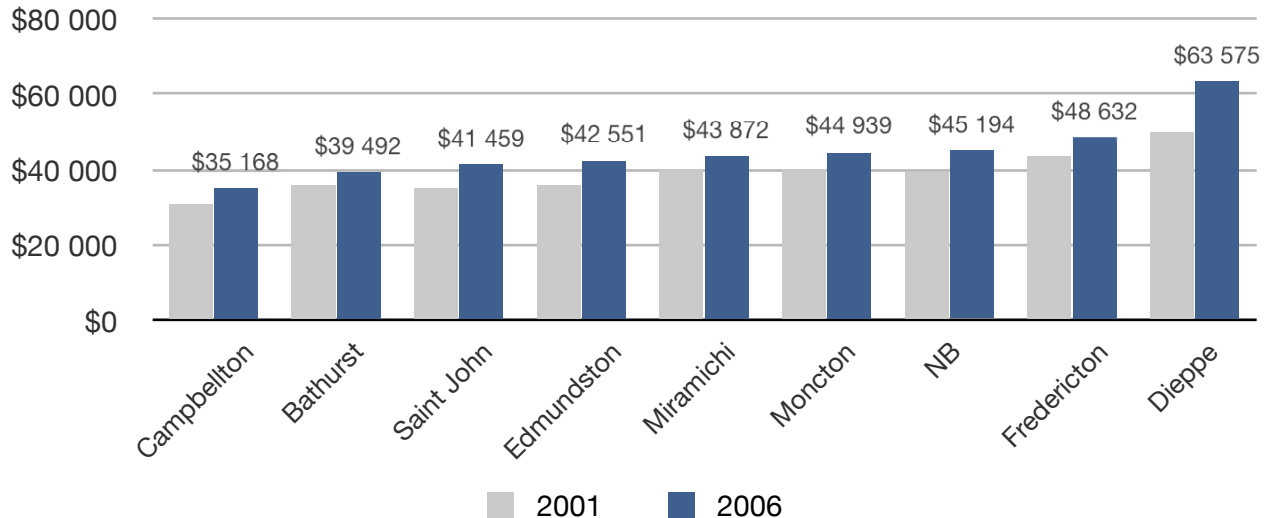# Income Under $10,000

2006
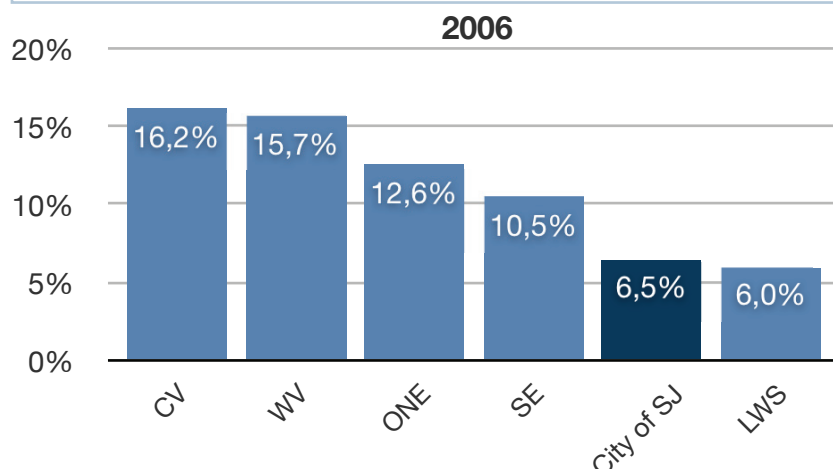
Crescent Valley had the highest percentage of households with an income under $10,000 among the priority neighbourhoods, while the Lower West Side had the lowest.

All the priority neighbourhoods except the Lower West Side had a rate above the city's with Crescent Valley's two and a half times higher than the city's.

The city of Saint John had a rate of households with an income under $10,000 1.3 times higher than the CMA's and 3.4 times higher than the suburbs'.

The CMA had a rate only slightly below the national average.
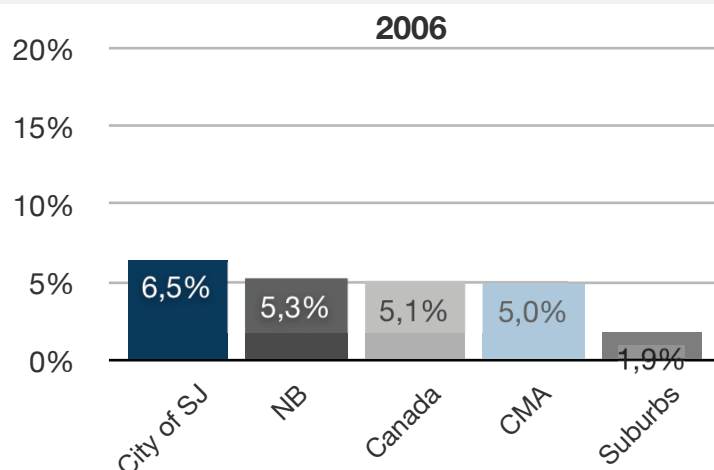
2006

Provincial Context 2006
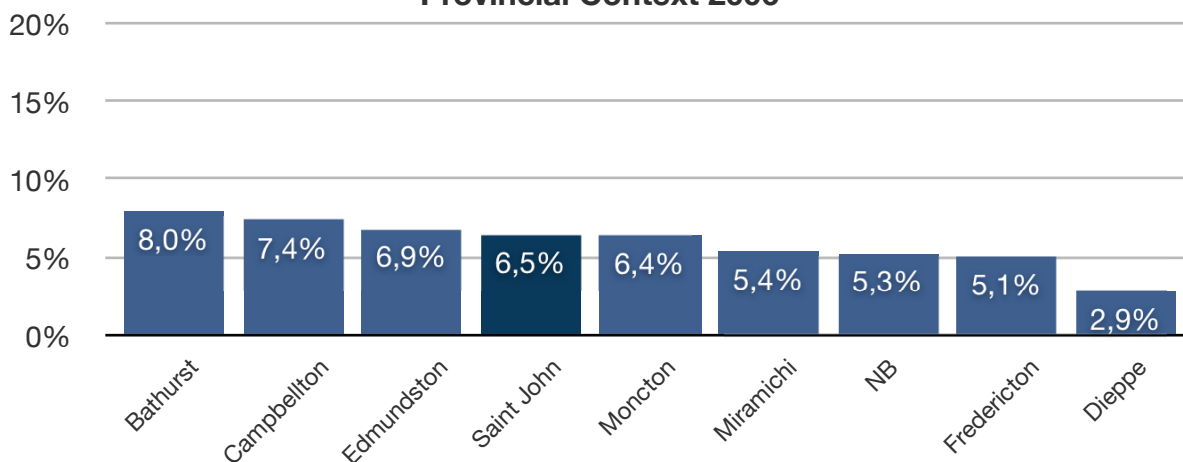
The city ranked near the middle with the fourth highest rate among the NB cities with a rate 2.3 times higher than that of the lowest city (Dieppe) and 1.2 times higher than the province's.

Note: This indicator is based on Statistics Canada's household income under $10,000 in 2005 of private households.

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Income $100,000 and Over

2006

Crescent Valley and the Old North End had no* households with an income $100,000 and over, while the South End had the highest percentage among the priority neighbourhoods.

With Statistics Canada's rounding this could still be as many as four households.

All the priority neighbourhoods had a rate of households with an income $100,000 and over below the city's.

The city of Saint John had a rate of households with an income $100,000 and over one and a half times lower than the CMA's and 3.1 times lower than the suburbs.

The CMA had a rate 1.2 times lower than the national average.
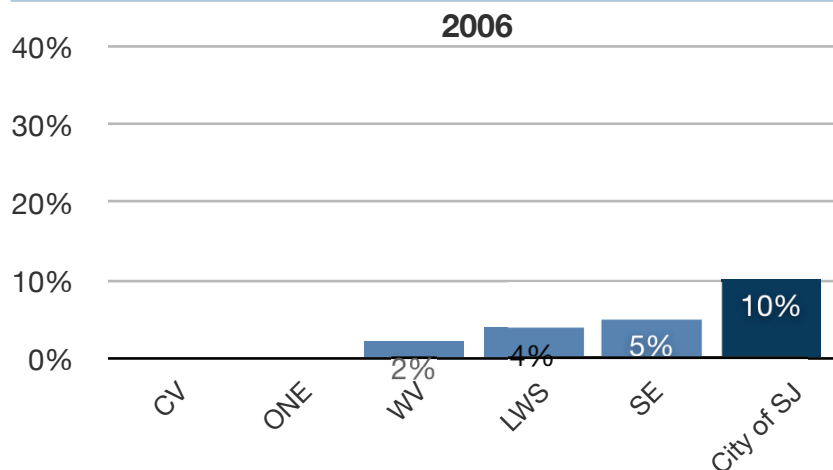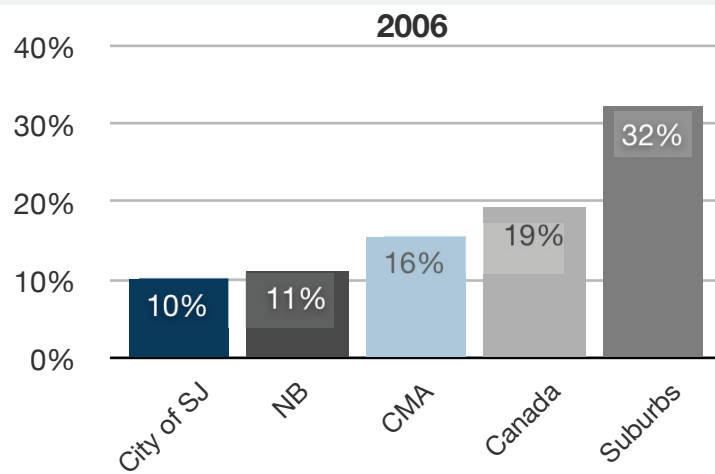
2006

Provincial Context 2006
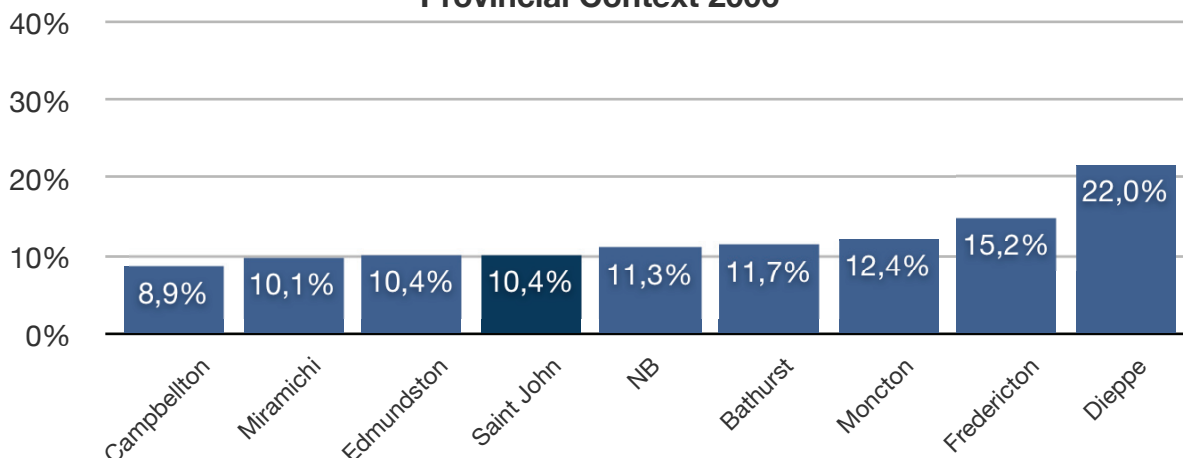
The city of SJ ranked near the middle with the fourth lowest rate among the NB cities with a rate 2.1 times lower than that of the highest city (Dieppe) and 1.1 times lower than province's.

Note: This indicator is based on Statistics Canada's household income $100,000 and over in 2005 of private households.

Dissemination Area Types

5 Priority Neighbourhoods

Moderate 8%

Moderately High 19%

Very High 50%

High 23%

City of Saint John

Very High 14%

No 14%

High 16%

Low 19%

Moderately High 15%

Moderate 22%

CMA

Very High 8%

High 9%

No 23%

Moderately High 10%

Moderate 23%

Low 26%

Suburbs

Moderately High 5%

Moderate 17%

No 41%

Low 37%
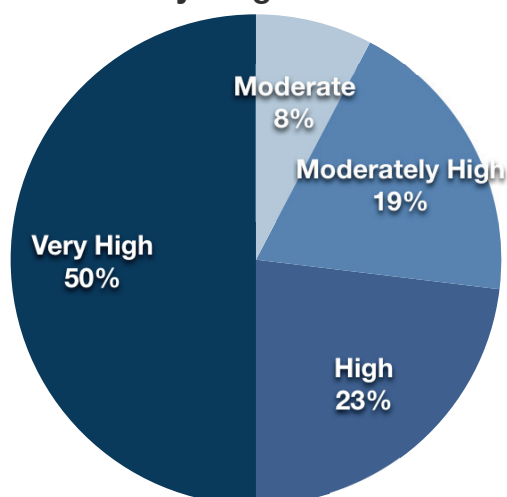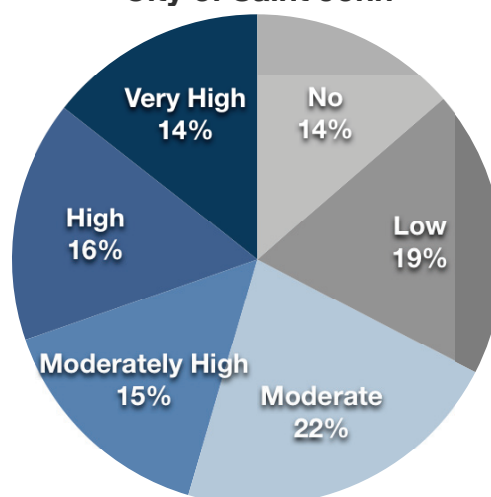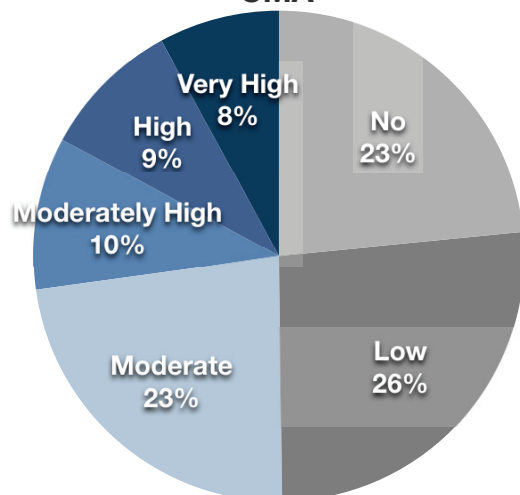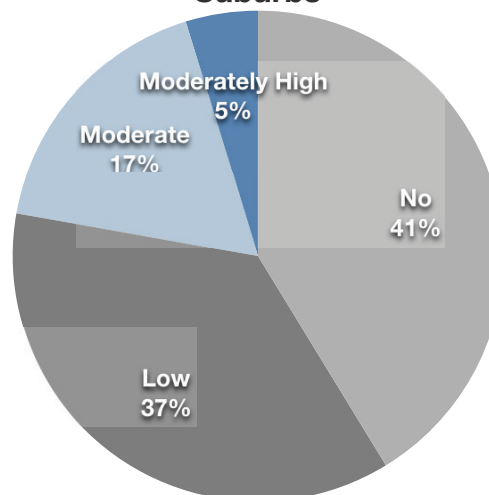
A quick glance at these charts shows a very different picture of poverty by DA* in our five priority neighbourhoods as compared to elsewhere in the CMA.

DAs are the smallest area, taking in 400 to 700 people, for which all Statistics Canada census data is disseminated. Each of the priority neighbourhoods is composed of between three and eight DAs.

While very high poverty DAs accounted for 50% of the DAs in the five priority neighbourhoods, the CMA's rate was 8%. In contrast the priority neighbourhoods had no low or no poverty DAs while the CMA's rate was close to 50%.

In the charts the city and the CMA appear more heterogeneous in their DA poverty rates, while the suburbs and the priority neighbourhoods appear more homogeneous (though with opposite trends).

Poverty Rate	DA Type
40% or more	Very high poverty
30 - 39.9%	High poverty
20 - 29.9%	Moderately high poverty
10 - 19.9%	Moderate poverty
0.1 - 9.9%	Low poverty
0%	No poverty

Crescent Valley

Moderate
25%

Very High
75%

Lower West Side

Very High
14%

Moderate
14%

Moderately High
29%

High
43%

Old North End

Very High
100%

South End

Very High
38%

Moderately High
38%

High
25%

Waterloo Village
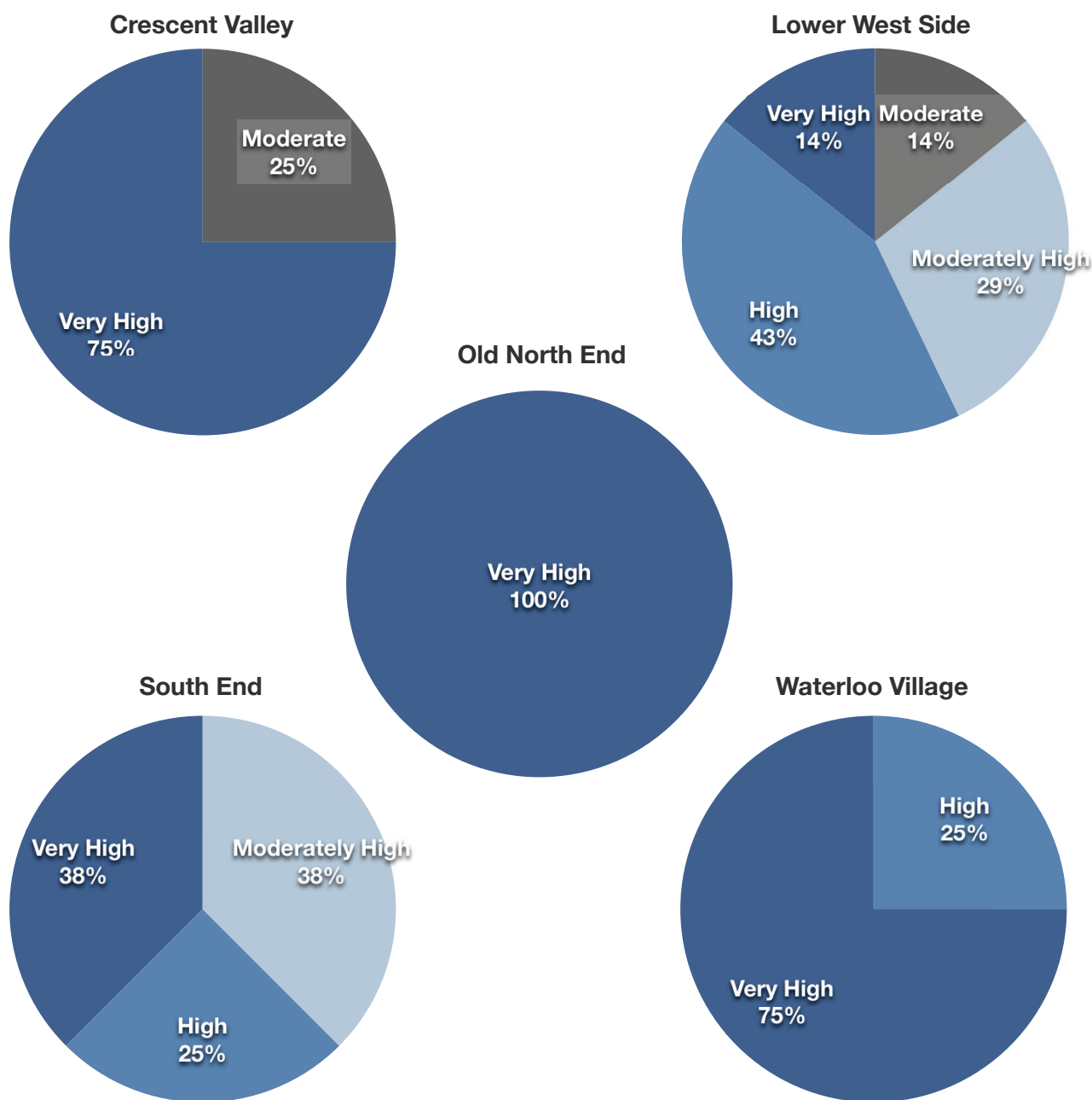
High
25%

Very High
75%

A further breakdown of our five priority neighbourhoods shows that the Old North End had the highest rate of very high poverty DAs, while the Lower West Side had the lowest.

