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# Poverty and Plenty

A Statistical Snapshot of the Quality of Life In Greater Saint John



## Poverty and Plenty:

### A Statistical Snapshot of the Quality of Life in Greater Saint John,

was prepared under the direction of the Research Committee of Vibrant Communities Saint John. The Report was authored by Kurt Peacock, Research Coordinator, Vibrant Communities Saint John.

The Saint John Human Development Council is the only social planning council in the Maritimes. Its mission is to coordinate and promote social development in Greater Saint John.

Vibrant Communities Saint John is dedicated to significantly reducing poverty in Greater Saint John over the next decade. It is one of six *trailbuilders* with Vibrant Communities Canada, and the only community from the Maritimes participating in this national initiative.

The Industrial City in Transition Community Research Alliance Project is supported by the Social Sciences and Humanities Research Council of Canada, and involves research partnerships between The University of New Brunswick Saint John, The New Brunswick Museum, The Saint John Human Development Council, Atlantic Coastal Action Program, and Peninsula Heritage Inc.

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## Foreword

*Poverty and Plenty: A Statistical Snapshot of the Quality of Life in Greater Saint John* was prepared by Vibrant Communities Saint John and the Human Development Council, in co-operation with the Industrial City in Transition Community University Research Alliance Project. The report is intended to help guide public discussion on poverty and inclusion in the Saint John community in the years ahead.

The report was developed under the guidance of the Research and Evaluation Committee of Vibrant Communities Saint John. Early support for the project came from Anna London, Holly McMackin, and Rhiannon Eves, who analyzed much of the data found in the following pages. Further assistance was kindly provided by Yves Léger of the City of Saint John, who translated the census data into detailed maps; and Tracey Chiasson, Administrative Coordinator of the Industrial City in Transition CURA project, who formatted the final document for printing.

This report could not have been undertaken without significant community support, and Vibrant Communities Saint John and the Human Development Council would like to thank all those who have shared in our interest in making the reduction of poverty a priority for Saint John. In particular, we would like to thank the Business Community Anti-Poverty Initiative and the Urban Core Support Network for partnering with us to improve the quality of life of all Saint Johners. Close to one hundred community citizens also volunteer their time helping Vibrant Communities Saint John find innovative ways to reduce poverty. They are sincerely thanked for their work.

Vibrant Communities Canada, the J.W. McConnell Family Foundation, The Government of Canada, and the Province of New Brunswick have all provided significant funding that allows Vibrant Communities Saint John to more fully develop a local strategy of poverty reduction. The National Crime Prevention Strategy and the Provincial Department of Family and Community Services are key partners in developing our local strategy; their support and encouragement is greatly appreciated.

We feel that the entire Saint John community would be more vibrant if poverty was substantially reduced in the next ten years. This report is meant to serve as a starting point to achieving this goal; the report is detailed so that Saint Johners become fully aware of the immense challenges facing some of our community's more vulnerable neighbourhoods, as well as the opportunity inherent in all Saint John families. Ten years from now, we hope that there will be a lot less poverty, and a lot more plenty throughout the Saint John community.

We hope this report will stimulate a healthy discussion, and help produce a more inclusive, vibrant Saint John.

Tom Gribbons  
Vibrant Communities Saint John

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## Introduction

Saint John is the community of choice in Atlantic Canada. We are a safe city, in which citizens are proud and caring, focused on creating opportunity, growth and prosperity... People in Saint John care and respect their neighbours. We work to provide a good standard of living and affordable housing for all.”

- an excerpt from  
*Vision 2015*,  
facilitated by  
Chartwell Partners  
in May 2005

Saint John is a city built on hope. That emotion was certainly present after the American Revolution, when thousands settled in the region and within a year petitioned the British crown to form New Brunswick. The provincial motto – *Hope Restored* – highlights the optimism that was present among Saint Johners as far back as 1784.

In the decades since, hope has waxed and waned along with the ups and downs of the local economy. The physical effects of this pendulum can be found throughout Saint John. Prosperous years have given the city some of its most treasured architecture, parks and neighbourhoods, while lean years have produced abandoned buildings and empty lots in the city centre, alongside growing suburban populations in the city’s hinterland. In the leanest periods of the city’s history, pessimism has in fact replaced hope and produced flight. Nowhere in the city’s history was this more apparent than in the 1990s – in between 1991 and 2001, Saint John actually declined in overall population.

In more recent years, however, hope appears to have returned to greater Saint John. The city’s Uptown is becoming more vibrant, waterfront development is being actively promoted, and residential construction is hitting record highs.

Despite all the good news, hope has not returned to all of Saint John’s households. Indeed, some of Saint John’s citizens – single mothers, for example – have seen little improvements to their quality of life in twenty years.

In order to help ensure that all Saint Johners can share in the community’s new era of optimism, the **Human Development Council** has partnered with **Vibrant Communities Saint John** and the **Industrial City in Transition Community University Research Alliance (CURA) Project** to provide a detailed snapshot of Greater Saint John. The resulting report – *Poverty and Plenty* – uses

census data, employment figures and a host of other information to provide a broad demographic and economic picture of our community. *Poverty and Plenty* is intended to help policy-makers and governments better understand Greater Saint John – and recognize both the community’s strengths and weaknesses. As new census data and other information comes out, *Poverty and Plenty* will be updated; this process will help all relevant stakeholders have the information they need before they make the targeted investments necessary to ensure that all Saint Johners can achieve a better quality of life.



## Methodology

*Poverty and Plenty* draws upon detailed statistics from the 2001 Census of the Saint John Census Metropolitan Area (CMA). The CMA is comprised of the City of Saint John, the suburbs of Rothesay, Quispamsis, Grand Bay-Westfield, and less-populated areas that are within commuting distance of the city (such as Hampton or St. Martins). Wherever possible, the census was further subdivided by city and suburb, and by high poverty and middle income neighbourhoods. The overall population was also examined by gender, age group, employment and education levels. Saint John's statistics have been compared with similar statistics from other urban communities across the Maritimes and Canada.

Given that the last census was taken in a period of relative economic uncertainty for Saint John, *Poverty and Plenty* has drawn upon more recent data to provide relevant information on the changing dynamics of the CMA and its diverse neighbourhoods. The other sources used include: Region 2 Health Reports, Human Resources and Skills Development Canada (HRSDC) monthly labour market reports, Canada Mortgage and Housing Corp. (CMHC) housing surveys, and interviews with officials from all levels of government. This report has also drawn upon the wealth of existing reports (from both government and the local community) that have been written about Saint John.

In order to help guide the reader through all of the numbers, this report is divided into five key chapters. The first chapter, *Poverty and Plenty Everywhere: the Saint John CMA in Context*, compares the Saint John CMA with major communities from across Canada. The second chapter, *A Demographic Snapshot of Greater Saint John*, highlights recent socio-economic, demographic and health trends for the Saint John CMA. Chapter three, *Housing Old and New*, describes how renters and owners, new construction and aging housing stock are distributed throughout Greater Saint John's neighbourhoods. The fourth Chapter, *Education and Employment*, deals with the two variables that are of enormous importance to the region's economy: the education and employment characteristics of the local work force. A final chapter, *Investing in Children and Youth*, takes a closer look at Saint John's youngest generation. This population group receives special attention because the future success of the entire community is closely linked to their well-being.

## List of Terms

**Census Metropolitan Area (CMA).** A CMA is an urban area of at least 100,000 people. Statistics Canada regularly tracks socio-economic trends across 27 CMAs in Canada. Saint John is currently the only New Brunswick CMA.

**Dissemination Area (DA).** A DA is Statistics Canada's smallest geographic measurement, generally consisting of a few neighbourhood blocks. In the Saint John CMA, most DAs are home to a little more than 500 individuals. Approximately 200 DAs are found in the Saint John CMA.

**Low-Income Cut Off Measure (LICO).** LICO is one of Statistics Canada's measurements of low income, accepted by many sociologists to be Canada's poverty line. The incidence of low income for any particular census area is the percentage of individuals within that area who earn less than LICO in any given year.

**Vulnerable Neighbourhoods.** For the purpose of this report, Vulnerable Neighbourhoods are comprised of those census DAs that have an incidence of low income above the city's 2001 average of 24.5 percent.

**High Poverty Neighbourhoods.** Those census DAs with an incidence of low income above 24.5 percent, but below 40 percent. Over 30 DAs in the Saint John CMA fall within this category.

**Very High Poverty Neighbourhoods.** Those census DAs with an incidence of low income above 40 percent, the threshold in which sociologists warn that a census area is under stress. In the Saint John CMA, 25 DAs fall within this category.

# Chapter 1

## Poverty and Plenty Everywhere: The Saint John CMA In Context

Like residents of many urban areas, Saint Johners like to compare themselves with communities across Canada. In some aspects, the comparisons can be quite favourable: for instance, we have a number of national and international *firsts* to brag about, and we enjoy more parkland on a per-capita basis than do most Canadians. If the comparisons are economic, Saint John appears to be moving up most national lists. In terms of employment, the city is quietly transforming its economic base, with generally positive results. Although the Saint John CMA has relatively limited public sector employment (particularly from the federal government), we have enjoyed sustained private sector employment growth – especially in recent years.