None of the 26 DAs in the five priority neighbourhoods had low or no poverty and only two—one in Crescent Valley and one on the Lower West Side—were considered moderate poverty DAs.

The Lower West Side had the most diversity in the poverty rate of its DAs, while the Old North End had the least.

These chats show that there was more diversity in the poverty rates within the priority neighbourhoods than is commonly acknowledged.

Poverty Rates in the CMA

The following two charts show the poverty rate in the various census subdivisions (CSDs) in the Saint John CMA. Of the 17 CSDs, the city of Saint John had the highest poverty rate, ranking 1.5 times higher than the next closest CSD.

The village of St. Martins and the parish of Rothesay both had no prevalence of poverty *(though both had comparatively small sample sizes and so this data should be read with caution)*. The parish of Saint Martins had the second highest rate in the CMA after the city. The town of Quispamsis had the lowest rate among the towns in the CMA ranking 4.4 times lower than the city of Saint John.

In the CMA there were no CSDs with very high or high rates of poverty. The city of Saint John was the only CSD with a moderately high poverty rate. Four CSDs had a moderate poverty rate, 10 had a low poverty rate, and as mentioned two had no prevalence of poverty.

All of the CSDs except the city of Saint John fell below the CMA's rate of poverty (14.7%).

There was a great deal of diversity in the change in poverty rates since the last census. Five CSDs—Lepreau, Petersville, Upham, Saint Martins (parish), and Grand Bay-Westfield—saw an increase in their poverty rate. Lepreau had the largest increase at 3.9%. There were some dramatic decreases in poverty rates in the parish of Rothesay and the village of St. Martins, shockingly both dropped around 20% to 0% *(again both had comparatively small sample sizes and so this data should be read with caution)*. The city of Saint John had the fifth biggest drop in its rate since the last census.

Poverty Rates in the CMA in 2006

Location	Rate
Saint John (C)	20,8%
Saint Martins (P)	14,3%
Upham (P)	14,2%
Petersville (P)	12,6%
Greenwich (P)	12,4%
Grand Bay-Westfield (T)	9,2%
Kingston (P)	8,5%
Westfield (P)	8,4%
Lepreau (P)	7,9%
Rothesay (T)	7,6%
Simonds (P)	7,6%
Hampton (P)	7,4%
Hampton (T)	7,0%
Quispamsis (T)	4,7%
Musquash (P)	3,7%
St. Martins (V)	
Rothesay (P)	
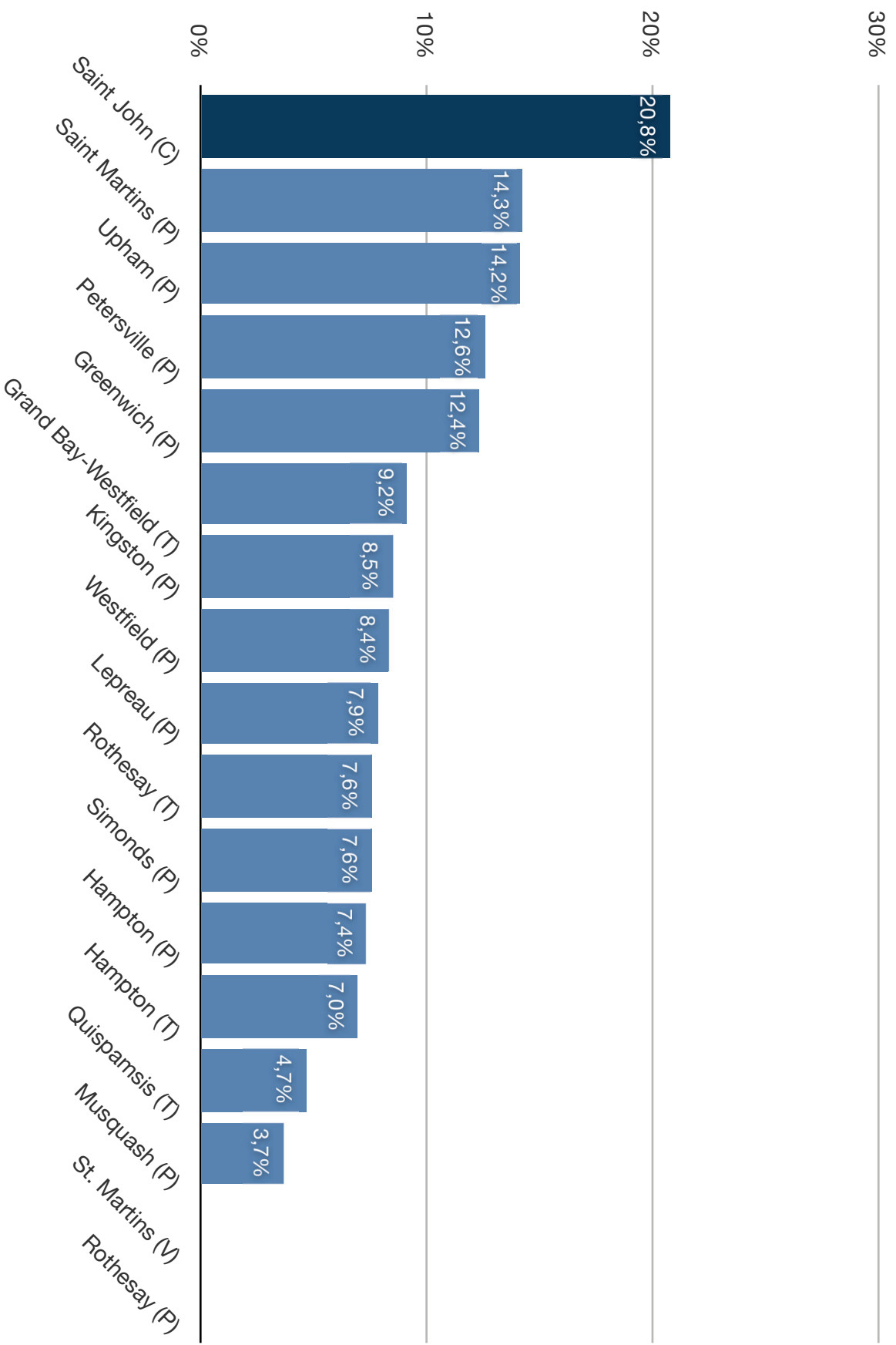
Change in the Poverty Rates in the CMA 2001-2006

Municipality	Change
Lepreau (P)	3,9%
Petersville (P)	3,2%
Upham (P)	2,6%
Saint Martins (P)	1,5%
Grand Bay-Westfield (T)	1,2%
Quispamsis (T)	-1,5%
Westfield (P)	-1,5%
Greenwich (P)	-1,7%
Rothesay (T)	-2,1%
Hampton (P)	-2,5%
Simonds (P)	-3,0%
Kingston (P)	-3,4%
Saint John (C)	-3,7%
Hampton (T)	-3,9%
Musquash (P)	-7,3%
Rothesay (P)	-19,4%
St. Martins (M)	-20,5%
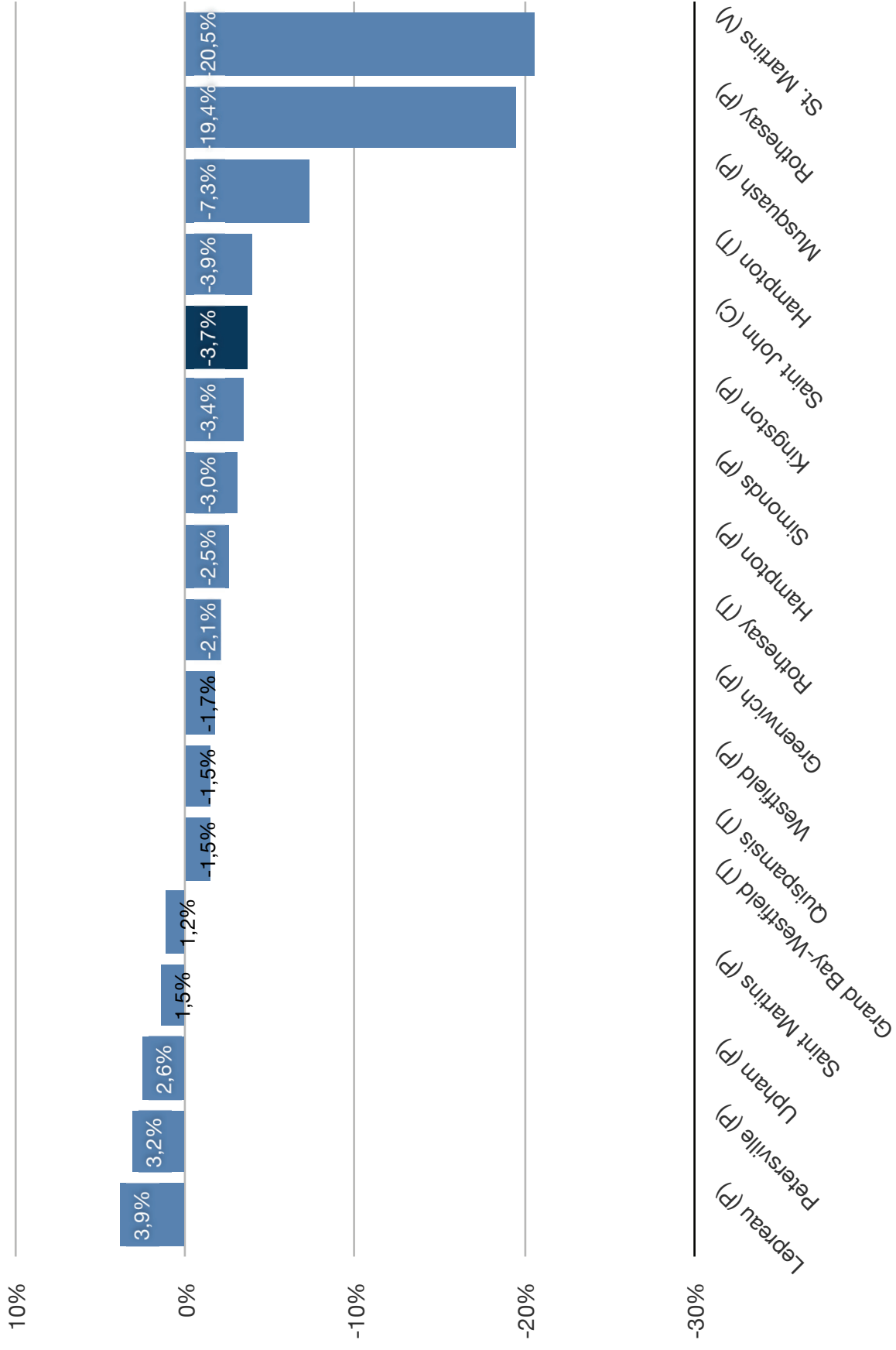
CHAPTER III - HOUSING OLD AND NEW

This chapter examines housing in our region with a look at rental housing, the age of housing stock, the affordability of rental housing, and mobility rates.

Saint John's slow economy has meant its infrastructure has been largely neglected for decades and private developers have not invested in new housing stock. Old housing stock causes a second, chronic problem. Old houses and apartments are drafty and poorly insulated, which means they are frigidly cold in winter. Tenants are forced to spend far more money to heat their homes to the detriment of other needs, or they are forced to weather a Saint John winter without adequate heat. To further complicate the situation, with a surge of economic growth rents rise and people living in poverty drift into rooming houses or are without housing altogether. These poor housing conditions and rising costs of utilities are conspiring to create a housing crisis in Saint John that will only be solved through a multi-jurisdictional plan.

Looking at the census data the priority neighbourhoods had a lower rate of home ownership than the city as a whole with an extremely high rate of rented dwellings in the Waterloo Village (94%) compared to less than 50% in the city and so a smaller proportion of Waterloo Village households were building equity through their homes. Saint John had a higher prevalence of rented dwellings than the national and provincial averages and was second only to Campbellton among the other New Brunswick cities.

The priority neighbourhoods had an older housing stock than the city with the Old North End taking the lead with 78% built during 1960 or before. Not surprisingly the Old North End had the smallest proportion of newer dwellings with only 1.6% constructed between 1986 and 2006. Comparing the city to the national and provincial averages and the other NB cities shows that it generally had a higher proportion of older dwellings and a smaller proportion newer ones.

The trend we have seen does not hold true when examining the proportion of households that spent 30% or more of their income on rent (the point at which housing is no longer considered affordable). For this indicator the priority neighbourhoods were split on either side of the city's rate—with the Waterloo Village and the Old North End ranking above the city—and the city falling below the provincial and national averages and all but one of the other New Brunswick cities. *A high density of social housing can account for a lower proportion of households with non-affordable housing.*

An analysis of mobility status shows that a greater proportion of priority neighbourhood residents changed addresses in the five years before the census than those in the city with this

transitional behaviour highest in the Waterloo Village. The city had a higher mobility status than the provincial and national averages.

Some noteworthy changes since the last census include a dip of 7.8% in the percentage of rented dwellings in the Lower West Side. The proportion of older dwellings (those built during 1960 or before) dropped 5.3% in the Old North End and 13% in Crescent Valley. The affordability of rental housing improved in all but one of the priority neighbourhoods with the percentage of households that spent 30% or more of their income on rent dropping as follows: Old North End (-8.9%), Lower West Side (-9.4%), South End (-10%), and Crescent Valley (-18%). Crescent Valley's level of affordable housing is not surprising given the area's public housing. The Waterloo Village experienced the biggest increase in the percentage of individuals who changed address in the five years before the census (+5.1%). The city's rates of change for the housing indicators (where comparisons to the last census were available) were less than 3.0%

It is important to note that the housing data in this chapter comes from the 2006 census and so the trends in Saint John now are much different.

Rented Dwellings

2006

WV 94%
CV 86%
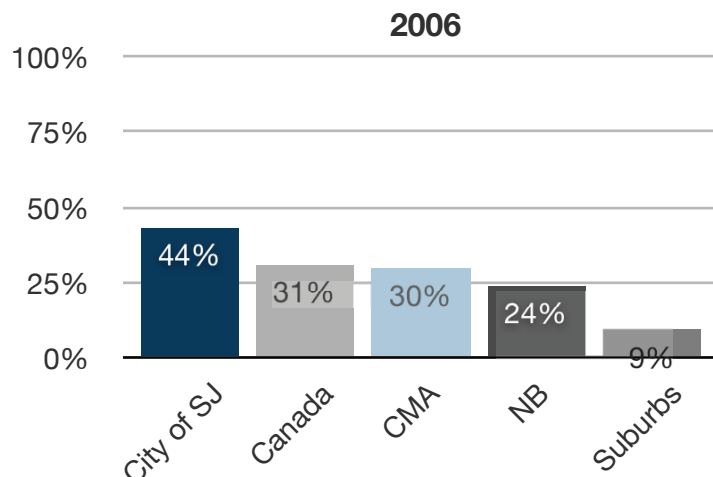**ONE** 85%
SE 80%
LWS 54%
City of SJ 44%
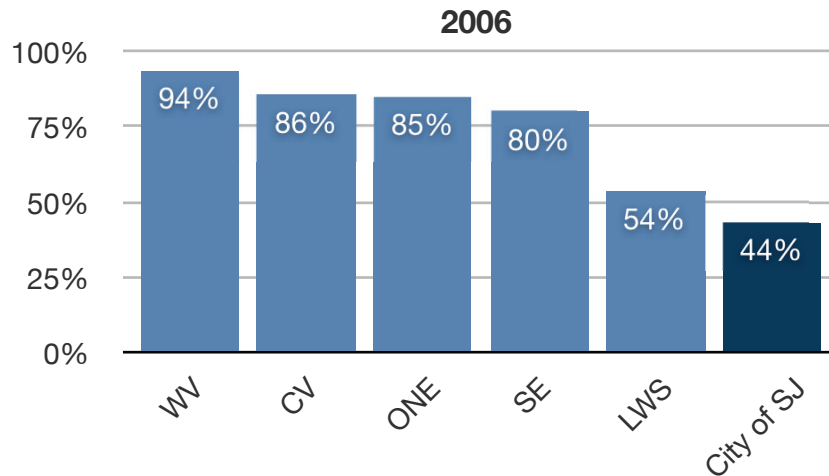
The Waterloo Village had the highest percentage of rented dwellings among the priority neighbourhoods, while the Lower West Side had the lowest.

At least 80% of the dwellings in four of the five priority were rented.

All the priority neighbourhoods had a rate above the city's with the Waterloo Village's over double (2.1 times higher than) the city's.

Since 2001 the Old North End and the Waterloo Village saw an increase in their percentage of rented dwellings thus a decrease in the rate of homeownership.

The biggest increase was in Old North End while the Lower West Side saw the biggest decrease.

Change 2001-2006

ONE 4,1%
WV 2,0%
SE -0,3%
CV -1,9%
City of SJ -2,2%
LWS -7,8%

2006

City of SJ 44%
Canada 31%
CMA 30%
NB 24%
Suburbs 9%
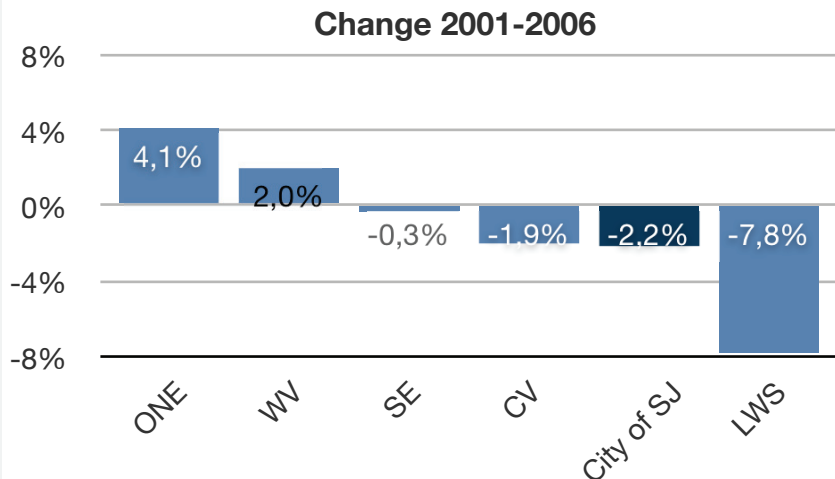
The city of Saint John had a rate of rented dwellings one and a half times higher than the CMA's and 4.7 times higher than the suburbs'.

Change 2001-2006
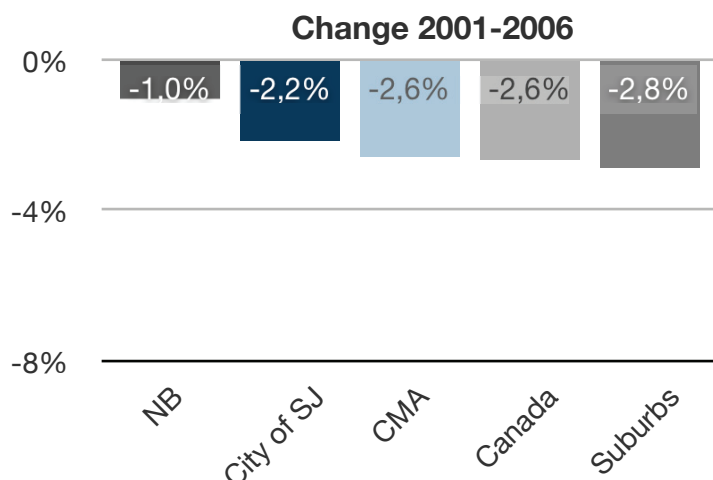
-1,0% (NB)	Since 2001 the city of Saint John saw a decrease in its proportion of rented dwellings.
-2,2% (City of SJ)	
-2,6% (CMA)	This census there was a smaller percentage of rented dwellings everywhere except in the Old North End and the Waterloo Village.
-2,6% (Canada)	
-2,8% (Suburbs)	

Bar chart "Change 2001-2006" with y-axis from 0% to -8%:
- NB: -1,0%
- City of SJ: -2,2%
- CMA: -2,6%
- Canada: -2,6%
- Suburbs: -2,8%

Provincial Context

Bar chart with y-axis from 0% to 100%, showing 2001 and 2006 values:
- Campbellton: 44,3%
- Saint John: 43,6%
- Moncton: 40,7%
- Fredericton: 39,3%
- Bathurst: 35,8%
- Edmundston: 32,2%
- Miramichi: 25,0%
- NB: 24,1%
- Dieppe: 24,0%

Legend: 2001, 2006

The city of Saint John had the second highest rate of rented dwellings among the NB cities with a rate 1.8 times higher than that of the lowest city (Dieppe) and the province.