Our community can also celebrate a high degree of civic engagement. Since Saint John's incorporation in 1785, local elections of all sorts have been a spirited affair, and voter participation is generally higher than that found in most Canadian cities.<sup>1</sup> Our churches, service clubs, businesses and community groups have all held a long history of community outreach, and all of Saint John is the better because of it. Even when it comes to weather, Saint Johners can point to at least one favourable statistic: while our city is one of the three foggiest communities in Canada, it is also *one of the three sunniest communities* in Canada during the long winter season.

Most of the time, these comparisons with other communities amount to little more than a bit of fun conversation, but occasionally they can reveal some important details as to how our community is faring. The Saint John CMA is one of close to thirty major urban communities routinely studied by Statistics Canada and other agencies. As a result, opportunities to examine Saint John through a national lens regularly appear. These opportunities not only highlight areas in which the Saint John CMA is succeeding or falling behind; they often offer ideas as to how our community can continue to improve the quality of life of all its citizens.

So, how does the Saint John CMA measure up? That depends in large part on the subject being explored. To better understand some of the local realities

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<sup>1</sup> Unfortunately, this trend appears to be weakening. In the 2000 and 2004 federal elections, voter turn-out in the federal riding of Saint John was below the national average – in the last campaign, by five percentage points.

described in later chapters of *Poverty and Plenty*, it is important to see how Saint John and its immediate suburbs compare with other communities from across Canada in addressing the needs of all its citizens. More specifically, a comparison of the relationship between Saint John-area households – both rich and poor – and those in other urban areas can highlight ways in which the Saint John CMA can become a more inclusive community.

## Poverty and Plenty Across Canada

One of the more comprehensive studies of community incomes and urban poverty in Canada is the major analytical paper, *Low-income in Census Metropolitan Areas, 1980-2000*, published by Statistics Canada in 2004. The report compares income levels and poverty across Canada's major urban areas; the Saint John CMA is the only New Brunswick community detailed in the report. What makes this report so comprehensive is the twenty years of census data that shape its conclusions. Readers not only see how Saint John fared in the 2001 census; they can also determine what progress the community has made in the decades since the 1981 census.

Broadly speaking, incomes in the Saint John CMA grew at a faster rate than most Canadian cities during the period from 1980 to 2000. For the Saint John CMA, the median adult equivalent adjusted income<sup>2</sup> grew 13 percent over 20 years, compared to a CMA average of 9 percent. This meant that the community closed its income gap with the rest of Canada somewhat during this period. Other major Atlantic Canadian cities fared better in this area, however. Using the same methodology, incomes in St. John's grew 24 percent and in Halifax they grew 19 percent. Incomes in Windsor, Ontario grew the most among Canadian cities during this period, increasing by 31 percent.

In this study, Statistics Canada also measured growth in incomes at the 90<sup>th</sup> and 10<sup>th</sup> percentile of each community. In other words, income growth was measured in the richest and poorest income groups of the community. Over 20 years, the rich got richer at a faster rate than the poor across Canada. In the Saint John CMA, individuals found at the 90<sup>th</sup> percentile increased their income by 25 percent, compared to a CMA average of 19 percent. In St. John's and Halifax, the percentages were 29 and 27 percent, respectively. Incomes in the 90<sup>th</sup> percentile in Windsor led all CMAs in growth, increasing by 33 percent.

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<sup>2</sup> In essence, if 100 Saint John-area adults were placed in a room by order of income rank, this number would be the income level of the 50<sup>th</sup> adult. Visit [www.statscan.ca](http://www.statscan.ca) for more complete definitions.

For those living in the 10<sup>th</sup> percentile, income growth over 20 years was much more modest. In the Saint John CMA, incomes at the lowest percentile grew by 5 percent over 20 years; this was comparable to the average of 4 percent found across all 27 CMAs. In St. John's incomes at the lowest percentile grew by 9 percent, while in Halifax they grew by 1 percent. Low-income residents of Vancouver fared the worst over this period, actually seeing their incomes *drop* (on a constant dollar basis) by 11 percent.

## Low Incomes and Very High Poverty Neighbourhoods

Statistics Canada has also examined the spatial geography of incomes in Canadian cities, recognizing that those at opposite ends of the income scale often live at opposite ends of the community. In most cities, those with higher incomes are generally found in affluent suburbs, while those with lower incomes are generally found in the urban core. This spatial trend can certainly be seen in the Saint John CMA, with the bedroom communities of Rothesay, Quispamsis and Grand Bay-Westfield being the richest in the province, and a select few neighbourhoods in the City of Saint John being among the poorest census areas in New Brunswick.

Obviously, the ghettoization of a community's poorest group of citizens into a few specific neighbourhoods does little to benefit the community at large, yet in most Canadian urban areas the concentration of low-income persons in low-income neighbourhoods grew from 1980 to 2000.<sup>3</sup> In 2000, 4.6 percent of people lived in very high poverty neighbourhoods across all CMAs, up from 3.5 percent in 1980. When the low-income population (the population falling below LICO) of CMAs is considered alone, the percentage living in very high-poverty neighbourhoods was 11.9 percent in 2000, up from 9 percent in 1980. These numbers suggest that in most Canadian cities poor individuals are roughly three times as likely to be found in very high poverty neighbourhoods than the population at large.

**Figure 1.1** details the percentage of the CMA population living in very high poverty neighbourhoods across a number of Canada's major communities. In part because of the relatively small size of the Saint John CMA, the percentage of both the overall population and the low-income population living in very high poverty neighbourhoods is higher locally than it is in most CMAs. Even when Saint John's relatively small population is taken into consideration, the

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<sup>3</sup> In the Statistics Canada report, neighbourhoods with more than 40% of the population falling below LICO are considered low-income. In this report – and in other community reports – these neighbourhoods are considered very high poverty neighbourhoods.

numbers are troubling: the Saint John CMA, alongside Winnipeg and Montreal, houses a large portion of its poorest citizens in very high poverty neighbourhoods. This is troubling because many North American sociologists have argued that once 40 percent of a neighbourhood's population falls below the poverty line, the entire neighbourhood becomes distressed – endangering the health of both of its residents and the entire community. Obviously, rehabilitating some of these very high poverty neighbourhoods would benefit all of the Saint John CMA.

**Figure 1.1: Percentage of CMA Population found in Very High Poverty Neighbourhoods, 2001 Census**

<b>CMA</b>	<b>% of total population</b>	<b>% of low income persons (LICO)</b>
<b>Saint John</b>	10.3	30.9
<b>Halifax</b>	2.5	7.1
<b>Quebec</b>	8.9	23.9
<b>Montreal</b>	10.9	24.8
<b>Ottawa-Hull</b>	4.1	11.1
<b>Toronto</b>	2.7	7.8
<b>Hamilton</b>	6.9	18.9
<b>London</b>	1.5	3.6
<b>Winnipeg</b>	9.0	25.5
<b>Calgary</b>	0.3	1.1
<b>Edmonton</b>	2.4	6.2
<b>Vancouver</b>	2.4	6.1
<b>All CMAs</b>	<b>4.6</b>	<b>11.9</b>

## **The Changing Face of Poverty Across Canada**

After the publication of the 1996 census, much was made of the fact that 27 percent of the population of the city of Saint John fell below Statistics Canada's Low-Income Cut Off (LICO) measurement. While this number was shockingly high, it is important to put it into context. During the same census year, a higher percentage of poor could be found in the urban core of the following CMAs: Montreal, Quebec, Vancouver, Trois-Rivieres, Ottawa, Toronto and Hamilton. When the suburban communities were included, the LICO

measurement was lower in every CMA (dropping to 20 percent in Saint John). As the Canadian economy improved during the last half of the 1990s, LICO percentages diminished virtually everywhere in time for the next round of data collection.

While the overall numbers improved across Canada in the 2001 census, an unfortunate reality remains: urban poverty is found across all CMAs, and has been a stubborn presence in most CMAs over the last 20 years. Economic recessions or periods of robust employment growth can influence the numbers somewhat, but over a twenty year period only a select few communities could claim a meaningful reduction in the number of individuals living in poverty.

**Figure 1.2** highlights the poverty rate across major Canadian CMAs between 1980 and 2000, using Statistics Canada's LICO measure. While it is often not useful to compare LICO percentages between CMAs for a specific census year (in part because of different costs of living for each community), it is considered appropriate to examine national data over a twenty-year period. Broadly speaking, it would be fair to say that from 1980 to 2000 a number of cities from Central Canada reduced their poverty rates slightly, while a number of cities in the West saw their poverty rates increase marginally. In Atlantic Canada, very little change was seen over two decades.