National Context

The Saint John CMA ranked in the middle with the fifth highest rate of rented dwellings among the selected CMAs—listed here from highest to lowest, Trois-Rivières, Halifax, Winnipeg, Edmonton, Regina, St. John's, Thunder Bay, and Abbotsford—with a rate 1.1 times higher than the lowest CMA (Abbotsford) and similar to the national average.

Note: *This indicator is based on Statistics Canada's rented occupied private dwellings.*

Dwellings Built 1960 or Before

2006

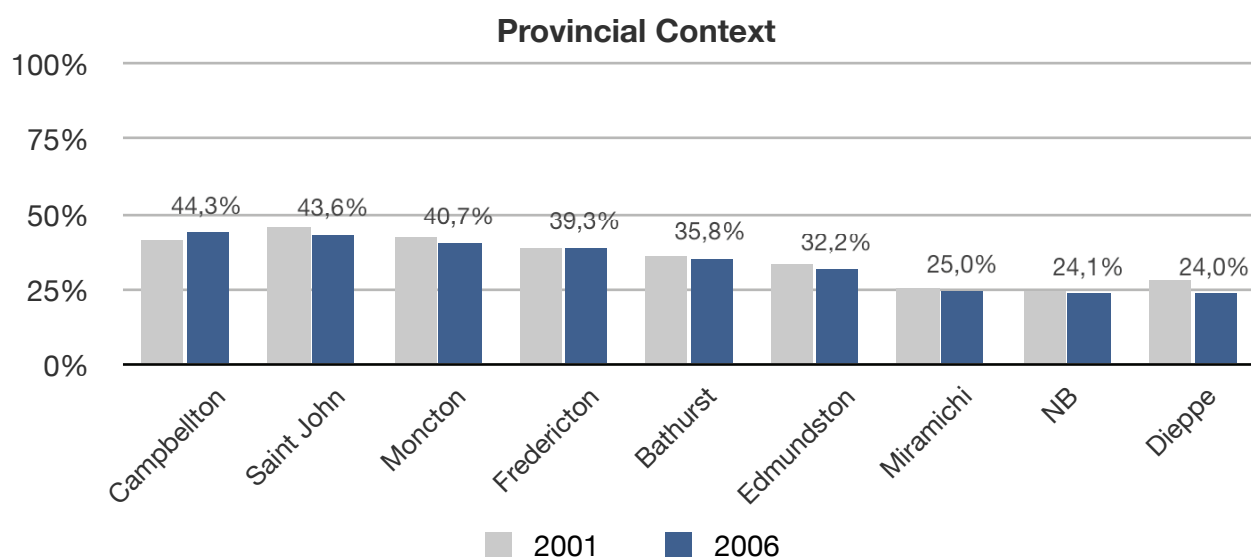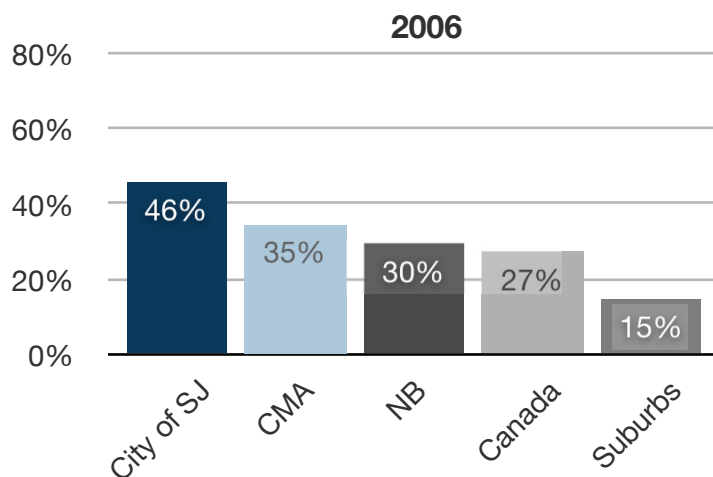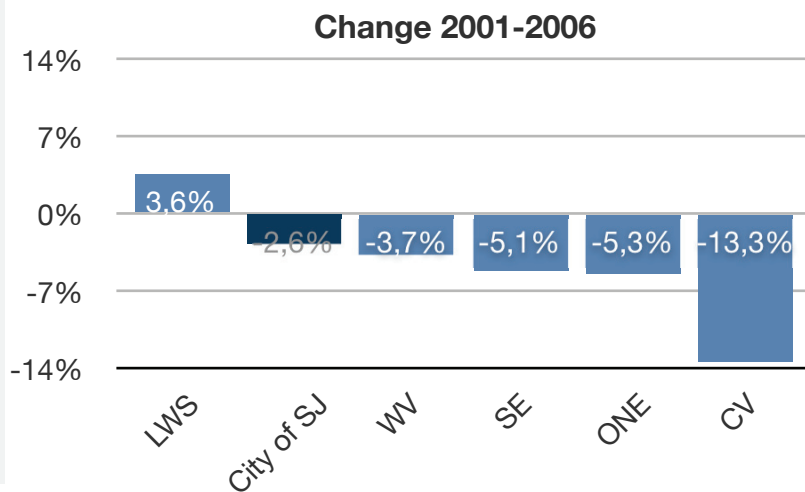|	2006
ONE	78%
LWS	75%
SE	73%
WV	68%
CV	48%
City of SJ	46%
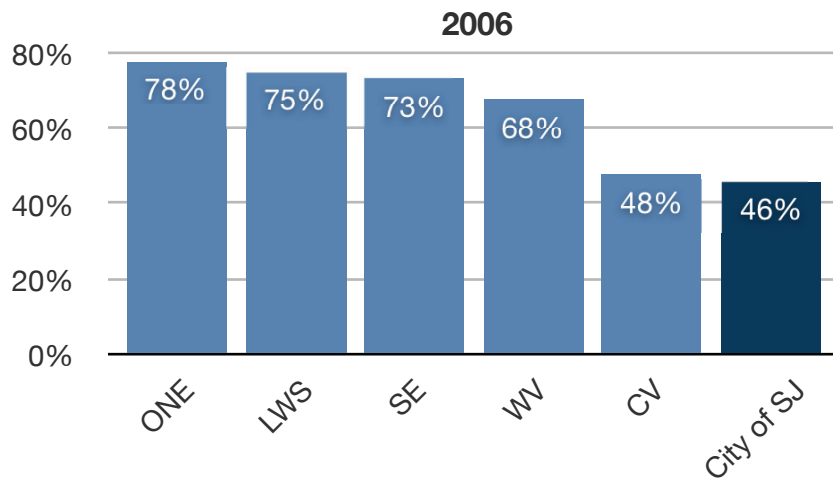
The ONE had the highest percentage of dwellings built during 1960 or before among the priority neighbourhoods, while CV had the lowest. All but one of the neighbourhoods had a rate of older homes close to or above 70%, while CV's was similar to the city's at slightly below half.

All the priority neighbourhoods had a rate above the city's with the Old North End's 1.7 times higher than the city's.

Since 2001 the Lower West Side saw an increase in its rate of dwellings built during 1960 or before, possible because the total number of dwellings decreased in such a way that the percentage of older dwellings increased. CV saw a significant decrease which begs further exploration.

Change 2001-2006

	Change 2001-2006
LWS	3,6%
City of SJ	-2,6%
WV	-3,7%
SE	-5,1%
ONE	-5,3%
CV	-13,3%

2006

	2006
City of SJ	46%
CMA	35%
NB	30%
Canada	27%
Suburbs	15%

The city of Saint John had a rate of dwellings built during 1960 or before 1.3 times higher than the CMA's and over triple (3.1 times higher than) the suburbs'.

The CMA had a rate 1.3 times higher than the national average.
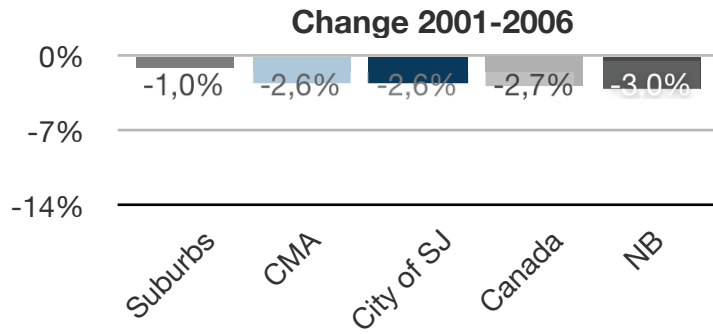
Change 2001-2006

	Suburbs	CMA	City of SJ	Canada	NB
	-1,0%	-2,6%	-2,6%	-2,7%	-3,0%

Since 2001 the city of Saint John saw a decrease in its percentage of dwellings built during 1960 or before.

Provincial Context 2006

Saint John	Campbellton	Edmundston	Bathurst	Miramichi	Moncton	NB	Fredericton	Dieppe
46%	45%	36%	35%	33%	32%	30%	29%	12%

The city of Saint John had the highest percentage of dwellings built during 1960 or before among the NB cities with a rate almost quadruple (3.9 times higher than) that of the lowest city (Dieppe) and over one and a half times (1.6 times) higher than the province's. Saint John and Campbellton's rate of older homes sets them apart from the other cities.

Note: *This indicator is based on Statistics Canada's occupied private dwellings constructed during 1960 or before.*

Dwellings Built 1986-2006
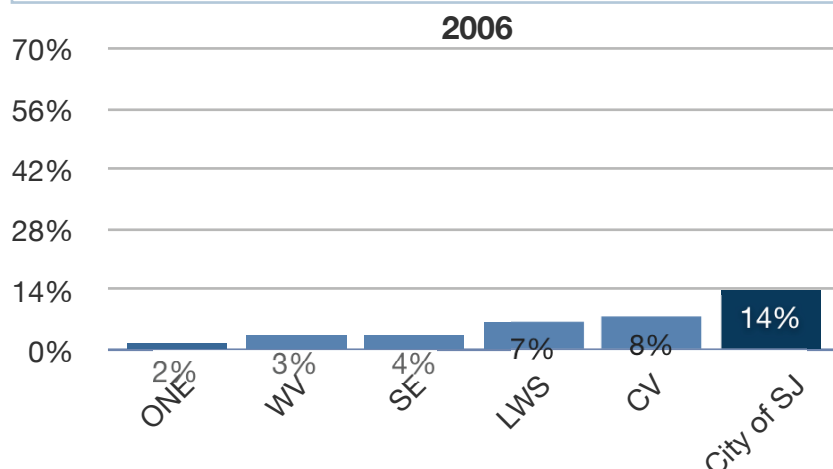
2006

The ONE had the lowest percentage of dwellings built between 1986-2006 among the priority neighbourhoods, while CV had the highest. However, none of these neighbourhoods had a significant rate of new development.
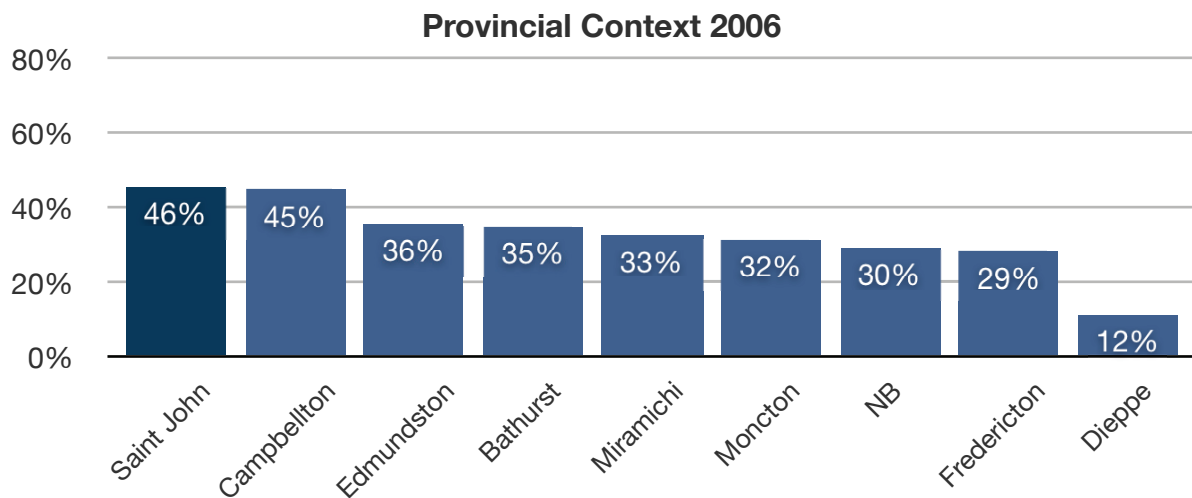
All the priority neighbourhoods had a rate below the city's with the Old North End's 9 times below the city's.

The city of SJ had a rate of dwellings built between 1986-2006 over one and a half times (1.6 times) lower than the CMA's and two and a half times lower than the suburbs' which makes its rate of new construction comparatively low. The CMA had a rate almost one and a half times (1.4 times) lower than the national average.

2006

Provincial Context 2006
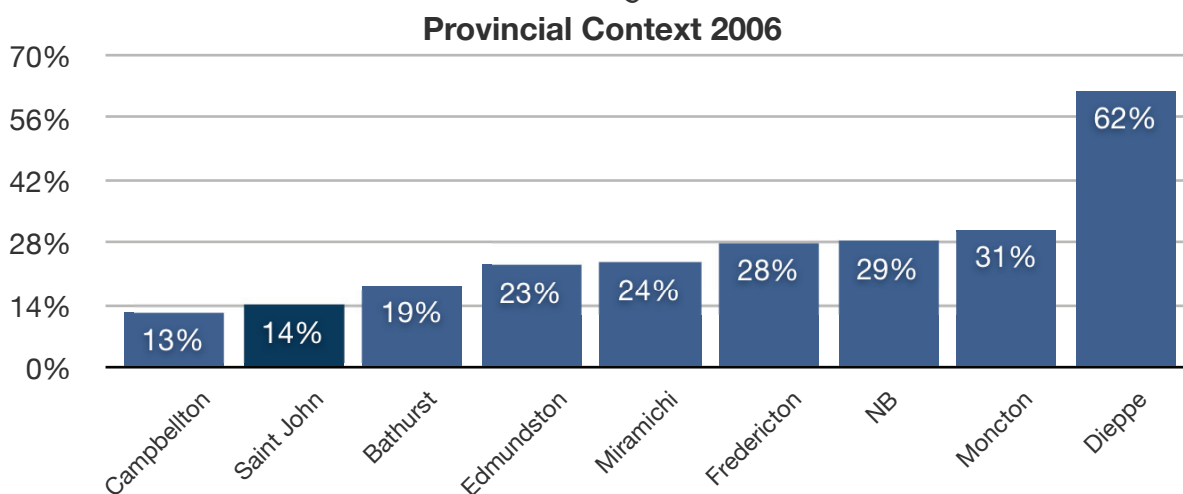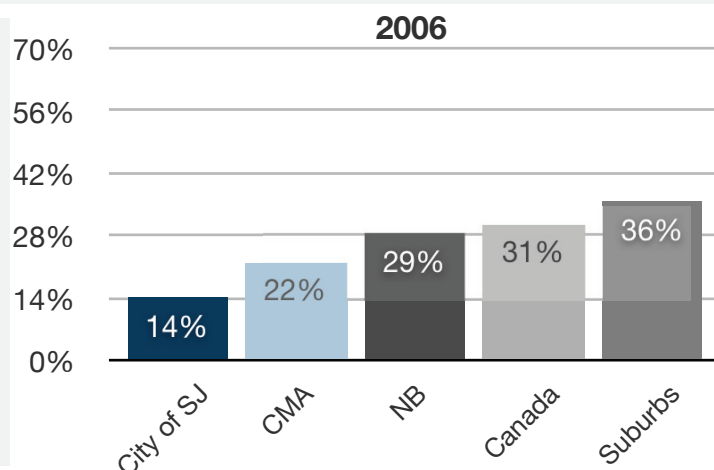
The city of SJ had the second lowest rate among the NB cities with a rate 4.4 times lower than that of the highest city (Dieppe) and twice as low as the province's.

Note: *This indicator is based on Statistics Canada's occupied private dwellings constructed 1986 - 2006*

Map - Age of Housing Stock in the City of Saint John

City of Saint John

Kennebacasis River

Saint John River

Bay of Fundy

Total number of occupied private dwellings by period of construction in 2006 by Dissemination Area

50% or more built during 1960 or before

50% or more built 1986 - 2006

Insufficient Data

Other
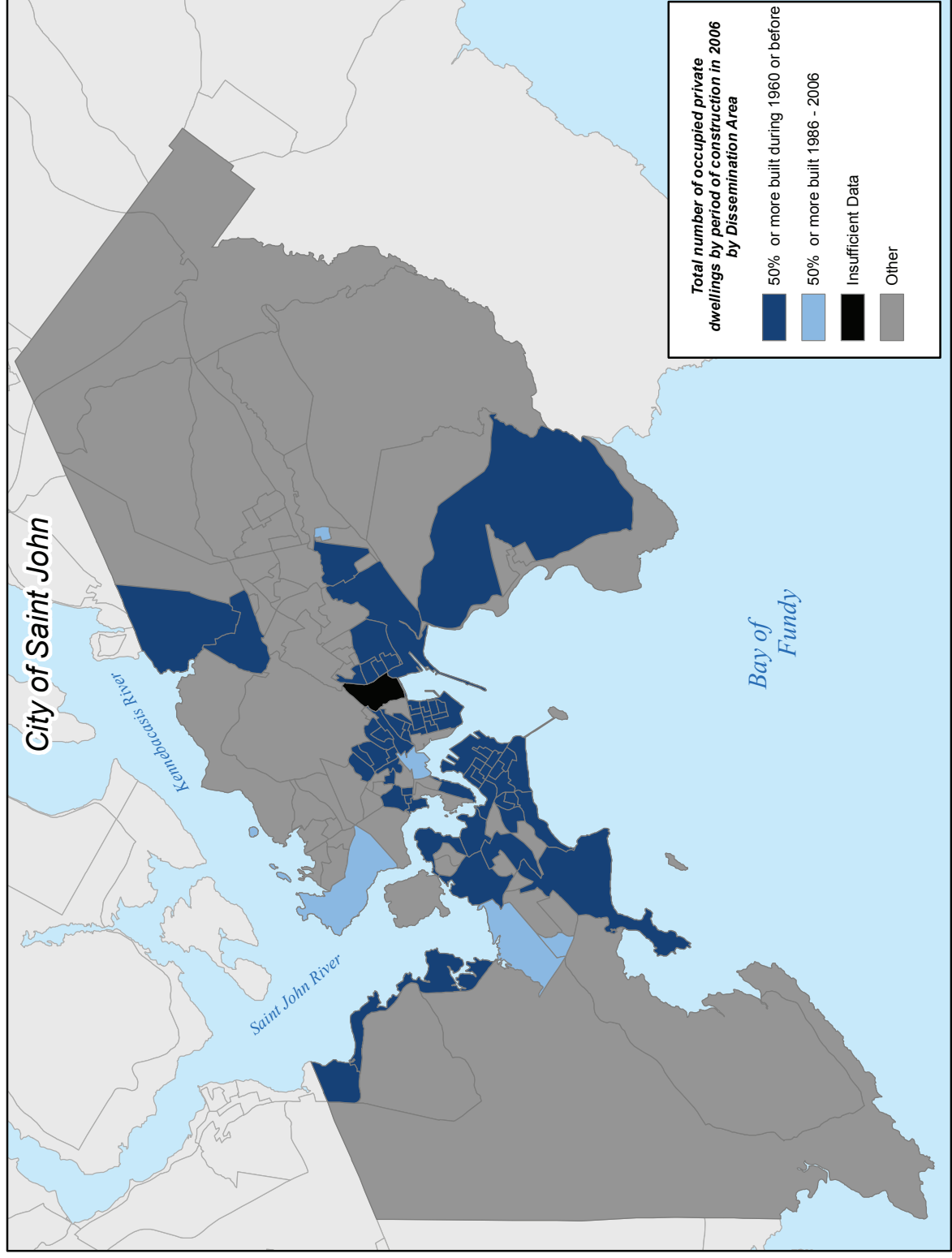
Again the previous map shows a familiar pattern, one where the most vulnerable areas—in this case those with an older housing stock and little or no new construction—are concentrated centrally in the city.