**Figure 1.2: Percentage of CMA falling below LICO, 1980 to 2000**

<b>CMA</b>	<b>1980</b>	<b>1985</b>	<b>1990</b>	<b>1995</b>	<b>2000</b>	<i>20 year trend</i>
St. John's	18.2	18.8	16.2	19.4	17.3	-0.9
Halifax	15.2	14.6	14.1	17.6	15.2	+0.0
<b>Saint John</b>	<b>17.7</b>	<b>22.0</b>	<b>17.4</b>	<b>20.2</b>	<b>17.6</b>	<b>-0.1</b>
Chicoutimi-Jonquiere	19.5	19.6	16.2	20.8	16.5	-3.0
Quebec City	19.7	22.1	18.8	22.6	18.7	-1.0
Sherbrooke	20.6	23.0	19.9	22.4	18.1	-2.5
Trois-Rivieres	23.5	23.3	20.4	23.4	19.8	-3.7
Montreal	21.6	24.4	21.2	26.4	21.4	-0.2
Ottawa-Hull	16.6	16.3	14.1	18.5	14.3	-2.3
Kingston	16.0	15.0	13.4	16.2	15.0	-1.0
Oshawa	10.4	10.3	9.2	12.3	9.4	-1.0
Toronto	15.3	15.2	13.3	19.7	15.1	-0.2
Hamilton	16.1	17.9	15.0	18.6	16.0	-0.1
St.Catherines-Niagara	15.2	15.6	12.7	15.9	12.9	-2.3
Kitchener	13.1	13.1	10.9	14.1	10.7	-2.4
London	15.1	15.5	13.0	17.0	14.5	-0.6
Windsor	17.3	15.6	13.9	15.2	12.4	-4.9
Sudbury	15.0	16.8	13.7	17.3	15.0	+0.0
Thunder Bay	12.3	13.4	12.1	14.6	14.9	+1.9
Winnipeg	19.8	21.6	20.4	22.7	18.9	-0.9

<b>CMA</b>	<b>1980</b>	<b>1985</b>	<b>1990</b>	<b>1995</b>	<b>2000</b>	<i>20 year trend</i>
Regina	14.0	16.5	15.8	17.4	15.3	+1.3
Saskatoon	17.5	20.0	18.9	21.0	17.7	+0.2
Calgary	14.9	18.5	17.0	19.3	13.5	-1.4
Edmonton	15.2	19.7	18.8	21.0	15.9	+0.7
Abbotsford	14.3	19.8	12.9	15.7	13.5	-0.8
Vancouver	16.0	21.5	16.4	21.7	19.4	+3.4
Victoria	14.3	18.4	13.6	15.3	14.3	+0.0

But what is the face of poverty in Canada? Not surprisingly, the face changes a great deal depending on which community is being examined. In the largest metropolitan areas, recent immigrants form a growing proportion of the urban poor; in Western Canadian cities, aboriginal people are over three times as likely to be part of the low income population as non-aboriginals. In the Saint John CMA, another demographic group has emerged as the face of poverty: the lone-parent family.

**Figure 1.3: Low-Income Rates Among Children and Lone-Parent Families, 1980-2000**

<b>All Children</b>				<b>Lone Parent Family</b>		
<b>CMA</b>	<b>1980</b>	<b>2000</b>	<b>20 year trend</b>	<b>1980</b>	<b>2000</b>	<b>20 year trend</b>
St. John's	21.2	21.2	0.0%	52.1	56.0	7.5%
Halifax	17.4	17.7	1.7%	51.2	50.4	-1.6%
<b>Saint John</b>	<b>20.5</b>	<b>21.9</b>	<b>6.8%</b>	<b>60.9</b>	<b>60.4</b>	<b>-0.8%</b>
Chicoutimi-Jonquiere	21.7	16.4	-24.4%	59.3	45.9	-22.6%
Quebec City	19.9	17.1	-14.1%	56.6	41.7	-26.3%
Sherbrooke	20.8	17.4	-16.3%	57.3	36.1	-37.0%
Trois-Rivieres	25.9	20.2	-22.0%	62.0	46.0	-25.8%
Montreal	23.8	23.8	0.0%	57.9	47.9	-17.3%
Ottawa-Hull	18.6	17.0	-8.6%	50.1	41.3	-17.6%
Kingston	17.3	17.2	-0.6%	57.7	47.2	-18.2%
Oshawa	11.5	11.8	2.6%	43.6	38.1	-12.6%
Toronto	17.2	18.3	6.4%	48.2	40.7	-15.6%
Hamilton	17.7	18.7	5.6%	60.0	50.0	-16.7%
St.Catherines-Niagara	17.7	15.5	-12.4%	59.9	44.0	-26.5%
Kitchener	14.8	13.1	-11.5%	47.8	38.3	-19.9%
London	17.2	17.3	0.6%	49.2	44.7	-9.1%
Windsor	20.0	14.9	-25.5%	61.2	41.0	-33.0%
Sudbury	16.6	17.8	7.2%	61.4	48.3	-21.3%
Thunder Bay	13.3	17.5	31.6%	47.2	49.4	4.7%
Winnipeg	21.8	23.0	5.5%	58.2	55.3	-5.0%
Regina	15.3	19.2	25.5%	47.9	46.0	-4.0%
Saskatoon	18.4	21.1	14.7%	54.7	50.5	-7.7%
Calgary	15.9	14.9	-6.3%	45.4	36.9	-18.7%



All Children				Lone Parent Family		
CMA	1980	2000	20 year trend	1980	2000	20 year trend
Edmonton	17.1	18.7	9.4%	49.5	45.9	-7.3%
Abbotsford	15.2	16.5	8.6%	51.0	42.5	-16.7%
Vancouver	15.7	21.9	39.5%	45.6	43.8	-3.9%
Victoria	14.9	15.1	1.3%	42.0	38.3	-8.8%

As **Figure 1.3** highlights, over 60 percent of lone-parent families in the Saint John CMA fall below Statistics Canada's LICO measure. This number has changed little in over twenty years, and forms a stark contrast to the reductions in poverty among lone-parent families in other communities with high rates in 1980. Indeed, practically all CMAs saw a reduction of the incidence of poverty among lone-parent families. Thunder Bay and St. John's were the only communities who saw poverty among lone-parent families increase over two decades, and in 2000 both communities were still significantly below the incidence of lone-parent poverty in Saint John. **In fact, the incidence of poverty among lone-parent families is virtually the only indicator related to poverty in which Saint John led the country over a period of twenty years.**

Related to the measure of poverty in lone-parent families is the measure of poverty among all children, regardless of household family type. Here, roughly twenty-two percent of children in the Saint John CMA fall below the Statistics Canada LICO measure, and this percentage appears to be *growing* over time. This trend can be partly attributed to the growing number of lone-parent families in Saint John; as long as roughly 6 out of 10 lone-parent families continue to live in poverty, the number of Saint John-area children living in poverty will also continue to grow.

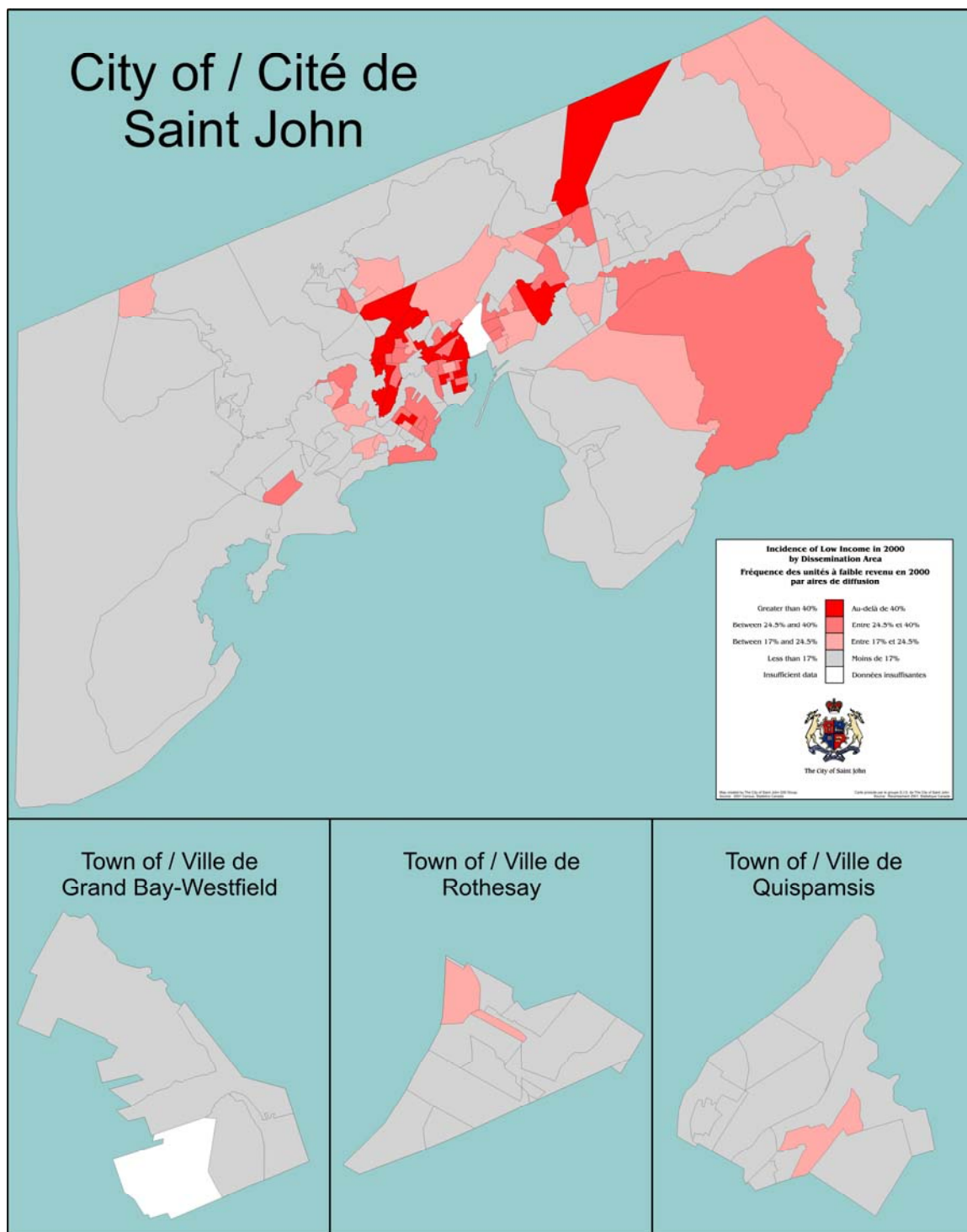
## Saint John in Perspective

So how is the Saint John CMA faring? In most cases, no better or no worse than the largest Canadian cities. In fact, many of the trends apparent locally can be found across Canada: wealthy suburbs, a growing income gap between the rich and poor, and the stubborn persistence of urban poverty.

Two local factors distinguish the challenge of poverty in the Saint John CMA, however. One factor is that our community houses a large portion of its poorest residents in very high poverty neighbourhoods, at least in comparison to most Canadian cities. This ghettoization compounds the daily struggle of

living in poverty: in very high poverty neighbourhoods the housing stock is generally in poor condition, access to government services is often difficult, and overall economic opportunity is quite limited. A second factor relates to the local face of poverty. With virtually every census year, a larger percentage of Saint Johners living in poverty are attached to a lone-parent family. As lone-parent families form a greater share of Saint John families, the face of poverty in the Saint John CMA becomes younger (due to the growing amount of children growing up poor) and female (due to the fact that most lone-parent families are headed by a single mother).

How the Saint John CMA addresses these two factors will help determine whether this community will see less poverty and more plenty in the decades ahead.



Incidence of Low Income in 2000 by Dissemination Area

## Chapter 2

### A Demographic Snapshot of Greater Saint John

In recent years, much has been made of the shifting demographic trends of Greater Saint John. A stagnant population, an aging workforce, and a growing diversity of languages and cultures have all been the focus of plenty of local media attention, and public discussion.

But what are the numbers telling us? As is often the case with statistics, individual numbers are misleading – it is only when we look at the big picture that we can begin to understand that Greater Saint John cannot be neatly defined. Indeed, the community looks different depending on which neighbourhood, family type or generation receives the most attention. Like many other urban communities, the entire *feel* of Saint John can shift dramatically depending on which part of the city is examined.

This diversity should be championed, and there are welcome signs that Saint John residents are beginning to talk openly about what makes this community unique – a dialogue that should include a frank listing of Greater Saint John's strengths and weaknesses. City Hall and the suburban councils are increasingly working together to address important files, while community groups are becoming more vocal in their call for action on issues that concern the entire region. Whether the issue is immigration and repatriation, harbour clean-up, protecting architectural heritage, or the need for new neighbourhood parks, clinics or schools, an increasing number of citizens want their voices to be heard.

In order to understand the large-scale social and economic influences that are at play in this community, it is important to begin any examination by simply looking at the shared bonds and divergent opportunities that exist among the community's citizens. To understand Saint John, we need to understand Saint Johners.

### A Tale of Two Cities

Has Saint John been a community in decline? Some say it has been for quite some time, and point to decades-old demographic predictions as evidence of missed opportunity. The mere fact that our CMA population is slightly over

120,000 individuals, and not 200,000 or 300,000 individuals, is seen by some as evidence that too many Saint Johners have left the community for greener pastures, and that more are ready to follow.

Yet demographic predictions are notoriously inaccurate, and other major Canadian cities have also failed to meet predicted growth targets. In the 1960s, it was predicted that Montreal would eventually have a population of well over 5 million. This target remains to be met, yet few would suggest that Montreal is no longer a vibrant Canadian city. Falling birth rates, the robust expansion of British Columbia and Alberta, and shifting immigration patterns have all transformed the demographic picture across Canada – not just in Saint John, but in communities from Winnipeg to St. Stephen.

Other, more optimistic Saint Johners, point to the growth of the city's suburbs as evidence that the region's population is relatively stable. To a certain extent, they are right: while some Saint John neighbourhoods are concerned about stagnation, others (particularly the ones located in the suburbs) are growing at a rapid pace.

Two of the more detailed demographic studies conducted on the Saint John CMA highlight the fact that a good portion of the region's population flight has been to the city's outlying suburbs, and not Moncton or Alberta. The more recent study, published by the Human Development Council in 1990, noted that there are two underlying causes for outmigration from Saint John: economic opportunity and suburbanization.<sup>4</sup> The second cause, suburbanization, was in fact highlighted by provincial planners in the 1970s. After noting that the city of Saint John had been "losing population through out-migration since 1961 and...the destination of these out-migrants was mainly centers in the south and southwest of Kings County," one provincial report argued that suburbanization would continue to transform the region until well into the 1990s. Noting Saint John's city population to be 89,042 in 1971, the report suggested that the 1991 city population would shrink to 75,961. Conversely, the report predicted, Quispamsis would grow at an exponential rate, from a 1971 population of 2,230 individuals to a 1991 population of 15,342 individuals.<sup>5</sup> While the numbers from the 1970s report may have been inexact, the prediction was quite accurate: the city of Saint John continued to shrink, and the outlying suburbs continued to expand, in virtually every census taken from that era to today.

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<sup>4</sup> R.E. Chanteloup, On The Road Again: The Changing Population of Saint John. Published by the Human Development Council and UNB Saint John in 1990.

<sup>5</sup> Department of Municipal Affairs, Saint John Regional Plan. Government of New Brunswick, 1977.

**Figure 2.1:**  
**Median Household Incomes in Selected NB Communities, 2001**

median household income (\$)	community by income rank
28025.00	Richibucto
31009.00	Campbellton
32533.00	Sussex
34493.00	Tracadie-Sheila
<b>35336.00</b>	<b>Saint John</b>
35630.00	Bouctouche
35832.00	Grand Falls-G. Sault
36097.00	Woodstock
36136.00	Bathurst
36307.00	Edmundston
37401.00	Dalhousie
37896.00	Shippagan
37943.00	St. Stephen
37998.00	Hartland
40040.00	Moncton
40586.00	Miramichi
41077.00	Caraquet
41578.00	Saint Andrews
41677.00	Shediac
43030.00	St. George
43286.00	Sackville
44225.00	Fredericton
44863.00	Nackawic
<b>48908.00</b>	<b>Hampton</b>
50024.00	Dieppe
51790.00	Riverview
52494.00	Oromocto
<b>58556.00</b>	<b>Grand Bay-Westfield</b>
<b>60653.00</b>	<b>Rothesay</b>
<b>65107.00</b>	<b>Quispamsis</b>
<b>NB average</b>	
<b>39951.00</b>	

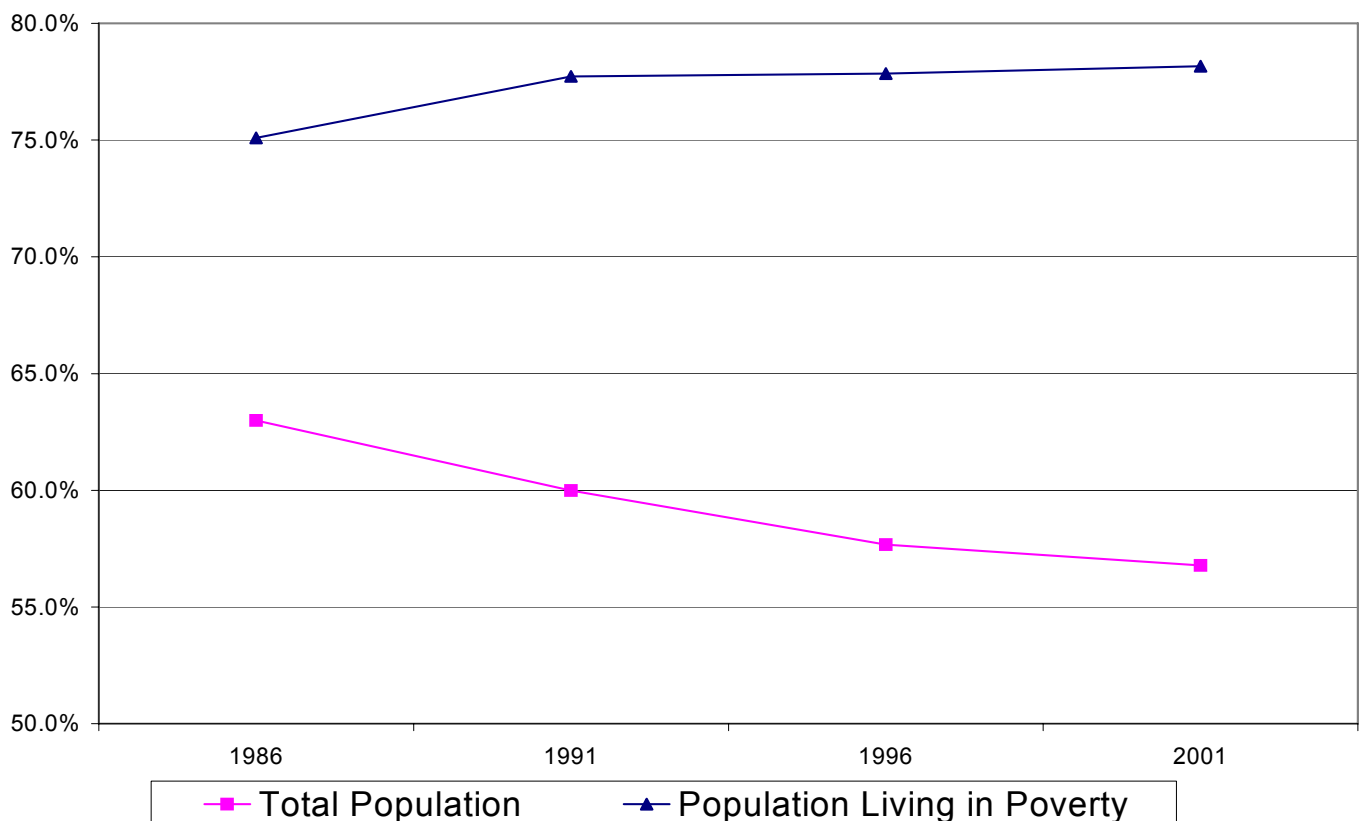
The long-term trend toward the suburbanization of the Saint John CMA is closely linked to the other cause of outmigration: economic opportunity, and the rewards that come with it. Ever since World War II, the suburb has been seen as a middle-class dream for many Canadians: a place of tree-lined streets, a nice house, a green lawn and a new car. These items cost money, and it is not surprising that the suburbs surrounding Saint John are the richest communities in the province. In order to maintain the expenses related to suburban life, households need to have incomes high enough to pay the bills. Figure 2.1 highlights the high degree of variance in household incomes across New Brunswick.