The age of the city of Saint John's housing stock breaks down by DA as follows:
- 65 DAs with 50% or more of dwellings built during 1960 or before
- 5 DAs with 50% or more of dwellings built 1986-2006

Two DAs in the city had 100% of their dwellings built during 1960 or before. One is situated near one of our priority neighbourhoods and the other is on the west side. In total 30 DAs in the city of Saint John had no dwellings built between 1986-2006.

All the DAs with 50% or more of dwellings built during 1960 or before were found in the city of Saint John with the exception of one DA in the town of Rothesay.

For privacy reasons we have not published maps of the five priority neighbourhoods that examine the age of housing stock on the dissemination area (DA) level; however, the main messages from these maps are still important:

All of the DAs in our priority neighbourhoods except four had an older housing stock with 50% or more built during 1960 or before. The Old North End had a DA with 93% built during 1960 or before which was the highest among the priority neighbourhoods. Three of the Waterloo Village's DAs had a rate greater than 80%. Three DAs in Crescent Valley and one in the Waterloo Village had comparatively newer housing stocks. None of the priority neighbourhoods had a DA with 50% or more built between 1986-2006.

Households Spending ≥30% Income on Rent

2006
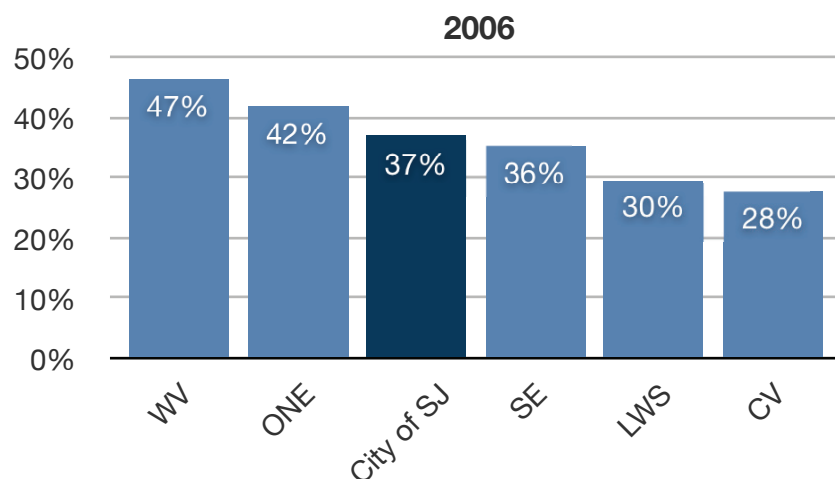
The Waterloo Village had the highest percentage of rental households that spent 30% or more of their income on rent (the point at which housing is no longer considered affordable) among the priority neighbourhoods, while Crescent Valley had the lowest which is not surprising since its housing is heavily subsidized.

The Waterloo Village and the Old North End had a rate above the city's with the Waterloo Village's 1.3 times higher than the city's.

Since 2001 the Waterloo Village saw the only increase in its percentage of tenant households that spent 30% or more of their income on rent, while Crescent Valley saw the biggest decrease.

Change 2001-2006

2006
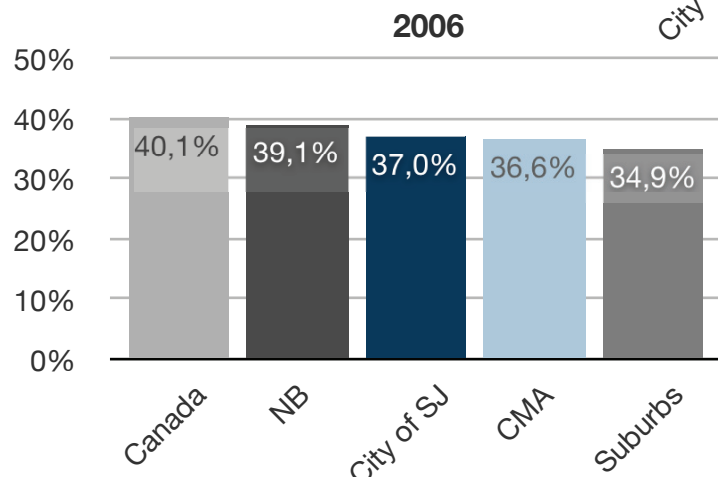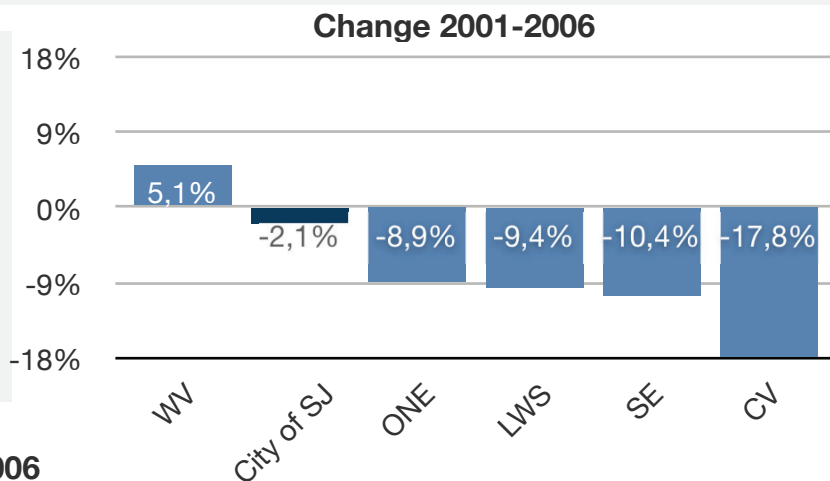
The city of Saint John had a rate of rental households that spent 30% or more of their income on rent only slightly above the CMA's and 1.1 times higher than the suburbs'.

The CMA had a rate 1.1 times lower than the national average.

Note: *Housing is considered to be affordable if it costs less than 30% of before tax household income.*
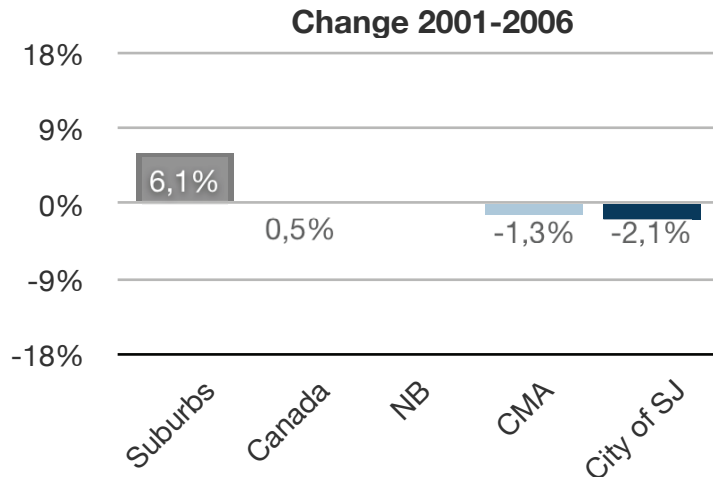
Change 2001-2006

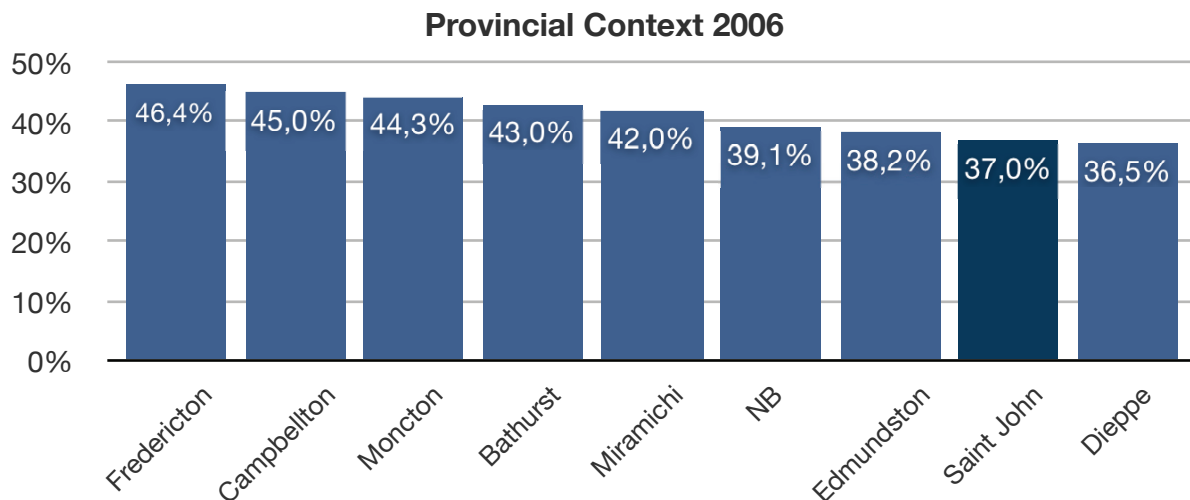| Category	Value
Suburbs	6,1%
Canada	0,5%
NB	-1,3%
CMA	-2,1%
City of SJ	

Since 2001 the city of Saint John saw the biggest decrease in its percentage of tenant households that spent 30% or more of their income on rent, while the suburbs had an increase in the proportion of households with non-affordable housing.

Provincial Context 2006

City	Percentage
Fredericton	46,4%
Campbellton	45,0%
Moncton	44,3%
Bathurst	43,0%
Miramichi	42,0%
NB	39,1%
Edmundston	38,2%
Saint John	37,0%
Dieppe	36,5%

The city of Saint John had the seventh lowest percentage of tenant households that spent 30% or more of their income on rent among the NB cities with a rate similar to that of the lowest city (Dieppe) and 1.1 times lower than the province's. In comparison to the other NB cities Saint John had relatively affordable rental housing.

Note: *This indicator is based on Statistics Canada's tenant-occupied private non-farm, non-reserve households spending 30% or more of income on gross rent.*

Mobility Status (5 Years Ago)
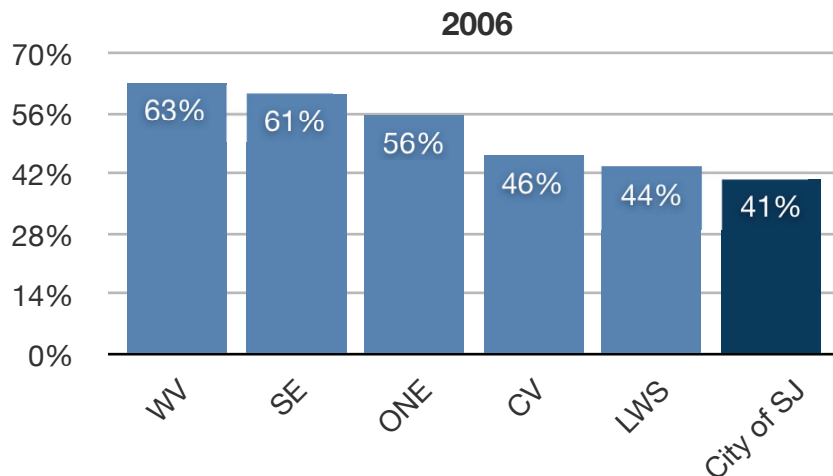
2006

The Waterloo Village had the highest percentage of individuals who changed address in the five years before the census among the priority neighbourhoods, while the Lower West Side had the lowest.

All the priority neighbourhoods had a rate above the city's with the Waterloo Village's one and a half times higher than the city's.

Since 2001 Crescent Valley saw the biggest increase in its percentage of individuals who changed address in the five years before the census thus there was less stability in the neighbourhood this census than last. While the Waterloo Village saw the biggest decrease it still had the highest rate.
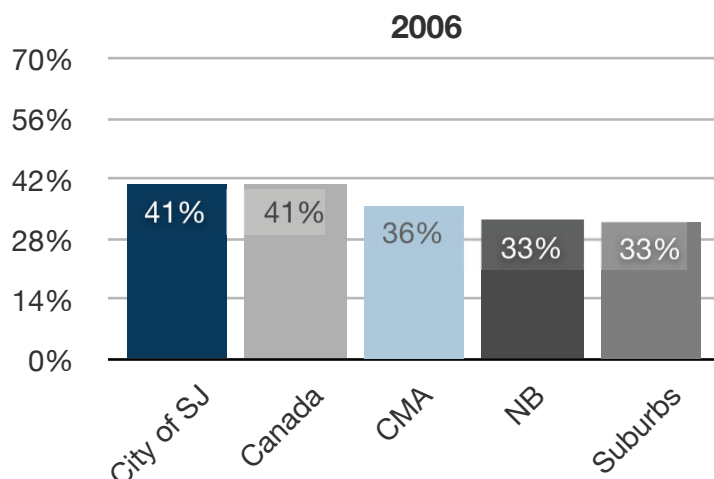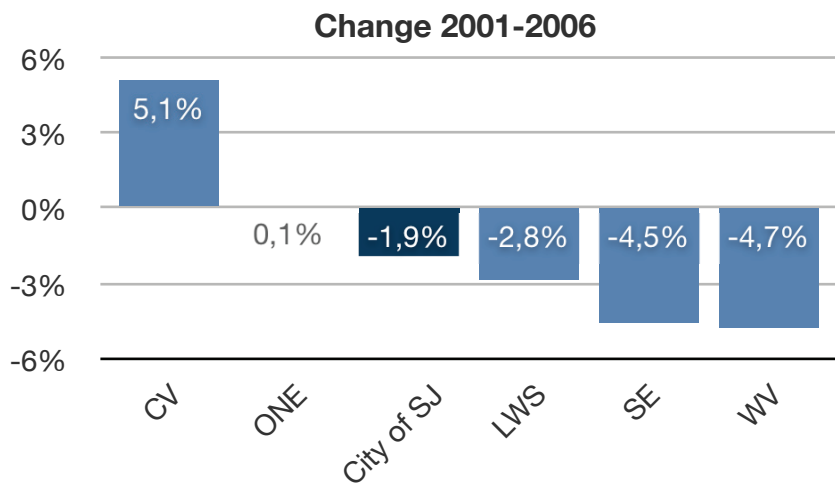
Change 2001-2006

2006

The city of Saint John had a rate of individuals who changed address in the five years before the census 1.1 times higher than the CMA's and 1.3 times higher than the suburbs'.

The CMA had a rate 1.1 times lower than the national average.

Change 2001-2006

NB	Suburbs	Canada	CMA	City of SJ
-0,2%	-0,7%	-1,0%	-1,6%	-1,9%

Since 2001 the city of Saint John saw the biggest decrease in its percentage of individuals who changed address in the five years before the census.

Provincial Context

	Dieppe	Moncton	Fredericton	Saint John	Bathurst	Campbellton	NB	Edmundston	Miramichi
2006	49,2%	48,4%	48,1%	40,9%	35,0%	34,8%	32,5%	31,0%	27,3%

■ 2001   ■ 2006
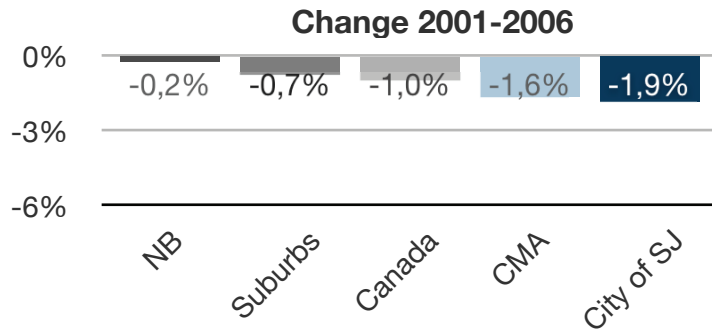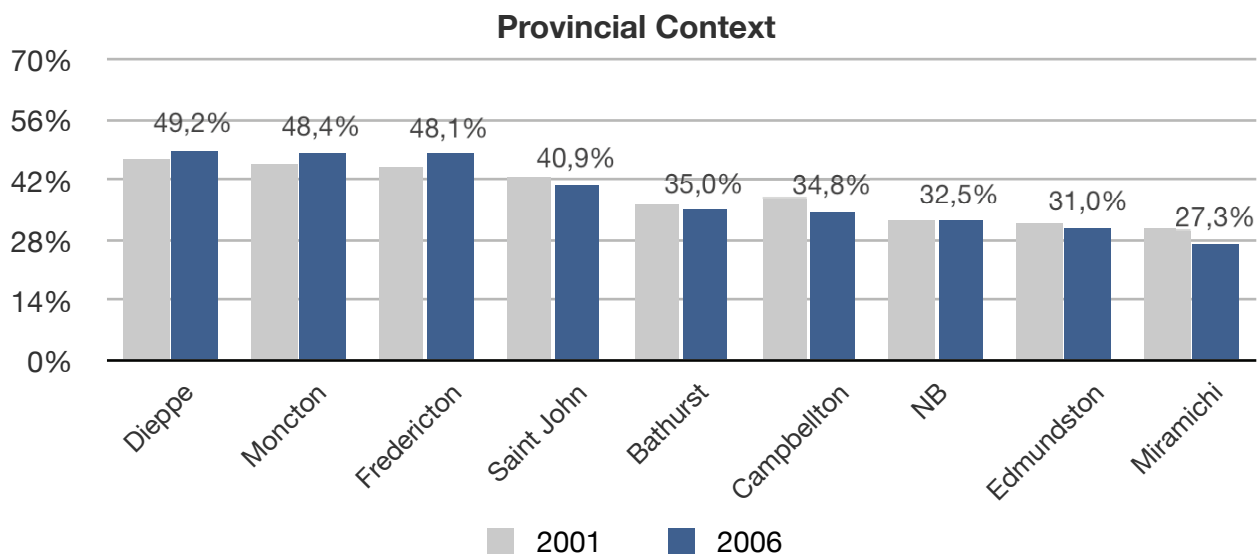
The city of Saint John had the fourth highest rate of individuals who changed address in the five years before the census among the NB cities with a rate one and a half times higher than that of the lowest city (Miramichi) and 1.3 times higher than the province's. It seems the bigger urban areas in New Brunswick experienced greater mobility than the smaller cities.

Note: This indicator is based on Statistics Canada's mobility status 5 years ago - movers. Movers are persons who, on Census Day, were living at a different address from the one at which they resided five years earlier.

CHAPTER IV - EDUCATION AND EMPLOYMENT

This chapter examines education and employment in our region with a look at high school and post-secondary education completion and labour force participation.

Vibrant Communities Saint John and its partners are working towards a continuum of programs and supports for adults with education and employment challenges as well as business outreach programs to match people with jobs. These programs must work with service providers—both within the public and private sectors—to remove barriers to work, known as the welfare wall or the costs that undermine the economic benefits of leaving social assistance. These costs could be as low as the $40 required to write a GED test or as high as the cost of regulated child care. There is also the problem of reduced health care assistance, income claw backs, and low entry-level wages. These are the very issues Vibrant Communities Saint John has grappled with since its creation in 2005.

Vibrant Communities Saint John's research found the lack of the GED is a resilient brick in the welfare wall. New Brunswick has only a 50% success rate for people who write the GED, which means there is a significant number of people who have attempted, but failed to upgrade. Vibrant Communities Saint John's question was very simple: *Does every job in Saint John truly require a GED?* For people living in poverty, getting a good job is a starting point; a good education may be secondary.

An innovative response to the discrepancy between individual's skills and employer's needs is the development of a pilot project to connect employers with potential employees using essential skills training. Participants will receive short-term training in the essential skills required by a local employer and in return the employer will provide a limited-time work placement, with the end goal of hiring the participant at a living wage of or above $10/hour at the conclusion of the training period.

Looking at the census data the priority neighbourhoods had much higher levels of high school non-completion than the city as a whole with Crescent Valley leading with a 43% non-completion rate. Meanwhile the city had a lower non-completion rate than the province but still exceeded the national average. Likewise the priority neighbourhoods had lower levels of individuals with post-secondary education than the city, which had lower levels than the national and provincial averages and was second only to Campbellton among the New Brunswick cities.

All the priority neighbourhoods except the South End trailed the city's labour force participation rate (62%) with Crescent Valley's falling to 34% this census. The city's rate was below the provincial and national averages. The labour force participation rate for women with school-

aged children was lowest in the Waterloo Village (38%) while the Old North End enjoyed a rate above the city's with 75% in the labour force. Again the city ranked below the provincial and national rates.

Some noteworthy changes since the last census include the considerable change in labour force participation for females with children 6 years and over only. Noteworthy decreases were seen in the Waterloo Village (down 10%), Crescent Valley (down 7.2%), and the Lower West Side (down 6.4%), while the Old North End saw a marked increase (up 7.6%). The city's rates of change for the education and employment indicators (where comparisons to the last census were available) were less than 3.0%.

High School Non-Completion

2006
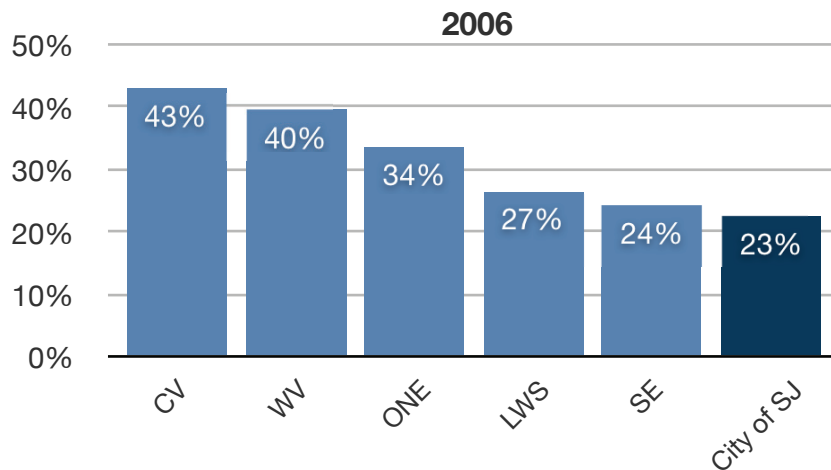
Crescent Valley had the highest rate of high school non-completion among the priority neighbourhoods, while the South End had the lowest.

All the priority neighbourhoods had a rate above the city's with Crescent Valley's almost double (1.9 times higher than) the city's.

The city of Saint John had a rate of high school non-completion 1.2 times higher than the CMA's and 2.2 times higher than the suburbs'.

The CMA had a rate 1.1 times lower than the national average.

2006

Provincial Context 2006
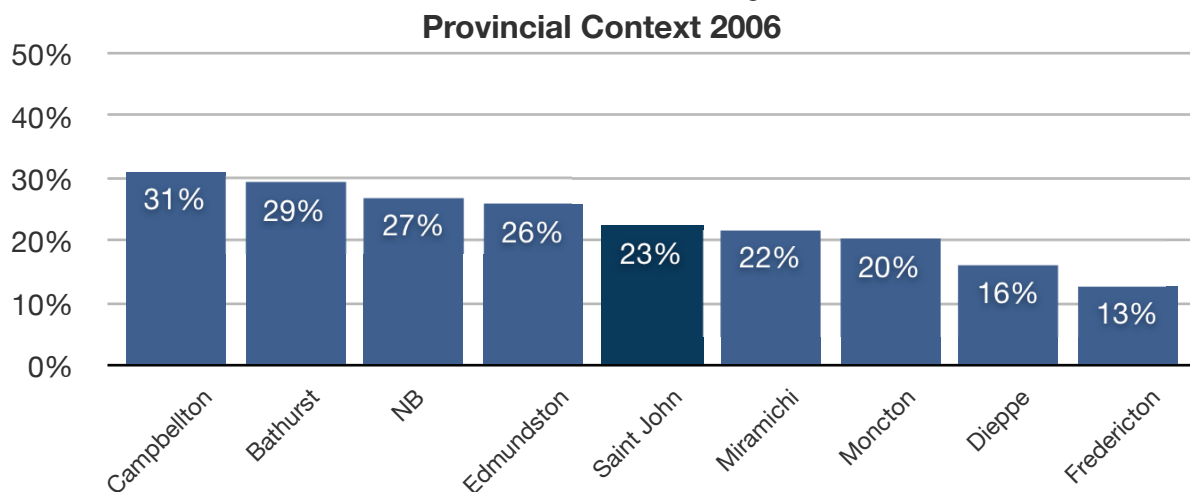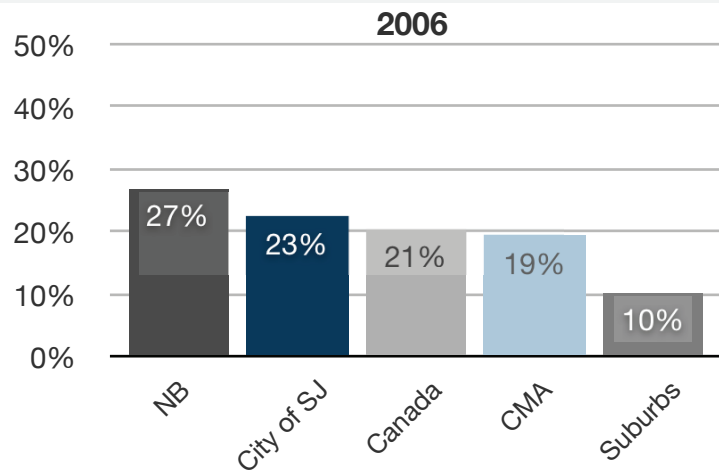
The city of SJ had the fourth highest rate among the NB cities with a rate 1.7 times higher than that of the lowest city (Fredericton) and 1.2 times lower than the province's.

Note: *This indicator is based on Statistics Canada's population 25 years and over with no certificate, diploma or degree.*

Post-Secondary Education
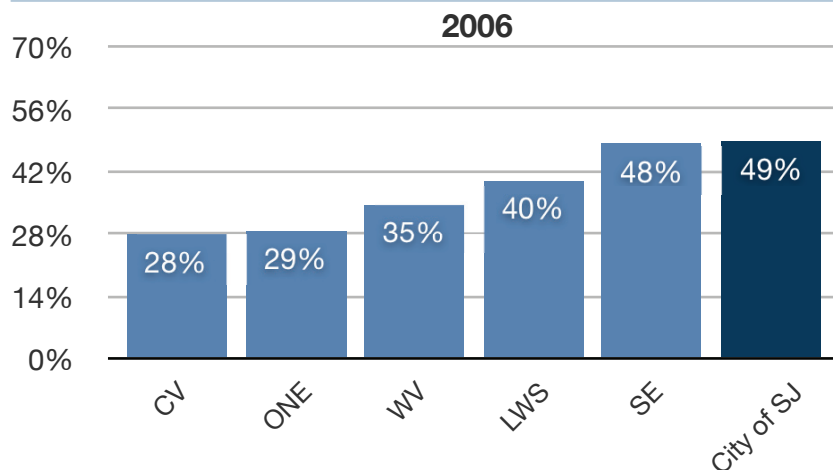
2006

Crescent Valley had the lowest percentage of individuals with a post-secondary education among the priority neighbourhoods, while the South End had the highest.

All the priority neighbourhoods had a rate below the city's with Crescent Valley's 1.7 times lower than the city's.

The city of Saint John had a rate of individuals with a post-secondary education 1.1 times lower than the CMA's and almost one and a half times (1.4 times) lower than the suburbs'.

The CMA had a rate only slightly below the national average.
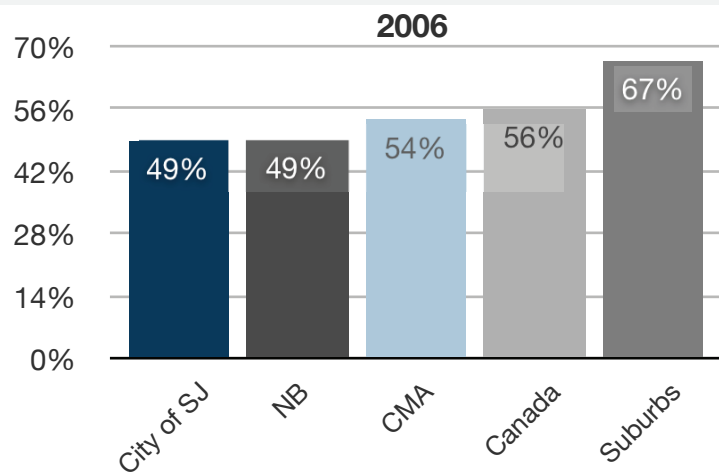
2006

Provincial Context 2006
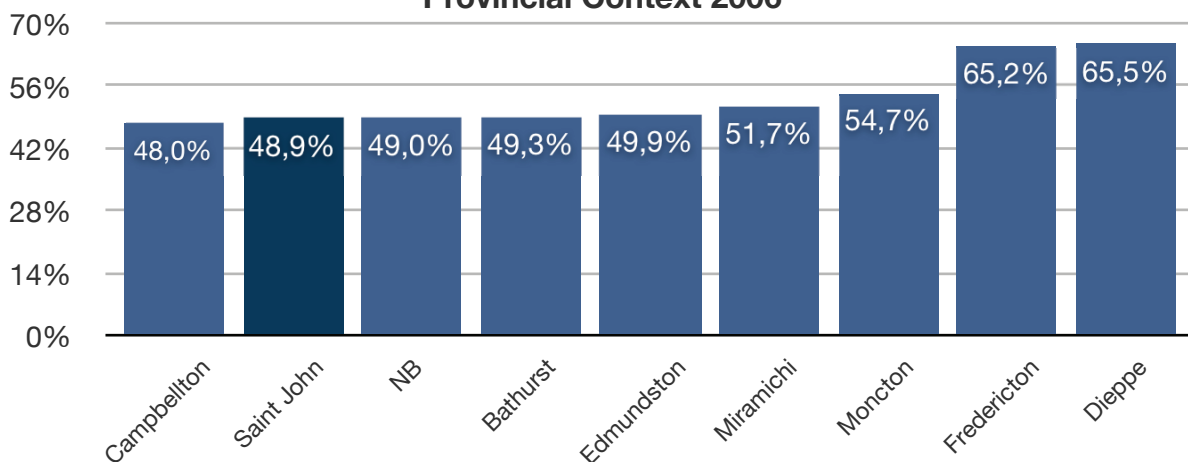
The city of Saint John had the second lowest rate among the NB cities with a rate 1.3 times lower than that of the highest city (Dieppe) and similar to the province's.

Note: *This indicator is based on Statistics Canada's population 25 years and over with apprenticeship or trades certificate or diploma; college, CEGEP or other non-university certificate or diploma; or university certificate, diploma or degree.*

Labour Force Participation Rate

2006
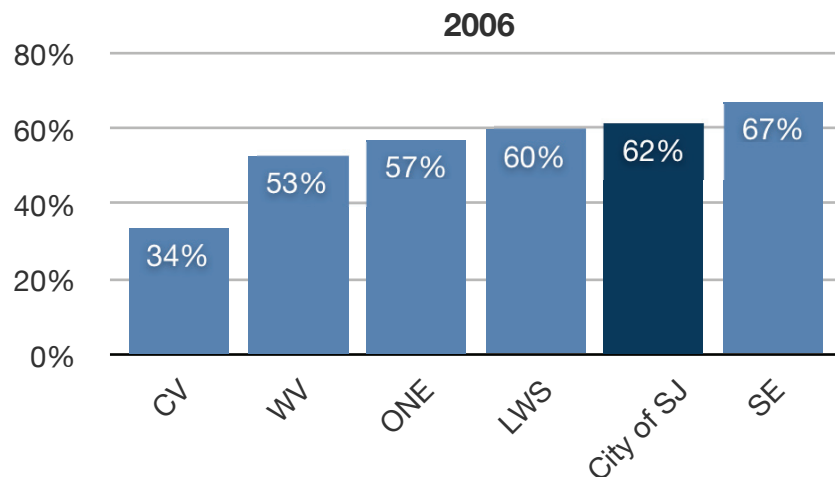
Crescent Valley had the lowest labour force participation rate among the priority neighbourhoods, while the South End had the highest.

All the priority neighbourhoods except the South End had a rate below the city's with Crescent Valley's 1.8 times lower than the city's.

Since 2001 Crescent Valley and the Lower West Side saw a decrease in their labour force participation rate.

The biggest decrease was in Crescent Valley, while the Old North End and the Waterloo Village saw the biggest increase.

Change 2001-2006

2006
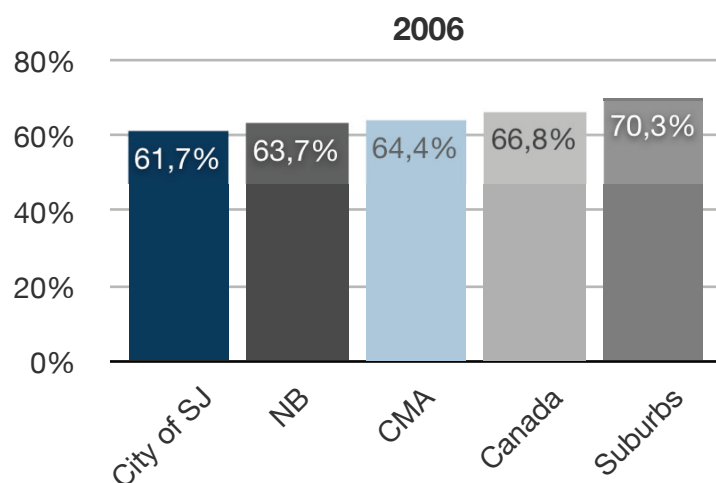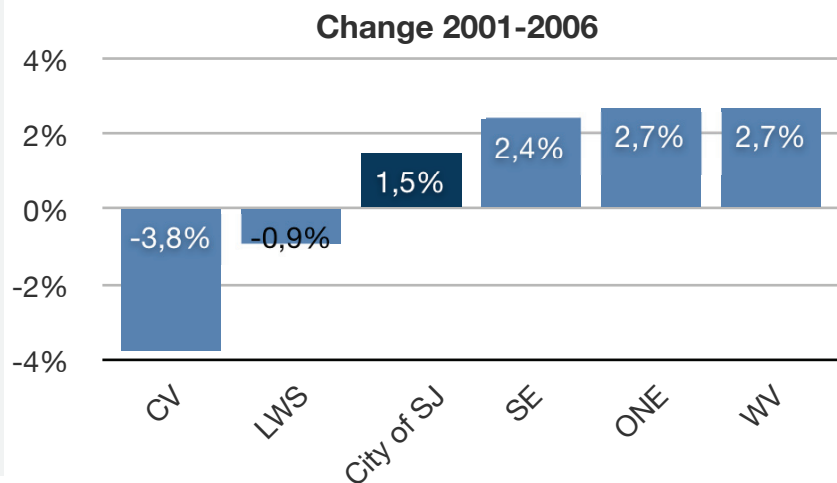
The city of Saint John had a labour force participation rate only slightly lower than the CMA's and 1.1 times lower than the suburbs'.

Change 2001-2006

Category	Change
Canada	0,4%
NB	0,6%
City of SJ	1,5%
CMA	1,5%
Suburbs	1,5%
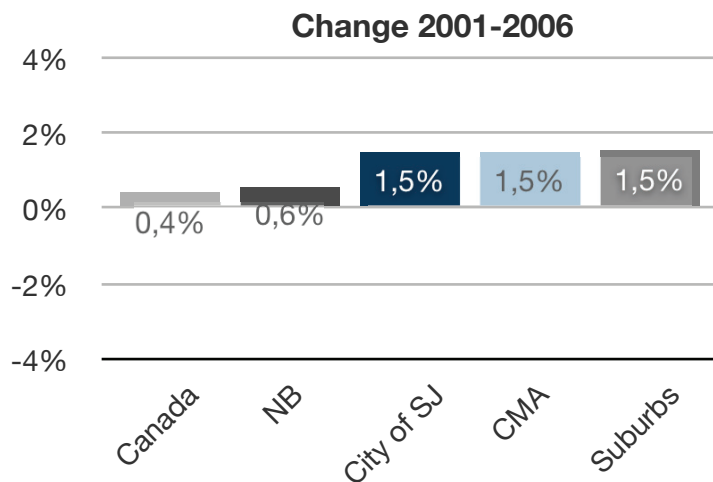
Since 2001 the city of Saint John saw an increase in its labour force participation rate. This increase was higher than the provincial and national rates.

Provincial Context

City	Rate
Bathurst	56,5%
Campbellton	57,1%
Miramichi	59,5%
Saint John	61,7%
Edmundston	61,9%
NB	63,7%
Moncton	66,7%
Fredericton	67,8%
Dieppe	76,1%

2001   2006
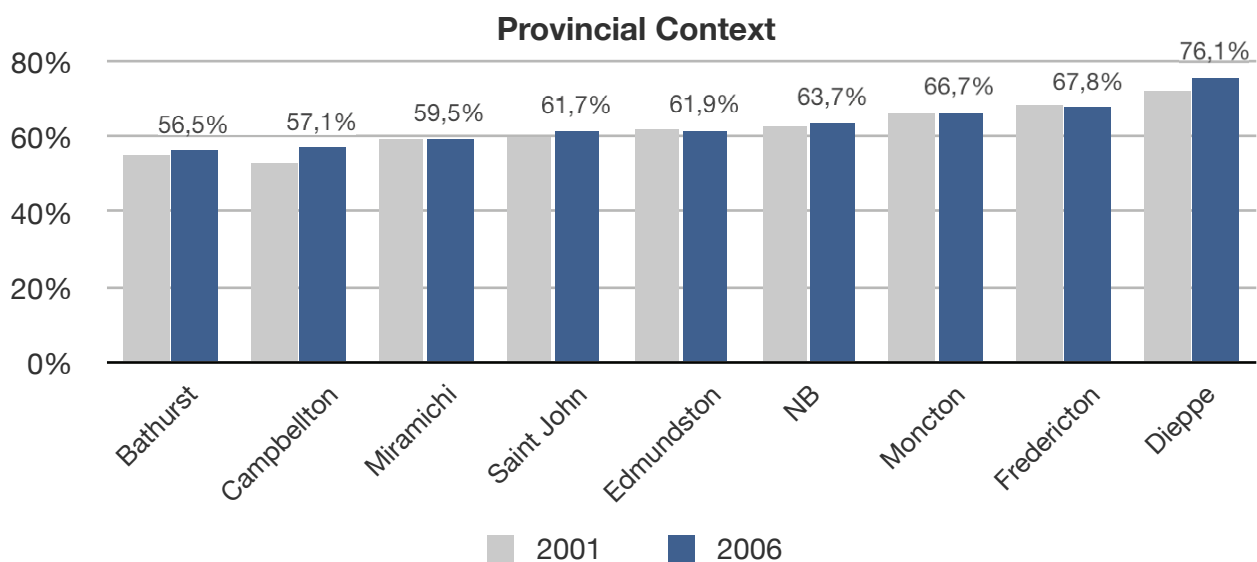
The city of Saint John had the fourth lowest labour force participation rate among the NB cities with a rate 1.2 times lower than that of the highest city (Dieppe) and similar to the province's.

National Context

The Saint John CMA had the third lowest labour force participation rate among the selected CMAs—listed here from lowest to highest, Trois-Rivières, Thunder Bay, St. John's, Abbotsford, Winnipeg, Halifax, Regina, and Edmonton—with a rate 1.1 times lower than the highest CMA (Edmonton) and similar to the national average.

Note: This indicator is based on Statistics Canada's labour force participation rate for those 15 years and over. The labour force includes the employed and the unemployed.