The trend toward higher household incomes in Saint John's suburbs reveals an issue that underlined much of the debate surrounding municipal amalgamation a few years ago: that the richest residents of greater Saint John offer little support (in the form of property taxes) to the city of Saint John, despite the fact that the city is the generator of the region's economic health. Without

revisiting the debate, it is fair to state that Greater Saint John is in fact made up of two distinct communities: an historic inner city, where the majority of the region's most vulnerable residents are found, and fast-growing suburbs, where median household incomes are the highest in New Brunswick.

**Figure 2.2** highlights the increasing economic divide between the two divergent communities – the city and its suburbs – that form Greater Saint John. The lower portion of the graph highlights the shrinking portion of the CMA population found in the city centre. As the suburbs continue to attract middle-class families, the hollowing-out of the city's population will likely continue over time. The upper portion of the graph deals with the proportion of CMA residents who fall below Statistics Canada's Low-Income Cut-Off (LICO) and live in the city of Saint John. This graph line indicates that over  $\frac{3}{4}$  of those living in poverty within the Saint John CMA reside in the city proper. Arguably, this economic divide is the most critical statistic to ponder as Greater Saint John continues to pursue its strategy of true growth.

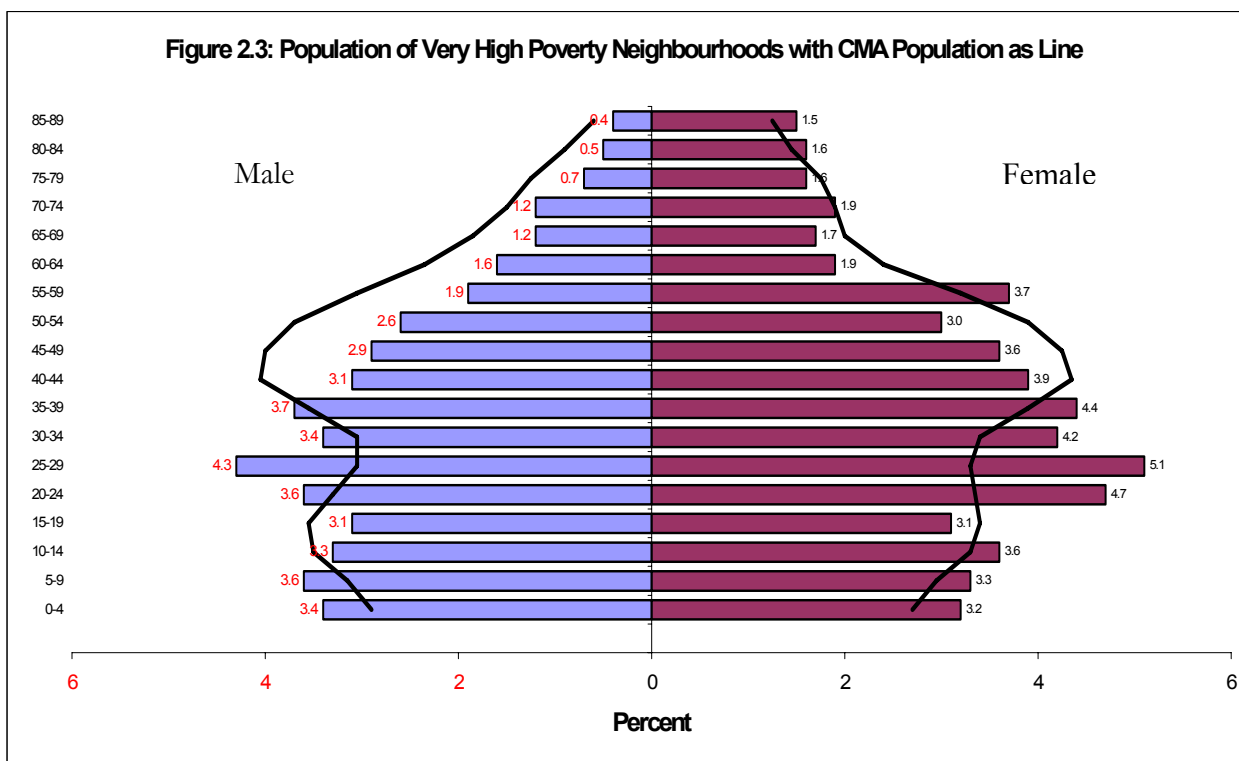
**Figure 2.2: City Population as a Percentage of SJ CMA**



As the pages of this report will highlight, the divide influences the quality of life of all Saint Johners – it is linked to housing, economic opportunity, education and health. How the city and suburbs that form greater Saint John will respond to this economic divide will help determine whether the Saint John CMA is a community in decline or whether Greater Saint John is a community that is truly vibrant.

## Population Segments

While household incomes separate Saint John from its suburbs, there are other differences that emerge in an examination of the population data. While not as significant, differences related to age, gender and race appear. Throughout the CMA as a whole, subtle population shifts can also highlight demographic challenges and opportunities in the years ahead.







“Younger, better educated residents, as well as those with somewhat lower incomes (and who are less likely to own their home) are noticeably less positive in their views about living in the Saint John area. In contrast, older, retired people, and women are most apt to regard Saint John as an excellent place to live.”  
- an excerpt from a 1991 Board of Trade Study

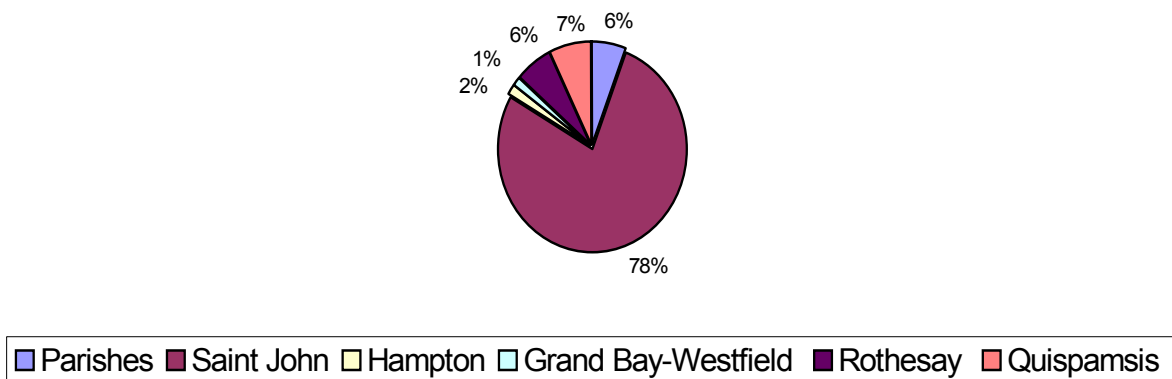
As **Figures 2.3** and **2.4** highlight, age and gender have some influence over where – either in the city or the suburbs – a person lives in Greater Saint John. Females are generally more common than males in the city of Saint John, while in most suburbs (such as Quispamsis, represented in Figure 1.4) there is slightly greater gender parity. At least two factors can explain some of the gender imbalance: the fact **that single mothers are the head of one in five families in the City of Saint John**, a ratio much higher than that found in the suburbs, and the fact that **female seniors are more likely to find suitable affordable housing in the city than in the suburbs**. A demographic profile of very high poverty neighbourhoods further highlights the gender gap. In these neighbourhoods, one in three households is headed by a single mother, and as **Figure 2.3** indicates, there is a relative absence of adult males.

When examining how age plays a role in determining residence in Greater Saint John, it is interesting to note how the suburbs skew above the CMA age distribution during two stages of life: in the first twenty years of life, and between the ages of thirty

to fifty. This data corresponds with local real estate lore that suggests couples are more likely to move to the suburbs once they have their own children, and yearn for new schools and plenty of parks.