Map - Labour Force Participation Rate in the City of Saint John

City of Saint John

Kennebacasis River

Saint John River

Bay of Fundy

Labour Force Participation Rates in 2006 by Dissemination Area

- < 50%
- 50% - 59.9%
- 60% - 69.9%
- > or = 70%
- Insufficient Data
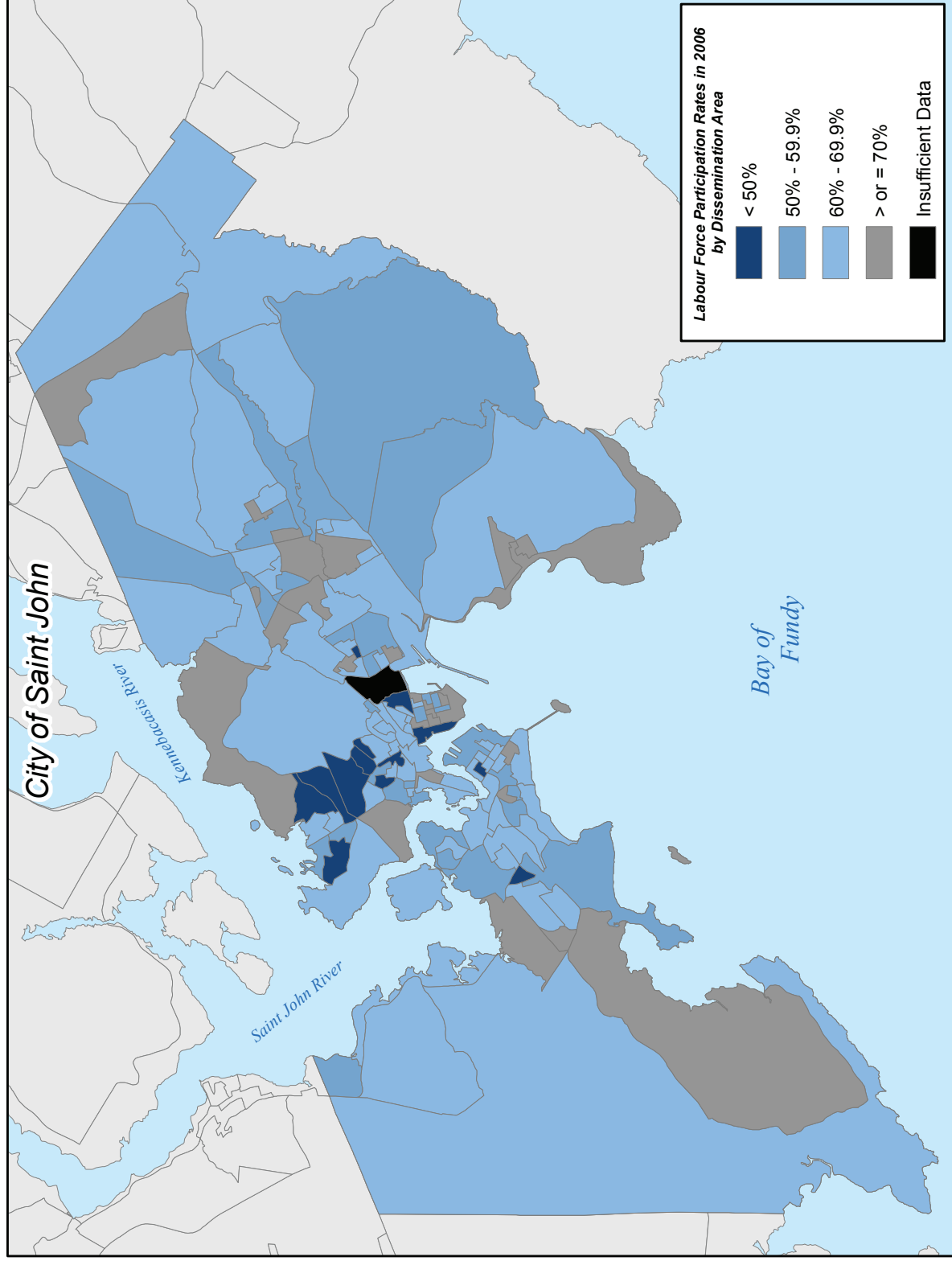
The previous map shows that the very low labour force participation rates (below 50%) were for the most part found in or around our priority neighbourhoods and new areas of concern with the exception of one DA on the west side.

The city of Saint John's labour force participation rate by DA breaks down as follows:
- 13 DAs with less than a 50% participation
- 31 DAs with 50%-59.9% participation
- 60 DAs with 60%-69.9% participation
- 28 DAs with 70% or more participation

One of our new areas of concern had the lowest participation rate in the CMA at 17%. The DA with the highest participation rate (86%) is located in the south-eastern part of the city, not far from another one of our new areas of concern.

All the DAs with a participation rate less than 50% were found in the city of Saint John.

For privacy reasons we have not published maps of the five priority neighbourhoods that examine labour force participation rates on the dissemination area (DA) level; however, the main messages from these maps are still important:

Three of Crescent Valley's four DAs had a labour force participation rate less than 50%, while the Lower West Side and the Waterloo Village had one each. Five of the South End's eight DAs had a high rate of 70% or more (the South End was also the only priority neighbourhood with DAs in this range). Crescent Valley had the DA with the lowest participation rate (24%) among the priority neighbourhoods, while the South End had a DA with the highest (76%).

Labour Force Participation Rate for Females with Children 6 Years and Over Only

2006

WV: 37,5%
CV: 42,8%
SE: 63,6%
LWS: 64,1%
City of SJ: 68,9%
ONE: 75,0%
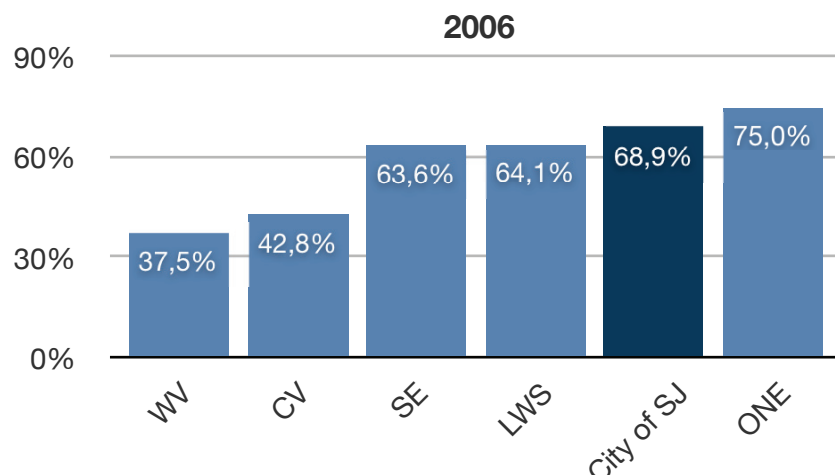
The Waterloo Village had the lowest labour force participation rate among the priority neighbourhoods for females with only school-aged children, while the Old North End had the highest.

All the priority neighbourhoods except the Old North End had a rate below the city's with the Waterloo Village's 1.8 times lower than the city's.

Since 2001 the Waterloo Village, Crescent Valley, and the Lower West Side saw a decrease in their labour force participation rate for females with only school-aged children.

The biggest decrease was in the Waterloo Village, while the Old North End saw the biggest increase.
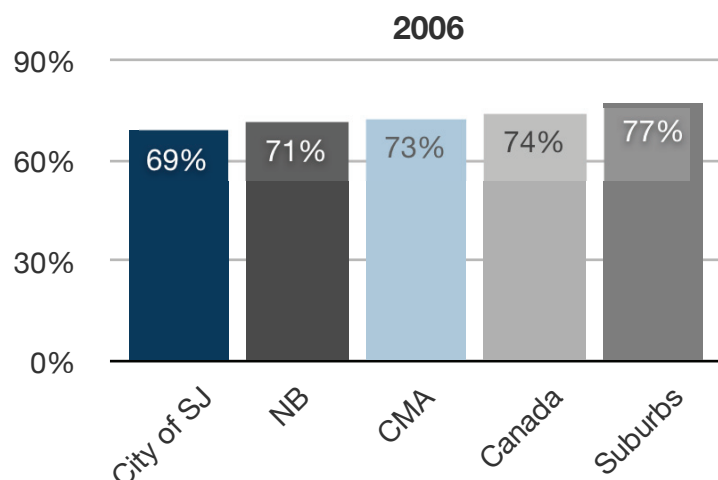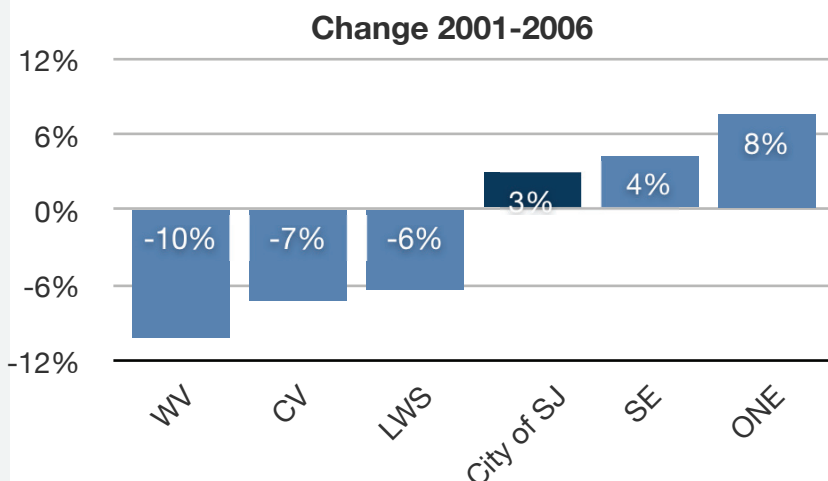
Change 2001-2006

WV: -10%
CV: -7%
LWS: -6%
City of SJ: 3%
SE: 4%
ONE: 8%

2006

City of SJ: 69%
NB: 71%
CMA: 73%
Canada: 74%
Suburbs: 77%

The city of Saint John had a labour force participation rate for females with only school-aged children slightly lower than the CMA's and 1.1 times lower than the suburbs'.

The CMA had a rate similar to the national average.

Change 2001-2006

Canada	1,7%
NB	2,7%
City of SJ	2,9%
Suburbs	4,3%
CMA	4,7%

Since 2001 the city of Saint John saw an increase in its labour force participation rate for females with only school-aged children.

Provincial Context 2006

Bathurst	65,0%
Campbellton	67,8%
Edmundston	68,0%
Miramichi	68,4%
Saint John	68,9%
Moncton	70,8%
NB	71,3%
Fredericton	74,1%
Dieppe	83,0%
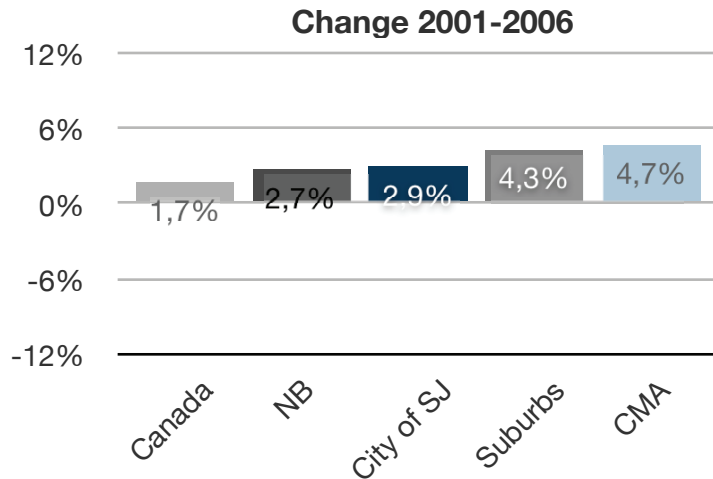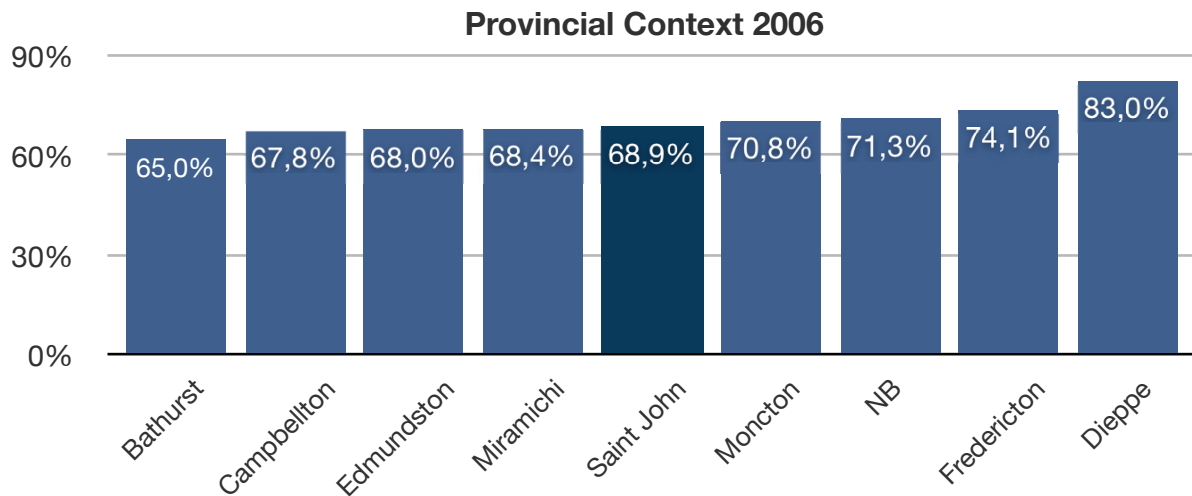
The city of Saint John had the fifth lowest labour force participation rate for females with only school-aged children among the NB cities with a rate 1.2 times lower than that of the highest city (Dieppe) and similar to the province's.

Note: *This indicator is based on Statistics Canada's labour force participation rate for females 15 years and over in private households with children 6 years and over only.*

CHAPTER V - FIVE PRIORITY NEIGHBOURHOODS

Poverty is not evenly distributed across Saint John, rather, people who live in poverty are more likely to be concentrated in specific neighbourhoods. Saint John's neighbourhood poverty was highest in our five priority neighbourhoods: Crescent Valley, the Lower West Side, the Old North End, the South End, and the Waterloo Village. We consider them to be a priority because of their high poverty rates and percentage of single parents, and their low levels of education and labour force participation.

In the 2006 census there were close to 12,000 city residents who lived in these five priority neighbourhoods, almost 5,000 of which lived below the poverty line. While these neighbourhoods accounted for a bit over a sixth of the city's population they housed over a third of the city's residents who lived below the poverty line. Our analysis shows that there is significant variation within the priority neighbourhoods themselves both in the 2006 data as well as in changes over time—there is a lot to learn from the areas within the neighbourhoods that are improving at an accelerated rate.
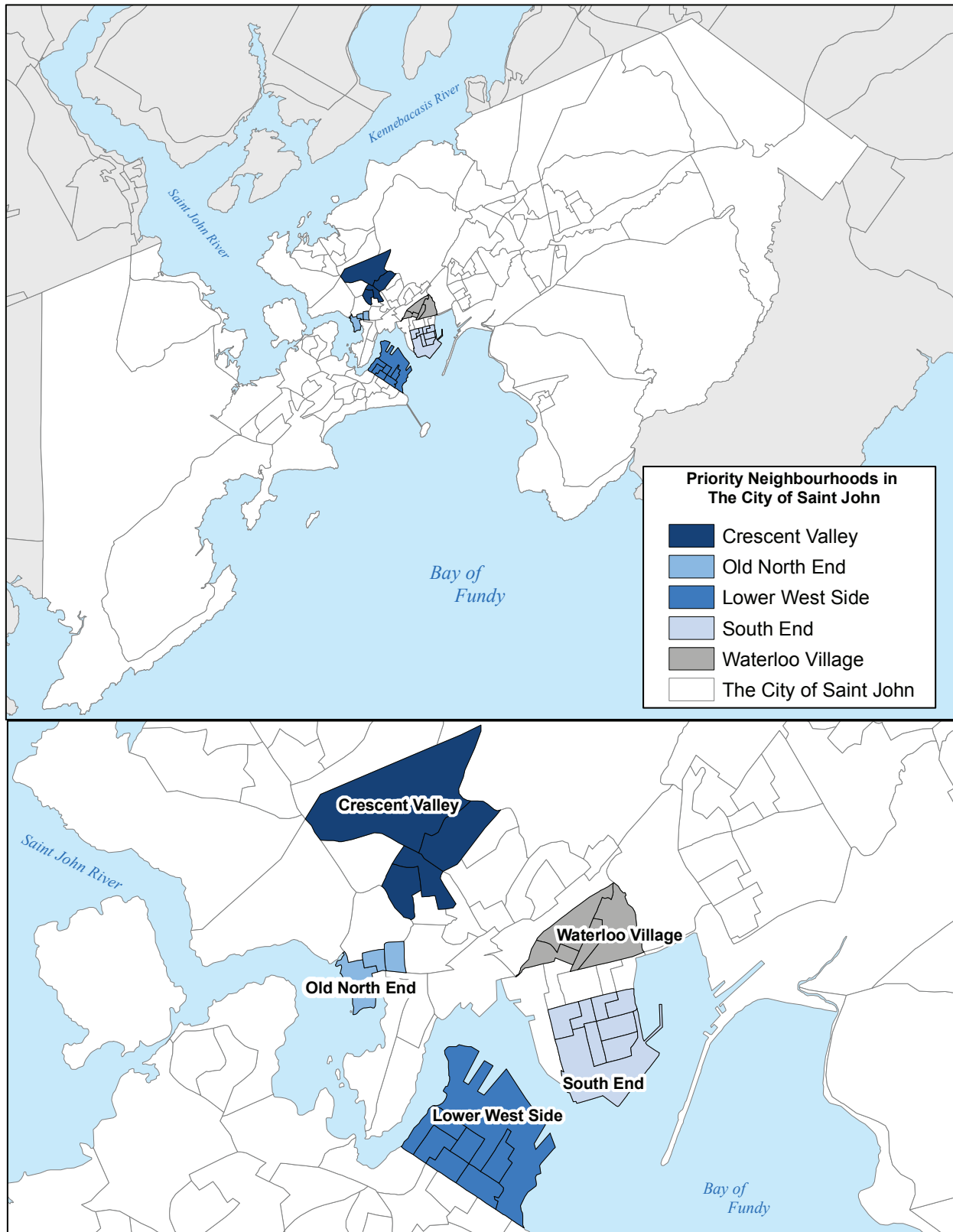
In this census Crescent Valley, the Old North End, and the Waterloo Village were all classified as very high poverty neighbourhoods because more than 40% of their residents lived below the poverty line (the threshold at which sociologists warn that the entire area is under stress), while the South End and the Lower West Side were classified as high poverty neighbourhoods where between 30% and 39.9% lived in poverty. In the 2001 census all these neighbourhoods had the same classification except the South End which improved from a very high to a high poverty neighbourhood.

The Waterloo Village was the only priority neighbourhood that saw an increase in its poverty rate, up 5.4% to 56.1% in this census, while the other four saw notable decreases: Crescent Valley was down 7.3% to 61.6%, the Lower West Side was down 6.5% to 31.5%, the Old North End was down 5.5% to 46.8%, and the South End was down 6.6% to 37.5%.

Isolation is an insidious byproduct of poverty. At a practical level it disconnects people from the natural flow of life in a community making it difficult for them to learn about and access programs that might help them like education, child care, job training, and health services. At a more personal level it can lead to feelings of depression, breed low self-esteem and rob them of the interpersonal connections with friends and loved ones that make life enjoyable. The problem of isolation is particularly acute in Saint John's five priority neighbourhoods. Vibrant Communities has established a four-pronged approach to revitalizing these neighbourhoods through a housing and energy strategy, developing mixed income neighbourhoods, improvements to social, physical, and economic infrastructure, and involving residents in designing and implementing practical solutions for their neighbourhoods.

Based on the census data we have also flagged three new areas of concern (each a DA of their own). These areas have some or all of the following: a very high poverty rate above 40%, low home-ownership, high percentage of single mothers, and high prevalence of individuals without a high school education. These areas are in need of further exploration to determine the level of vulnerability and whether intervention is necessary.

Map - Five Priority Neighbourhoods

Priority Neighbourhoods in The City of Saint John
- Crescent Valley
- Old North End
- Lower West Side
- South End
- Waterloo Village
- The City of Saint John

Our priority neighbourhoods are situated relatively centrally with the South End and the Waterloo Village bordering the city's Uptown core, the Lower West Side across the harbour and Crescent Valley and the Old North End to the north.

Crescent Valley

Crescent Valley, a 388-unit public housing project owned by the Province of New Brunswick, was born in the 1950s from a federal-provincial partnership to construct low income housing units in the city's north end. Crescent Valley spans 27.5 acres with its two main boulevards—MacLaren and Churchill—and adjoining courts and avenues. The provincial department of Social Development is now planning a revitalization of the Crescent Valley area with the removal of 88 units to be replaced with a more integrated community.

The community has organized through two resident groups, the Crescent Valley Community Tenants Association (established in 1991) and the more recent CV-ROC (Renew Our Community). One resident says that with the support of community partners like Vibrant Communities, who began working with the community in 2005, the residents are developing good commutation and working skills, and along with that comes pride in, and ownership of, their community.

There were a few indicators where Crescent Valley had the best outcome among the priority neighbourhoods:
- Housing: the lowest percentage of households that spent 30% or more of their income on rent (28%) - because the neighbourhood is heavily made-up of public housing
- Housing: the lowest percentage of dwellings built during 1960 or before (48%)
- Housing: the highest percentage of dwellings built 1986-2006 (7.8%)

There were also a number of indicators where Crescent Valley had the worst outcome among the priority neighbourhoods:
- Poverty: the highest poverty rate before tax (61.6%)
- Poverty: the highest poverty rate after tax (53%)
- Poverty: the highest poverty rate for children under 6 years (77%)
- Poverty: the highest poverty rate for seniors 65 years of age and over (44%)
- Poverty: the highest poverty rate for couple families (41%)
- Poverty: the highest poverty rate for singles (66%)
- Poverty: the highest poverty rate for single mother families (71%)
- Poverty: the highest rate of household income under $10,000 (16%)
- Poverty: tied for the lowest rate of household income $100,000 and over (0%)
- Demographics: the largest decrease in population since the last census (-12%)
- Education: the highest high school non-completion rate (43%)
- Education: the lowest level of post-secondary education qualifications (28%)
- Employment: the lowest labour force participation rate (34%)

There were a number of indicators where Crescent Valley had a better outcome this census than last:
- Poverty: Decreased poverty rate before tax (-7.3%)
- Poverty: Increased median household income (+19%)
- Housing: Decreased percentage of rented dwellings (-1.9%)
- Housing: Decreased percentage of dwelling built during 1960 or before (-13%)
- Housing: Decreased percentage of households that spent 30% or more of their income on rent (-18%)

There were also a number of indicators where Crescent Valley had a worse outcome this census than last:
- Demographics: Decreased population (-12%)
- Housing: Increased percentage of individuals who changed address in the five years before the census (+5.1%)
- Employment: Decreased labour force participation rate (-3.8%)
- Employment: Decreased labour force participation rate for females with only school-aged children (-7.2%)

There were a few indicators where Crescent Valley had a better outcome than the city:
- Poverty: Bigger decrease in the poverty rate (-7.3%) than the city (-3.7%) since the last census
- Poverty: Bigger increase in median household income (+19%) than the city (+17%) since the last census
- Housing: Bigger decrease in the percentage of dwellings built during 1960 or before (-13%) than the city (-2.6%) since the last census

This table shows how CV is doing in a few key indicators.

Crescent Valley	2001 %	2006 %	Change %
Poverty rate	68,9	61,6	-7,3
Poverty rate for single mother families	-	71,1	-
High school non-completion	-	43,1	-
Labour force participation rate	37,7	33,9	-3,8
Rented dwellings	87,6	85,7	-1,9

85

The following charts break down the Crescent Valley neighbourhood into its four dissemination areas (DAs), which are the smallest area—taking in 400 to 700 people—for which all Statistics Canada census data is disseminated. For privacy reasons we do not identify the DAs here, rather they are numbered 1 through 4. Although it is not evident what part of the neighbourhood is being profiled in each case there is great value in looking at Crescent Valley from this perspective because it shows the diversity within the neighbourhood.
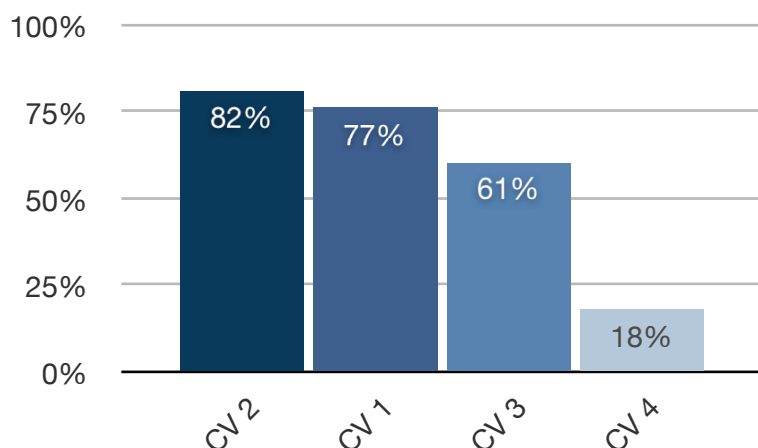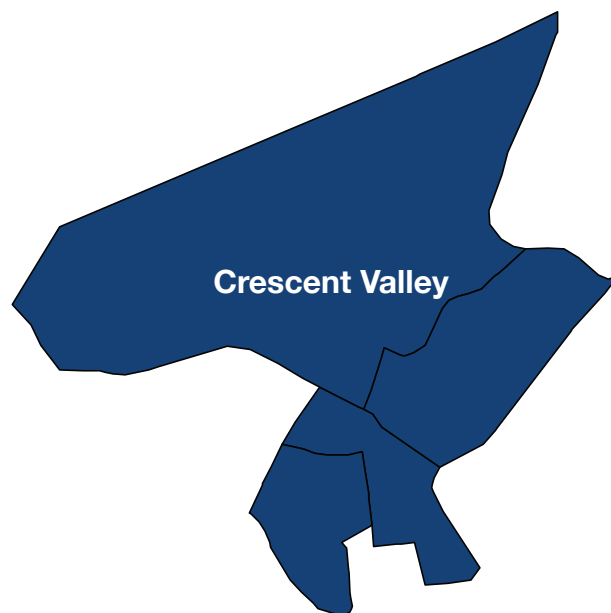
Crescent Valley

The poverty rate for Crescent Valley's DAs varied from 18% to 82%, the biggest range among the priority neighbourhoods.

CV 1, CV 2 and CV 3 represented the three highest poverty rates in the CMA.

Crescent Valley is a mix of three very high poverty DAs and one moderate poverty DA.

Since the last census three of the four DAs in Crescent Valley experienced a decrease in their poverty rates.

The rate of change varied from -26% to +14%.
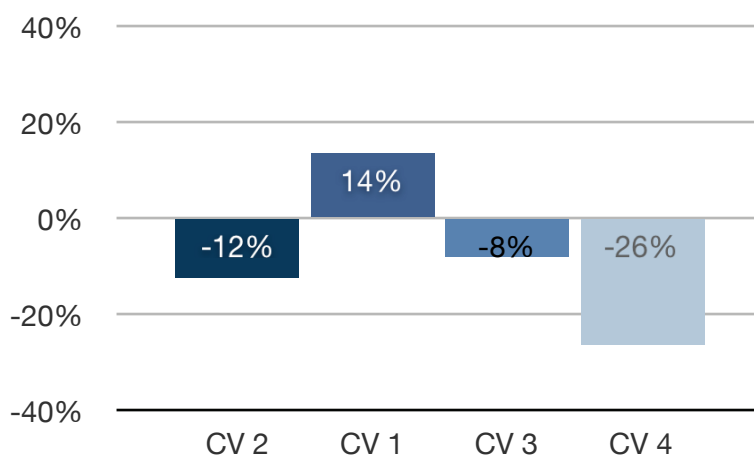
This DA level analysis shows here, and in the other profiles, that there is significant variation within the priority neighbourhoods themselves both in the 2006 data as well as in changes over time—there is a lot to learn from the areas within the neighbourhoods that are improving at an accelerated rate.

Lower West Side

The west side of Saint John is divided by bridges and for many it remains a distinct entity. The sense of pride on the West Side is palpable, however this pride has been slowly depleted as conditions worsened on the Lower West Side throughout the late 1990s and early 2000s.

But this is a resilient neighbourhood. The community has organized itself to enhance the quality of life of its residents. The Carleton Community Center is the anchor of the community where children and youth come to learn and play in a safe environment. The West Side PACT (Police and Community Together) was created in 2006 and a building was constructed in 2007 to house offices for community organizing, police, and fire protection.

There were a number of indicators where the Lower West Side had the best outcome among the priority neighbourhoods:
- Poverty: the lowest poverty rate before tax (31.5%)
- Poverty: the lowest poverty rate after tax (24%)
- Poverty: the lowest poverty rate for seniors 65 years of age and over (8.3%)
- Poverty: the lowest poverty rate for couple families (14%)
- Poverty: the lowest poverty rate for singles (43%)
- Poverty: the highest median household income ($34,378)
- Poverty: the lowest rate of household income under $10,000 (6.0%)
- Housing: the lowest percentage of rented dwellings (54%)
- Housing: the lowest percentage of residents changing addresses in the five years before the census (44%)

There were no indicators where the Lower West Side had the worst outcome among the priority neighbourhoods.

There were a number of indicators where the Lower West Side had a better outcome this census than last:
- Poverty: Decreased poverty rate before tax (-6.5%)
- Poverty: Increased median household income (+22%)
- Housing: Decreased percentage of rented dwellings (-7.8%)
- Housing: Decreased percentage of households that spent 30% or more of their income on rent (-9.4%)
- Housing: Decreased percentage of individuals who changed address in the five years before the census (-2.8%)

There were also a few indicators where the Lower West Side had a worse outcome this census than last:
- Demographics: Decreased population (-11%)
- Employment: Decreased labour force participation rate (-0.9%)
- Employment: Decreased labour force participation rate for females with only school-aged children (-6.4%)

There were a number of indicators where the Lower West Side had a better outcome than the city:
- Poverty: Bigger decrease in the poverty rate (-6.5%) than the city (-3.7%) since the last census
- Poverty: Lower poverty rate for seniors (8.3%) than the city (16%)
- Poverty: Bigger increase in median household income (+22%) than the city (+17%) since the last census
- Poverty: Lower percentage of households with an income under $10,000 (6.0%) than the city (6.5%)
- Housing: Bigger decrease in the percentage of rented dwellings (-7.8%) than the city (-2.2%) since the last census
- Housing: Bigger decrease in the percentage of individuals who changed address in the five years before the census (-2.8%) than the city (-1.9%) since the last census

This table shows how the LWS is doing in a few key indicators.

Lower West Side	2001 %	2006 %	Change %
Poverty rate	38,0	31,5	-6,5
Poverty rate for single mother families	-	56,2	-
High school non-completion	-	26,6	-
Labour force participation rate	60,9	60,0	-0,9
Rented dwellings	61,5	53,7	-7,8

The following charts break down the Lower West Side neighbourhood into its seven dissemination areas (DAs), which are the smallest area—taking in 400 to 700 people—for which all Statistics Canada census data is disseminated. For privacy reasons we do not identify the DAs here, rather they are numbered 1 through 7. Although it is not evident what part of the neighbourhood is being profiled in each case there is great value in looking at the Lower West Side from this perspective because it shows the diversity within the neighbourhood.
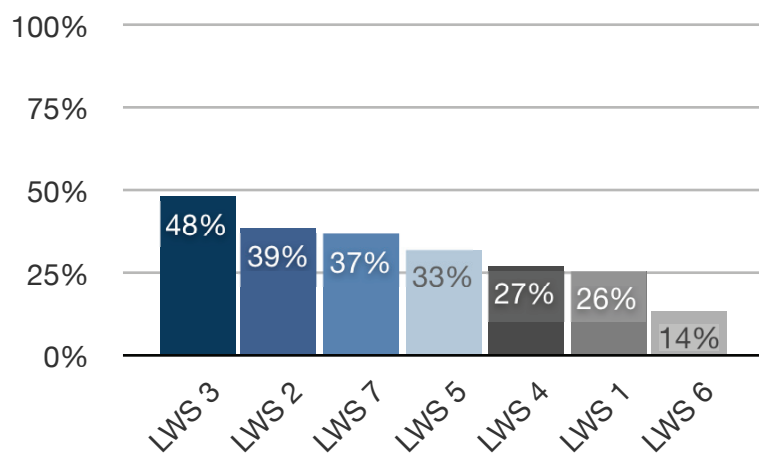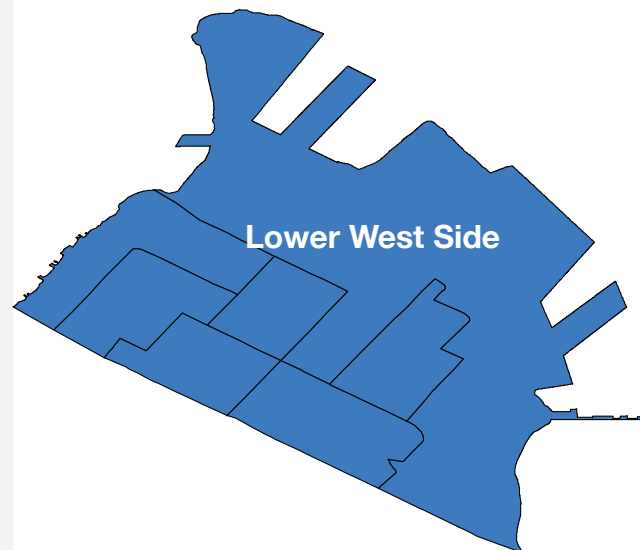
Lower West Side

The poverty rate for the Lower West Side's DAs varied from 14% to 48%.

The DA with the lowest poverty rate had the lowest poverty rate of all the DAs in the five priority neighbourhoods.

The Lower West Side is a mix of one very high poverty DA, three high poverty DAs, two moderately high poverty DAs, and one moderate poverty DA which makes it the most diverse priority neighbourhood in its poverty rate.

Since the last census five of the seven DAs on the Lower West Side experienced a decrease in their poverty rate.

The DA that experienced the largest decrease (-30%) also had the largest decrease among all the DAs in the five priority neighbourhoods.

The rate of change varied from -30.3% to +5.1%.

89
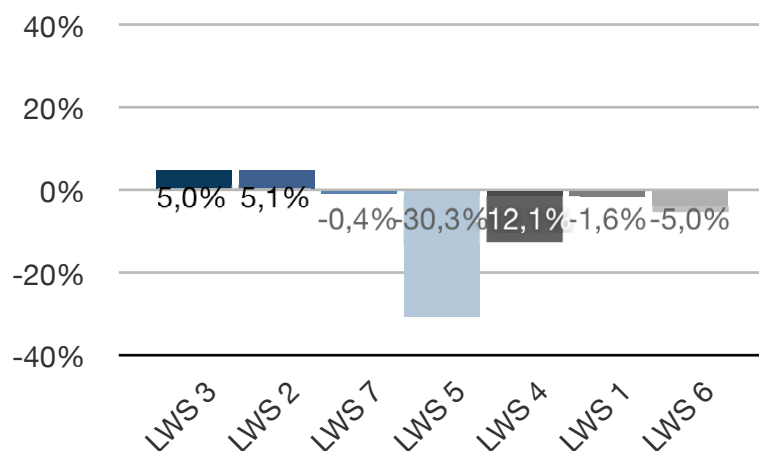
Old North End

Thoughts on the Old North End from one if its residents:

The Old North End, formerly Indian Town, is a wonderful, if underrated, community. There are generations of families who have raised their families there. Those who have returned continue the tradition. Each neighborhood has its challenges and struggles; but as a neighborhood efforts are being made to address and conquer these. Hopefully, the city of Saint John has heard the concerns of the residents and will work with the community to ensure the vibrance of this once economically and socially prominent neighborhood.

Our biggest physical asset is geographic area, with its close proximity to the water, two squares, heritage and businesses so readily at hand. By far our biggest and most valuable asset is the people, especially the children and youth. The Old North End Community Centre and ONE Change are working together to give our children a safe place to hang out.

There was one indicator where the Old North End had the best outcome among the priority neighbourhoods:
- Employment: the highest labour force participation rate for females with children 6 years and over only (75%)

There were also a few indicators where the Old North End had the worst outcome among the priority neighbourhoods (housing is a key challenge for the Old North End):
- Housing: the highest percentage of dwellings built during 1960 or before (78%)
- Housing: the lowest percentage of dwellings built 1986-2006 (1.6%)

There were a number of indicators where the Old North End had a better outcome this census than last:
- Poverty: Decreased poverty rate before tax (-5.5%)
- Poverty: Increased median household income (+30%)
- Housing: Decreased percentage of dwelling built during 1960 or before (-5.3%)
- Housing: Decreased percentage of households that spent 30% or more of their income on rent (-8.9%)
- Employment: Increased labour force participation rate (+2.7%)
- Employment: Increased labour force participation rate for females with children 6 years and over only (+7.6%)

There were also a few indicators where the Old North End had a worse outcome this census than last:
- Demographics: Decreased population (-5.1%)
- Housing: Increased percentage of rented dwellings (+4.1%)
- Housing: Increased percentage of individuals who changed address in the five years before the census (+0.1%)

There were a number of indicators where the Old North End had a better outcome than the city:
- Poverty: Bigger decrease in the poverty rate (-5.5%) than the city (-3.7%) since the last census
- Poverty: Lower poverty rate for seniors (11%) than the city (16%)
- Poverty: Bigger increase in median household income (+30%) than the city (+17%) since the last census
- Housing: Bigger decrease in the percentage of dwellings built during 1960 or before (-5.3%) than the city (-2.6%) since the last census
- Employment: Bigger increase in the labour force participation rate (+2.7%) than the city (+1.5%) since the last census
- Employment: Higher labour force participation rate for females with children 6 years and over only(75%) than the city (69%)
- Employment: Bigger increase in the labour force participation rate for females with children 6 years and over only (+7.6%) than the city (+2.9%) since the last census

This table shows how the ONE is doing in a few key indicators.

Old North End	2001 %	2006 %	Change %
Poverty rate	52,3	46,8	-5,5
Poverty rate for single mother families	-	70,0	-
High school non-completion	-	33,7	-
Labour force participation rate	54,8	57,5	2,7
Rented dwellings	80,9	85,0	4,1

The following charts break down the Old North End neighbourhood into its three dissemination areas (DAs), which are the smallest area—taking in 400 to 700 people—for which all Statistics Canada census data is disseminated. For privacy reasons we do not identify the DAs here, rather they are numbered 1 through 3. Although it is not evident what part of the neighbourhood is being profiled in each case there is great value in looking at the Old North End from this perspective because it shows the diversity within the neighbourhood.
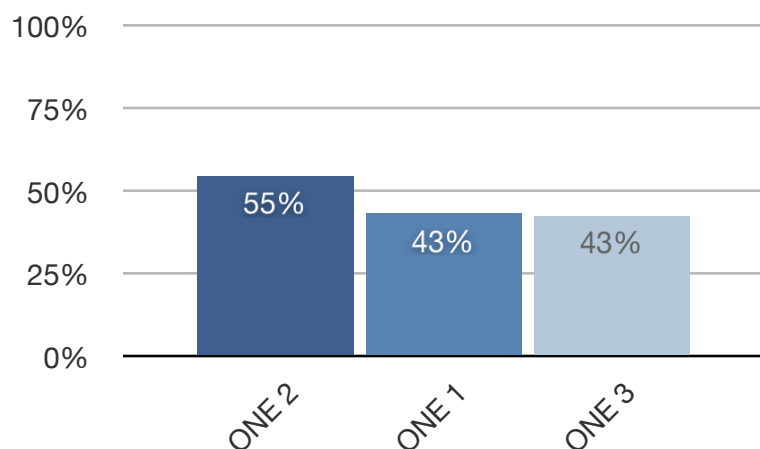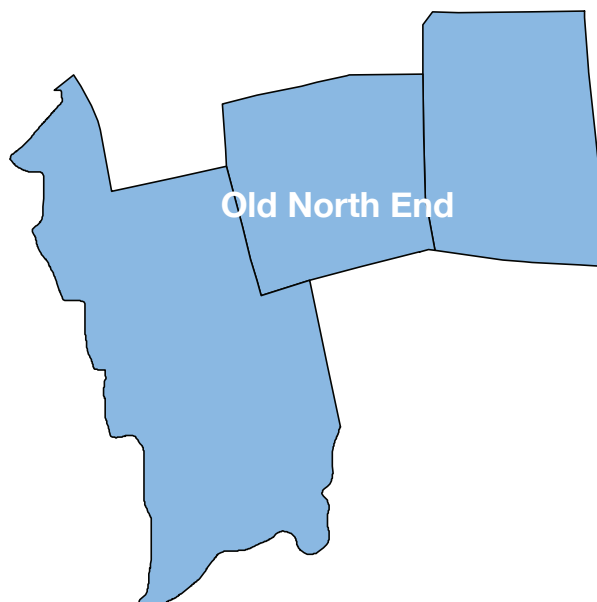
Old North End

The poverty rate for the Old North End's DAs varied from 43% to 55%, the smallest range among the priority neighbourhoods.

The Old North End is made up of three very high poverty DAs which makes it the most uniform priority neighbourhood in its poverty rate.

Since the last census two of the three DAs in the Old North End experienced a decrease in their poverty rate, the other had a small increase.