The City centre has its own distortion relating to the CMA's age distribution: a disproportionate number of young adults (both sexes), and the aged (particularly women) are found in the city centre. This demographic wrinkle presents opportunities, as well as challenges. While twentysomethings certainly give a city much of its energy, they also generally have a lesser attachment to the labour market and lower incomes (not to mention potentially high debts from post-secondary education). In the event of an economic downturn, this age group is more likely than most to *go down the road* in search of better employment opportunities. Female seniors present a different challenge. For many in this group a principal source of income is found in various senior's benefits; relying on a fixed income may make them more vulnerable to any combination of inflation or reduced government services.

Figure 2.5: Distribution of Visible Minorities in SJ CMA



While the visible minority population of Greater Saint John is much smaller than that of most major CMAs, they form one-third of New Brunswick's total visible minority population, suggesting that the local community is more diverse than the province as a whole. The percentages are still small – 2.6 percent of the CMA population is a member of a visible minority, compared to 1.3 percent of the New Brunswick population – but this demographic group appears to be growing, in large part due to an increasing presence of

international students at UNB Saint John. **Figure 2.5** shows the distribution of visible minorities across the Saint John CMA; the vast majority are found within the City of Saint John.

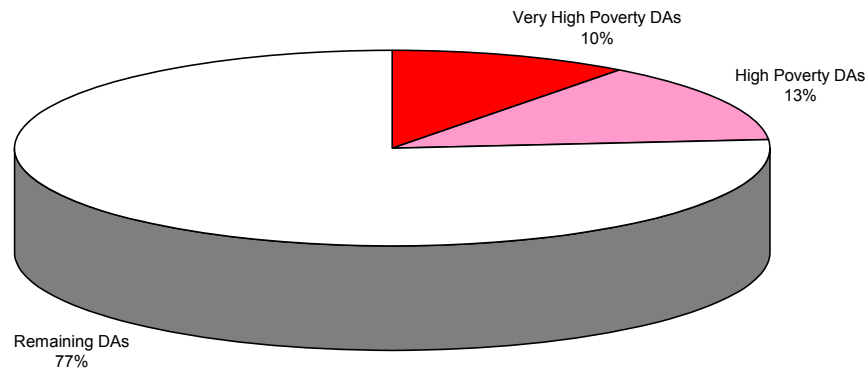
## Vulnerable Neighbourhoods

This report has already highlighted the economic divide that exists between Saint John and its suburbs. Before expanding on this point, however, it is critical to note that a number of neighbourhoods within the city of Saint John enjoy many of the same comforts and services (not to mention income levels) that are present in the region's suburbs. Indeed, few would argue that residents of Germain Street in the city centre or in the fast-growing neighbourhoods near Manawagonish Road would be considered worse off than anyone living in the newest subdivision of Rothesay.

There are a number of Saint John residents, however, who are especially vulnerable. This group includes the majority of the community's single mothers, a large portion of its children, and a significant number of its seniors. If these residents are fortunate enough to live in a mixed income neighbourhood (where seventy-five percent of the Saint John CMA live), then they can generally benefit from ready access to good schools, parks, libraries or shops. If they live in a low-income neighbourhood, a number of these vital institutions are less likely to be close at hand.

It is the residents of Greater Saint John's vulnerable neighbourhoods that will form the most critical contrast in this study. In these neighbourhoods, poverty is prevalent and incomes are low. Yet other characteristics divide these Saint Johners from their neighbours: inadequate housing, relatively low labour force attachment, limited enrolment in post-secondary education, and a younger population with relatively limited neighbourhood supports. In the study, the community's vulnerable neighbourhoods are divided into two categories: high poverty and very high poverty neighbourhoods.

Figure 2.6: Total Population of Saint John CMA



High poverty neighbourhoods are considered to be those census areas in which between 24.5 percent and 40 percent of the neighbourhood population falls below Statistics Canada's LICO measurement. The figure, 24.5 percent was taken as the low point in this category because this was the percentage of Saint John residents falling below LICO in the 2001 census. If less than 24.5 percent of a particular neighbourhood's population fell below LICO, then that neighbourhood was considered to be better off than the City of Saint John as a whole. Of the 33 Census Dissemination Areas that were considered high poverty, 32 of them are in the city of Saint John, while 1 is in an unincorporated area of the Saint John CMA.

Very high poverty neighbourhoods are those neighbourhoods where over forty percent of the local population falls below Statistics Canada's LICO measurement. According to current research, these neighbourhoods are considered to be in extreme distress and face a number of challenges closely linked with the economic ghettoization of families. In a number of Canadian cities, very high poverty neighbourhoods have received specific attention from researchers.<sup>6</sup> This report is the first to use the 'very high poverty' definition to quantitatively describe Saint John neighbourhoods.

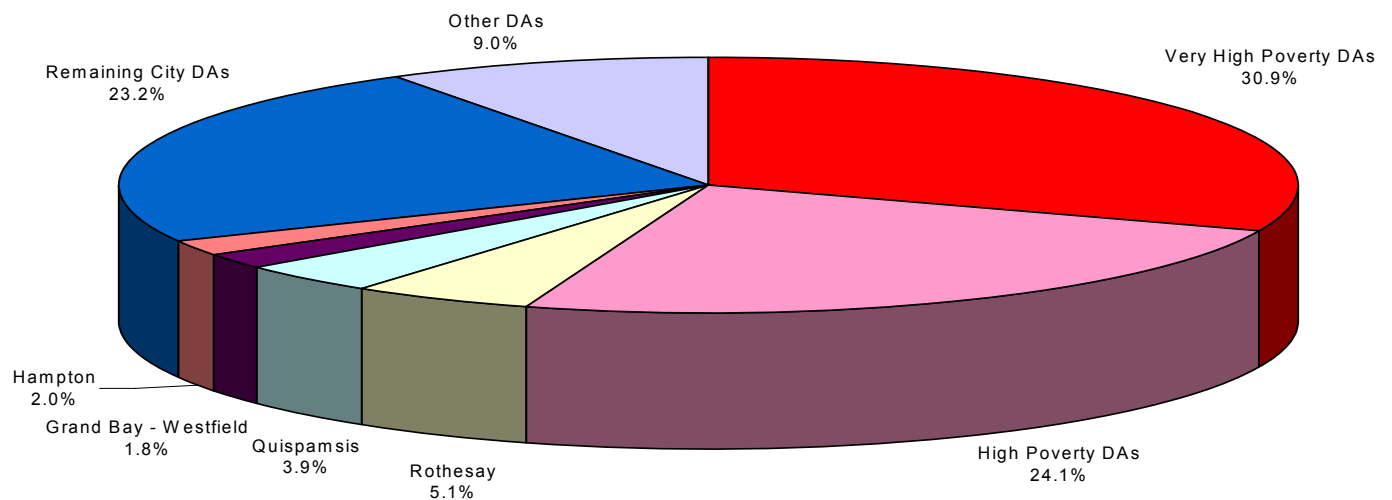
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<sup>6</sup> See, for example, Poverty by Postal Code: The Geography of Neighbourhood Poverty published in 2004 by the United Way of Greater Toronto.

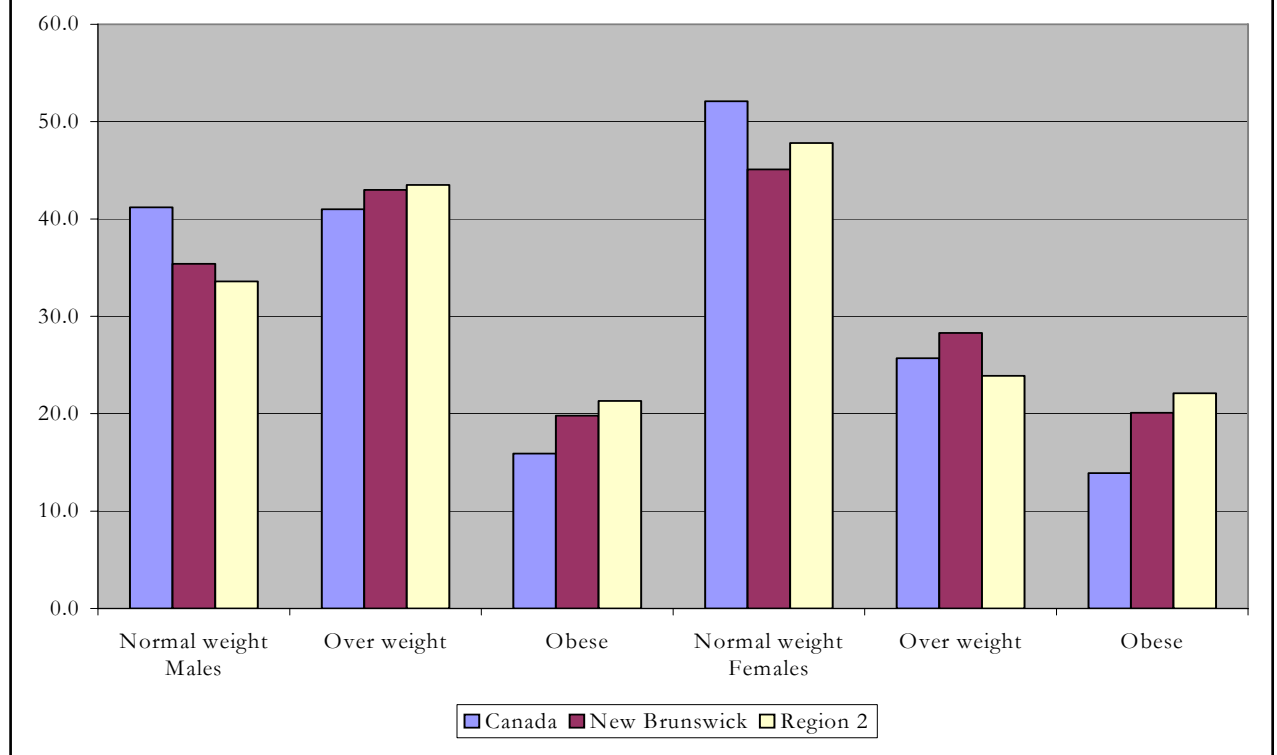
All of the very high poverty neighbourhoods found in the Saint John CMA are within city limits, and the 2001 census data shows them to be in areas which have largely been removed from significant economic opportunity. Twenty-five Census DAs can be described as very high poverty areas, and they are located either in or near the following neighbourhoods: the Old North End, Crescent Valley, the Waterloo Street District, and the Deep South *End*.