The rate of change varied from -13% to +3%.
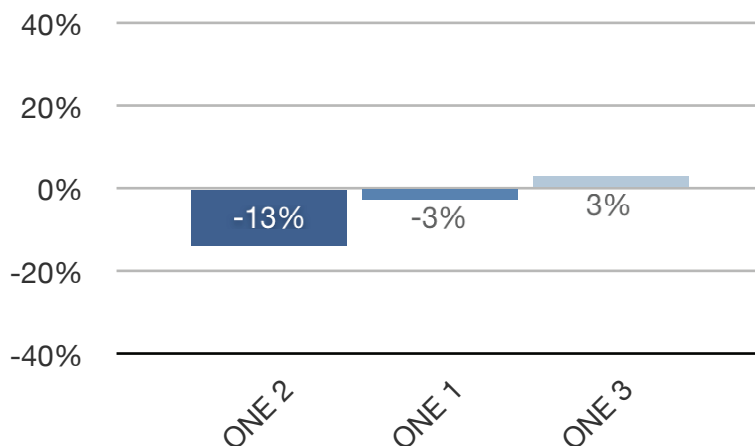
South End

The South End is centrally located with many services in close proximity. Where else can you find a rooming house next door to a renovated historic building selling for $700,000?

This area is at the heart of a key question: *how do we revitalize a neighbourhood by encouraging mixed income development without displacing the current residents*?

> I love my community, there is so much potential here. The South End, is a diverse neighbourhood, with residents having a variety of mixed income levels. We do have concerns such as, affordable housing, there is a high amount of derelict and abandoned buildings; and an apparent need for better street lighting just to name a few. - Jennifer Edison

There were a number of indicators where the South End had the best outcome among the priority neighbourhoods:
- Poverty: the lowest poverty rate for single mother families (44%)
- Poverty: the highest rate of household income $100,000 and over (5.3%)
- Demographics: the smallest decrease in population since the last census (-2.5%)
- Employment: the highest labour force participation rate (67%)
- Education: the lowest high school non-completion rate (24%)
- Education: the highest level of post-secondary education qualifications (48%)

There were no indicators where the South End had the worst outcome among the priority neighbourhoods.

There were a number of indicators where the South End had a better outcome this census than last:
- Poverty: Decreased poverty rate before tax (-6.6%)
- Poverty: Increased median household income (+31%)
- Housing: Decreased percentage of rented dwellings (-0.3%)
- Housing: Decreased percentage of dwelling built during 1960 or before (-5.1%)
- Housing: Decreased percentage of households that spent 30% or more of their income on rent (-10%)
- Housing: Decreased percentage of individuals who changed address in the five years before the census (-4.5%)
- Employment: Increased labour force participation rate (+2.4%)
- Employment: Increased labour force participation rate for females with only school-aged children (+4.3%)

There was only one indicator where the South End had a worse outcome this census than last:
- Demographics: Decreased population (-2.5%)

There were a number of indicators where the South End had a better outcome than the city:
- Poverty: Bigger decrease in the poverty rate (-6.6%) than the city (-3.7%) since the last census
- Poverty: Bigger increase in median household income (+31%) than the city (+17%) since the last census
- Housing: Bigger decrease in the percentage of dwellings built during 1960 or before (-5.1%) than the city (-2.6%) since the last census
- Housing: Bigger decrease in the percentage of individuals who changed address in the five years before the census (-4.5%) than the city (-1.9%) since the last census
- Employment: Higher labour force participation rate (67%) than the city (62%)
- Employment: Bigger increase in the labour force participation rate (+2.4%) than the city (+1.5%) since the last census
- Employment: Bigger increase in the labour force participation rate for females with children 6 years and over only (+4.3%) than the city (+2.9%) since the last census

This table shows how the SE is doing in a few key indicators.

South End	2001 %	2006 %	Change %
Poverty rate	44,1	37,5	-6,6
Poverty rate for single mother families	-	44,9	-
High school non-completion	-	24,3	-
Labour force participation rate	65,0	67,4	2,4
Rented dwellings	80,5	80,2	-0,3

The following charts break down the South End neighbourhood into its eight dissemination areas (DAs), which are the smallest area—taking in 400 to 700 people—for which all Statistics Canada census data is disseminated. For privacy reasons we do not identify the DAs here, rather they are numbered 1 through 8. Although it is not evident what part of the neighbourhood is being profiled in each case there is great value in looking at the South End from this perspective because it shows the diversity within the neighbourhood.
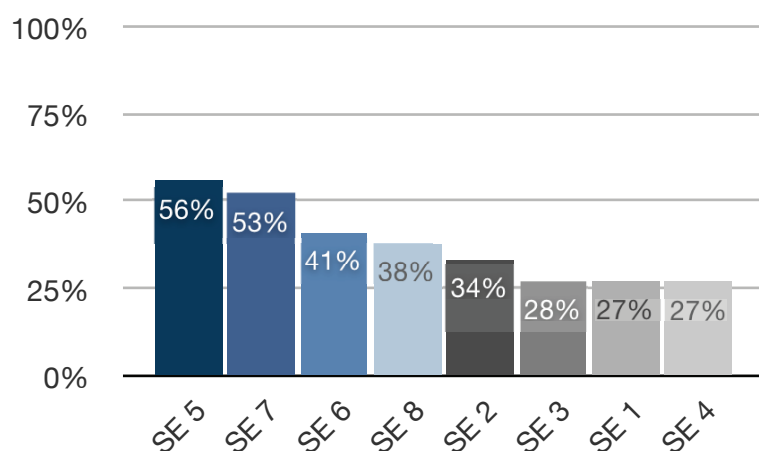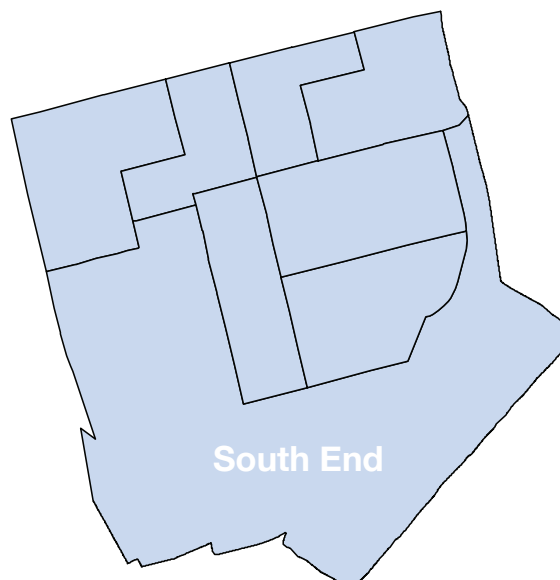
South End

The poverty rate for the South End's DAs varied from 27% to 56%.

The South End is a mix of three very high poverty DAs, two high poverty DAs, and three moderately high poverty DAs.

Since the last census four of the DAs in the South End experienced a decrease in their poverty rate.

One of the DAs saw the largest increase among all the DAs in the five priority neighbourhoods (+14.8%).

The rate of change varied from -21.5% to +14.8%.

SE 8 had insufficient data.
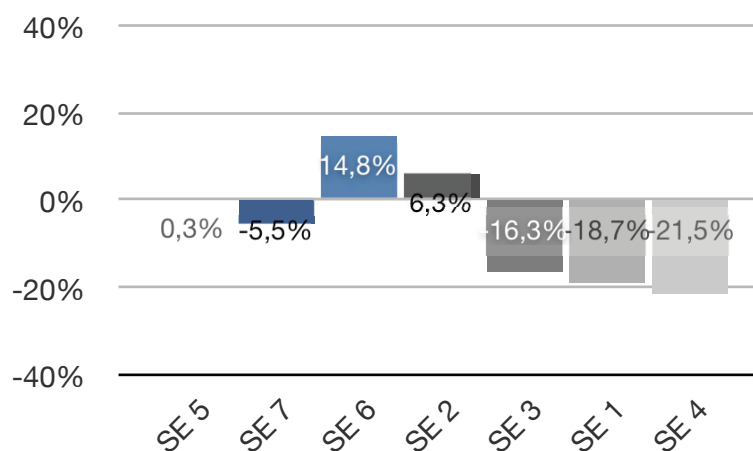
Waterloo Village

The Waterloo Village is a unique neighbourhood spread throughout the busiest part of the city. Residents often say their neighbourhood has a lot of visitors and that it is the *end of the road*, they say they feel abandoned by their community.

Yet there are more resources in this neighbourhood than any other in Saint John. Many in the helping fields are located in the Waterloo Village including the Boys and Girls Club, the Resource Center for Youth (TRC), and St Joseph's Community Health Center. The challenge is to find ways to make the traffic through the neighbourhood strengthen rather than weaken the area.

There were no indicators where the Waterloo Village had the best outcome among the priority neighbourhoods.

There were a number of indicators where the Waterloo Village had the worst outcome among the priority neighbourhoods:
- Poverty: the lowest median household income ($21,072)
- Housing: the highest percentage of rented dwellings (94%)
- Housing: the highest percentage of households that spent 30% or more of their income on rent (47%)
- Housing: the highest percentage of residents changing address in the five years before the census (63%)
- Employment: the lowest labour force participation rate for females with children 6 years and over only (38%)

There were a number of indicators where the Waterloo Village had a better outcome this census than last:
- Poverty: Increased median household income (+13%)
- Housing: Decreased percentage of dwellings built during 1960 or before (-3.7%)
- Housing: Decreased percentage of individuals who changed address in the five years before the census (-4.7%)
- Employment: Increased labour force participation rate (+2.7%)

There were also a number of indicators where the Waterloo Village had a worse outcome this census than last:
- Demographics: Decreased population (-9.0%)
- Poverty: Increased poverty rate before tax (+5.4%) - it was the only priority neighbourhood with an increase in its poverty rate since the last census.
- Housing: Increased percentage of rented dwellings (+2.0%)
- Housing: Increased percentage of households that spent 30% or more of their income on rent (+5.1%)
- Employment: Decreased labour force participation rate for females with school-aged children (-10%)

There were a few indicators where the Waterloo Village had a better outcome than the city:
- Housing: Bigger decrease in the percentage of dwellings built during 1960 or before (-3.7%) than the city (-2.6%) since the last census
- Housing: Bigger decrease in the percentage of individuals who changed address in the five years before the census (-4.7%) than the city (-1.9%) since the last census
- Employment: Bigger increase in the labour force participation rate (+2.7%) than the city (+1.5%) since the last census

This table shows how the WV is doing in a few key indicators.

Waterloo Village	2001 %	2006 %	Change %
Poverty rates	50,7	56,1	5,4
Poverty rates for single mother families	-	58,9	-
High school non-completion	-	39,7	-
Labour force participation rate	50,5	53,2	2,7
Rented dwellings	91,6	93,6	2,0

The following charts break down the Waterloo Village neighbourhood into its four dissemination areas (DAs), which are the smallest area—taking in 400 to 700 people—for which all Statistics Canada census data is disseminated. For privacy reasons we do not identify the DAs here, rather they are numbered 1 through 4. Although it is not evident what part of the neighbourhood is being profiled in each case there is great value in looking at the Waterloo Village from this perspective because it shows the diversity within the neighbourhood.
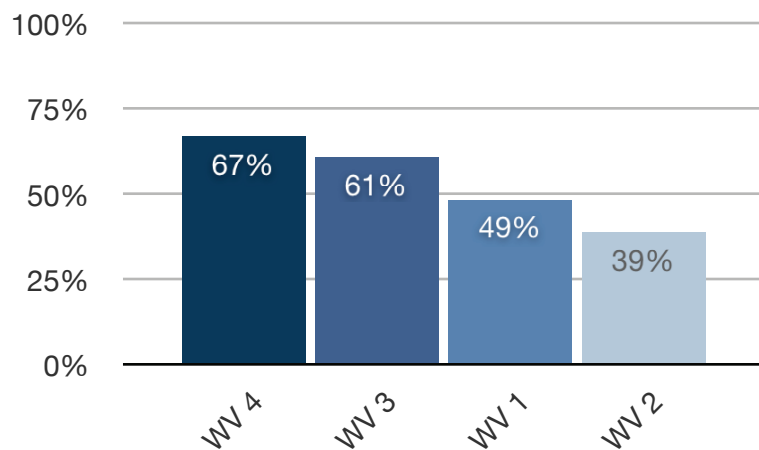
Waterloo Village

The poverty rate for the Waterloo Village's DAs varied from 39% to 67%.

The Waterloo Village is a mix of three very high poverty DAs and one high poverty DA.

Since the last census three of the four DAs in the Waterloo Village experienced an increase in their poverty rate, while one saw a slight decrease.

The rate of change varied from -1% to +10%.
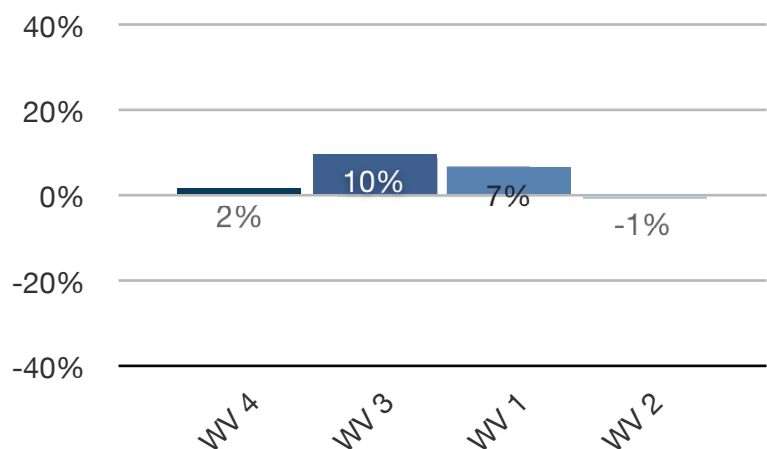
Overall close to two-thirds of the DAs in the five priority neighbourhoods experienced a decrease in their poverty rate since the last census.

Summary Charts

The following table offers a summary of the indicators presented throughout the report for each of the five priority neighbourhoods with the city offered as a benchmark.

2006 Census	CV	LWS	ONE	SE	WV	City
Individuals living in poverty (before tax) %	61,6	31,5	46,8	37,5	56,1	20,8
Individuals living in poverty (after tax) %	52,6	24,0	40,9	29,7	44,3	15,5
Children under 6 years living in poverty %	77,3	-	56,1	38,3	-	33,6
Seniors 65 years and over living in poverty %	43,6	8,3	10,8	17,1	30,8	15,7
Couple families living in poverty %	40,6	13,9	20,5	14,9	37,2	9,3
Singles (15 years and over) living in poverty %	65,8	43,4	62,4	43,8	65,6	39,6
Single mother families living in poverty %	71,1	56,2	70,0	44,9	58,9	41,8
Households with income under $10,000 %	16,2	6,0	12,6	10,5	15,7	6,5
Households with income $100,000 and over %	0,0	4,0	0,0	5,3	2,3	10,4
Children 0-4 years %	8,6	3,7	7,2	4,7	4,2	4,7
Children 5-14 years %	15,9	13,1	13,1	7,4	9,6	10,8
Youth 15-19 years %	8,1	7,1	8,2	5,7	6,3	6,4
Adults 20-64 years %	48,1	61,6	58,8	71,2	61,3	61,7
Seniors 65 years and over %	15,1	14,3	10,3	10,8	19,2	16,4
Couples without children at home %	22,4	35,8	21,3	41,8	43,1	39,4
Couples with children at home %	23,5	29,8	30,7	22,3	24,6	35,9
Single mother families %	54,1	27,2	38,7	32,1	26,2	21,0
Single father families %	2,0	6,0	10,7	4,9	6,2	3,7
Rented dwellings %	85,7	53,7	85,0	80,2	93,6	43,6
Dwellings built 1960 or before %	47,9	75,1	78,0	73,4	67,6	46,1
Dwellings built 1986-2006 %	7,8	6,9	1,6	3,5	3,5	14,1
Households spending 30% or more of their income on rent %	28,0	29,9	42,1	35,5	46,5	37,0

2006 Census	CV	LWS	ONE	SE	WV	City
Individuals who changed address in the 5 years before the 2006 census %	46,4	43,7	55,7	60,9	63,3	40,9
Individuals 25 years and over without a high school education %	43,1	26,6	33,7	24,3	39,7	22,6
Individuals 25 years and over without a post-secondary education %	28,0	40,1	28,9	48,4	34,9	48,9
Individuals 15 years and over in the labour force %	33,9	60,0	57,5	67,4	53,2	61,7
Females 15 years and over, with children 6 years and over only, in the labour force %	42,8	64,1	75,0	63,6	37,5	68,9

The following table offers a summary of the indicators presented throughout the report with a look at the numbers as opposed to the percentages. Numbers are presented for each of the five priority neighbourhoods with the city offered as a benchmark.

2006 Census	CV	LWS	ONE	SE	WV	City
Individuals living in poverty (before tax)	1 128	854	683	1 416	870	13 743
Individuals living in poverty (after tax)	962	651	598	1 120	687	10 241
Children under 6 years living in poverty	135	-	64	81	-	1 285
Seniors 65 years and over living in poverty	124	30	20	63	80	1 578
Couple families living in poverty	87	65	40	86	84	1 324
Singles (15 years and over) living in poverty	240	248	212	582	423	4 811
Single mother families living in poverty	185	104	84	132	44	1 555
Median household income $	21 548	34 378	25 468	30 609	21 072	41 459
Households with income under $10,000	135	75	80	210	135	1 910
Households with income $100,000 and over	0	50	0	105	20	3 045
Population	1 861	2 826	1 459	4 033	1 659	68 043
Children 0-4 years	160	105	105	190	70	3 190
Children 5-14 years	295	370	190	300	160	7 380

2006 Census	CV	LWS	ONE	SE	WV	City
Youth 15-19 years	150	200	120	230	105	4 360
Adults 20-64 years	895	1 745	855	2 870	1 020	41 985
Seniors 65 years and over	280	405	150	435	320	11 145
Couples without children at home	110	270	80	385	140	7 520
Couples with children at home	115	225	115	205	80	6 860
Single mother families	265	205	145	295	85	4 020
Single father families	10	45	40	45	20	700
Rented dwellings	720	660	540	1 600	805	12 795
Dwellings built 1960 or before	400	920	495	1 465	585	13 505
Dwellings built 1986-2006	65	85	10	70	30	4 135
Households spending 30% or more of their income on rent	200	200	225	570	370	4 735
Individuals who changed address in the 5 years before the 2006 census	785	1 140	760	2 245	1 000	25 975
Individuals 25 years and over without a high school education	500	485	315	665	460	10 610
Individuals 25 years and over without a post-secondary education	325	730	270	1 325	405	23 005
Individuals 15 years and over in the labour force	465	1 315	655	2 275	750	34 615
Females 15 years and over, with children 6 years and over only, in the labour force	105	205	135	210	45	5 509

The following table offers a summary of the indicators presented throughout the report with a look at the change between the 2001 and 2006 census. The percent change is presented for each of the five priority neighbourhoods with the city offered as a benchmark.

Change 2001-2006 Census	CV	LWS	ONE	SE	WV	City
Individuals living in poverty (before tax) %	-7,3	-6,5	-5,5	-6,6	5,4	-3,7
Median household income %	19,2	22,4	30,0	31,2	13,1	17,3
Population %	-11,7	-10,9	-5,1	-2,5	-9,0	-2,3
Children 0-4 years %	0,1	-1,3	0,4	-0,4	0,9	-0,5
Children 5-14 years %	-5,7	-1,1	-1,9	-0,7	0,0	-1,2
Youth 15-19 years %	1,0	0,5	1,8	0,9	1,1	0,1
Adults 20-64 years %	1,9	3,5	0,3	1,4	1,4	1,2
Seniors 65 years and over %	1,3	-0,7	-1,7	-0,3	-1,4	0,4
Couples without children at home %	-2,8	6,1	-6,8	2,7	-1,2	3,4
Couples with children at home %	0,9	-7,6	4,8	-1,7	6,0	-4,6
Single mother families %	6,3	0,2	-2,9	2,8	-5,3	0,7
Single father families %	-0,6	0,0	8,4	-1,5	1,9	0,5
Rented dwellings %	-1,9	-7,8	4,1	-0,3	2,0	-2,2
Dwellings built 1960 or before %	-13,3	3,6	-5,3	-5,1	-3,7	-2,6
Households spending 30% or more of their income on rent %	-17,8	-9,4	-8,9	-10,4	5,1	-2,1
Individuals who changed address in the 5 years before the 2006 census %	5,1	-2,8	0,1	-4,5	-4,7	-1,9
Individuals 15 years and over in the labour force %	-3,8	-0,9	2,7	2,4	2,7	1,5
Females 15 years and over, with children 6 years and over only, in the labour force %	-7,2	-6,4	7,6	4,3	-10,1	2,9

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