**Figures 2.6 and 2.7** show the relatively high concentration of Greater Saint John's poor population in vulnerable neighbourhoods. Of the total CMA population of over 122,000 individuals, 28,825 individuals – or roughly 23% of the total population – live in what can be described as vulnerable neighbourhoods. When dealing with the total CMA population living in poverty, the proportion of the population living in vulnerable neighbourhoods increases dramatically – from 23% to a little over 55%. In other words, while slightly less than **1 in 4** residents of Greater Saint John lives in a vulnerable neighbourhood, slightly more than **1 in 2** of the community's poorest residents lives in these same neighbourhoods.

**Figure 2.7: The Distribution of People Living in Poverty (Saint John CMA)**



**Figure 2.8: Body Mass Index for the Saint John Health Region, 2003**



## The Health of Saint Johners

Good health is one wish that all Saint Johners offer to each other – and hope for themselves – on a regular basis. The unfortunate reality, however, is that according to the most recent national medical data, good health is still just a wish for most Saint Johners.

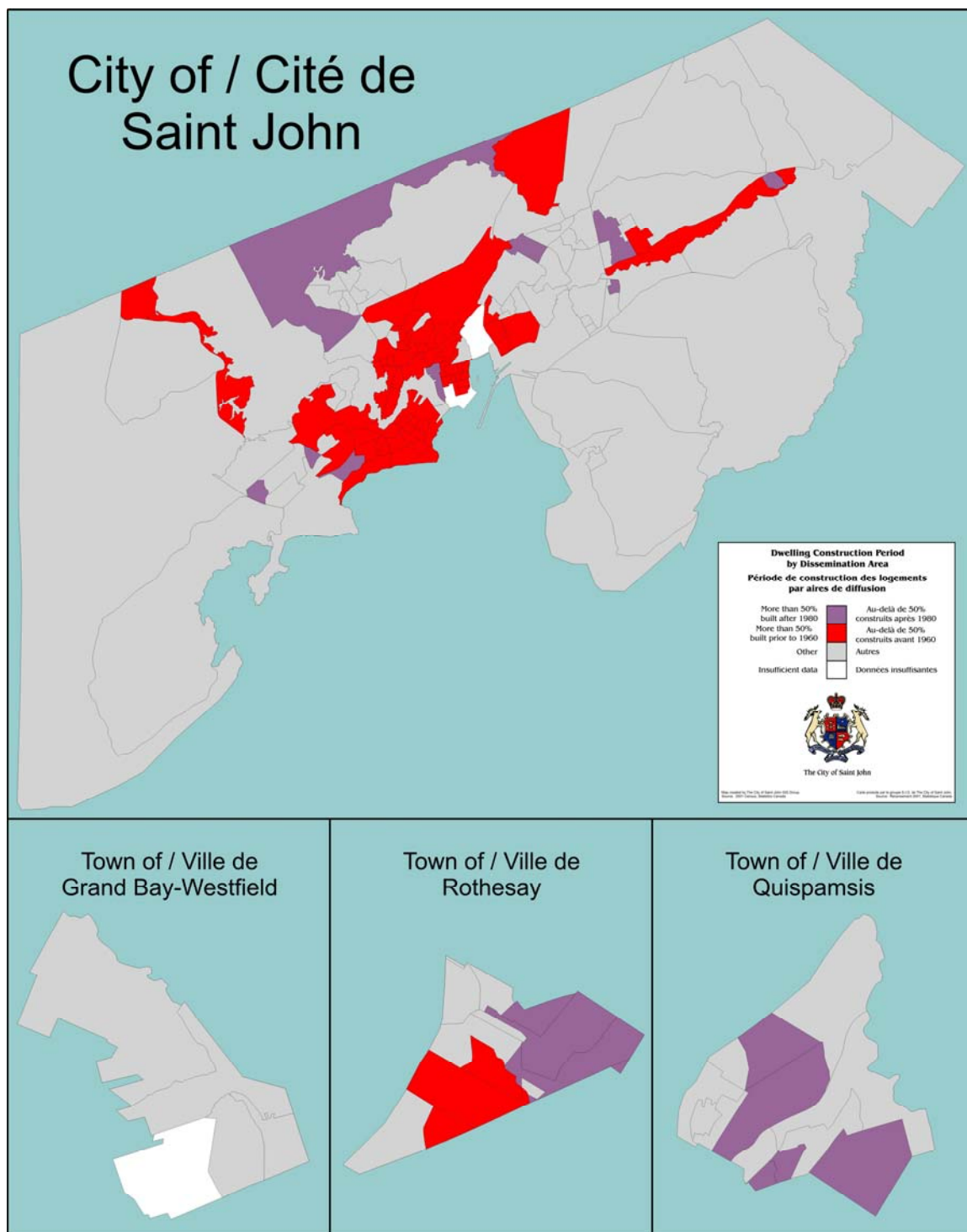
Closely related to good health is an appropriate body mass, and our adults appear more likely to be more overweight than their counterparts from across Canada. As Figure 2.8 indicates, the problem of excess weight is particularly acute among our community's adult males.

While an increasing number of athletic and sporting events across the community is a hopeful sign that the community is ready to embrace a healthier lifestyle, the statistics suggest that more work needs to be done before good health is more than a wish. Fortunately, the latest statistics concerning another measure of health risks, tobacco usage, offers some good news. Smoking is declining in the community, and the rate of decline is particularly positive

among young adults. In this area, however, there is one dark cloud: a recent Health Canada study suggests that Saint John retailers are more likely to sell cigarettes to minors than most retailers across Canada.

## **Crime in the Saint John CMA**

According to the latest data from Statistics Canada and the Canadian Centre for Justice Statistics, crime is falling in the Saint John CMA. While the crime rate increased slightly (+3 percent) in New Brunswick in 2004, it dropped 8 percent in the Saint John CMA. Among Atlantic communities, the local crime rate of 7,056 criminal code offences per 100,000 individuals was lower than Halifax's rate of 9,924 per 100,000, and only slightly higher than St. John's rate of 6,787.



Dwelling Construction Period by Dissemination Area, Greater Saint John



## Chapter 3

### Housing Old and New

“...The healthy state of a city’s housing stock can be a valuable factor in the promotion of local economic interests. In the case of Saint John, few people coming to the city would be impressed by its economic potential, should they see its appalling slums. It would be very difficult to avoid seeing them.”

*An excerpt from the  
1957 Potvin Report on  
Urban Renewal in  
Saint John*

Everyone wants a good home. It provides not only shelter, but personal security and a sense of well-being. With a good home, all of the pressures of the outside world can be somehow kept at bay, at least for the night. Without a good home, the pressures of the outside world can easily enter what should be a place of refuge.

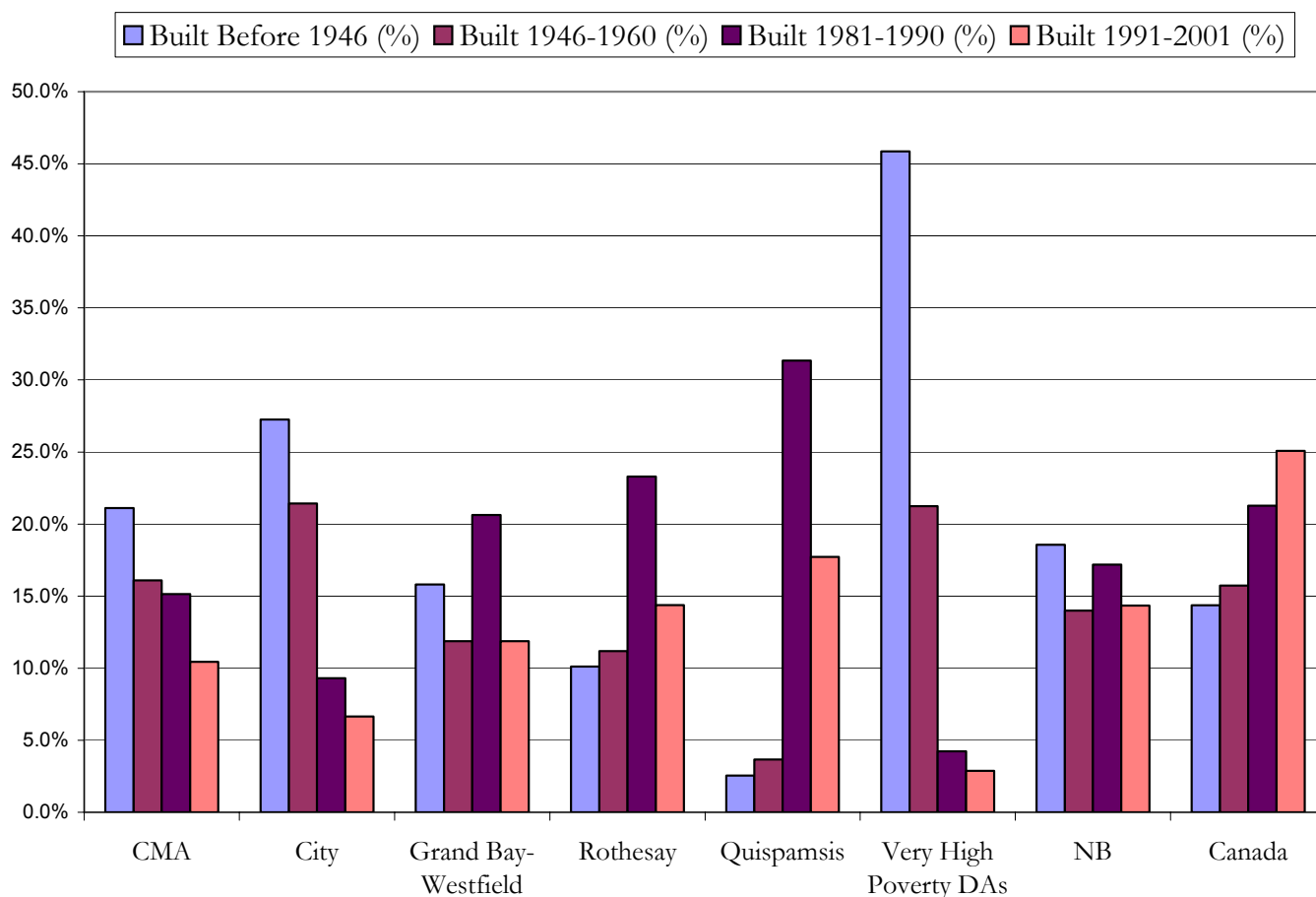
The unfortunate reality is that not everyone in greater Saint John lives in a good home. For those residents who live in a fashionable apartment on historic Germain Street or in a newly-constructed subdivision of Quispamsis, comfort can be found in either an urban or suburban environment. For others, who live in a drafty, uninsulated flat on Metcalf Street or in aging public housing in Crescent Valley, shelter has little of the attributes associated with minimal comfort.

Good homes don’t just benefit their occupants. A good home (or more, critically, a block or two of them) can also be an important indicator of the health of the local economy. New residential construction and rising property values can suggest that a neighbourhood is on the upswing; conversely, a large number of derelict buildings and substandard dwellings can deflate the economic prospects of an entire community.

Statistics Canada data and reports from the Canadian Mortgage and Housing Corporation (CMHC) suggest that while greater Saint John is currently enjoying a housing renaissance, the boom is not occurring in all neighbourhoods. Indeed, while new houses and apartment units are being built in Millidgeville, the West Side, and the outlying suburbs, entire parts of the inner city have seen little or no new construction.

In some neighbourhoods, this lack of new construction should not be a concern. In the Trinity Royal district or Douglas Avenue, for instance, a bounty of unique heritage buildings are arguably of much more value to Saint John than newer buildings constructed in the same location. In other neighbourhoods, however, really old buildings are not a result of heritage zoning, but instead, they are physical evidence of economic stagnation. In these neighbourhoods, the old buildings stand out simply because no one has bothered to make new investments on some of the city's most historic streets.

**Figure 3.1: Age of Housing Stock in Saint John CMA**



**Figure 3.1** highlights the changing housing fortunes of Greater Saint John. Outside of mature residential streets or designated heritage areas, the age of the housing stock can be closely linked with the economic health of a particular neighbourhood. The fast-growing (and relatively wealthy) suburbs have kept pace with national construction trends over the last two decades. In

communities like Quispamsis and Rothesay, close to one-half of the housing stock was built after 1981. In contrast, new residential construction makes up only a small fraction of the city's total housing stock – even though there is still plenty of land left within city limits.

The largest proportion of old dwellings can be found in the city's very high poverty DAs, where over **40 percent** of the population lives below the poverty line. In these neighbourhoods, nearly one-half of the housing stock was built before 1946. Across the CMA, in comparison, 21.1 percent of the housing stock was built before the post-WWII economic boom. In very high-poverty DAs, there is also a near-total absence of new construction or rehabilitation, suggesting that in some areas entire neighbourhoods have been left out of the region's housing boom.

The age of housing stock in Saint John's poorest neighbourhoods is also significant because a great many of these buildings fall well below modern standards of safety and comfort. **Indeed, quite a few of them have been a cause of concern for more than fifty years.** In the 1946 Master Plan for the City of Saint John, the local housing stock was described as follows:

*Of 15,000 dwelling units, more or less, in the urban area, the great majority are obsolete in terms of today's standards of accommodation, equipment and comfort.*

While new construction and renovation have improved the quality of housing units throughout the CMA in recent decades, the reality is that many of the dwellings deemed *obsolete* in 1946 can still be found in the city's poorest DAs. According to City Hall's building inspection office, there are over **600** active cases in Saint John involving substandard dwelling units, with the majority of them found in the city's most vulnerable neighbourhoods.

## Renters in A Province of Owners

...The number of [provincial] inquiries and complaints stood at approximately 70,000 in 2002-2003.

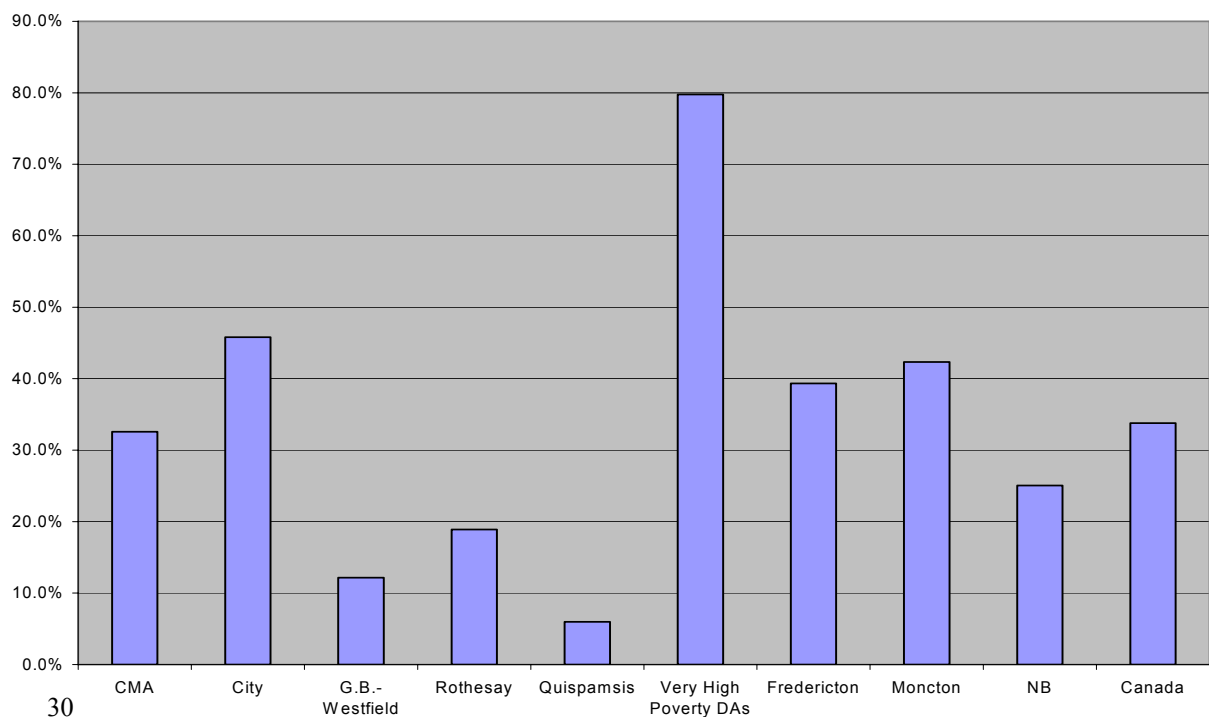
As a result of these requests and complaints, 198 notices to comply for breach of contract were issued in this fiscal year. Of the 800 eviction order requests, 219 eviction orders were issued in 2002-03. Inspections totaled 347.

- *An excerpt from the 2003 Report of the Rentalsman, NB Dept of Justice Annual Report*

At a recent conference in Fredericton, the Provincial Housing Minister noted that New Brunswick has the highest rate of home-ownership in the country. Saint John, meanwhile, has the lowest rate of home-ownership in the province – close to one-half of city dwellings are rented. In very high poverty DAs, rental units are dominant; 4 out of 5 households do not own the property they live in. (See **Figure 3.2** for the percentage of rental units found in communities across the province.)

A large proportion of renters does not necessarily make a community more vulnerable to poverty; indeed, in some vibrant Canadian cities, such as Montreal, renters form the majority of households. The absence of home-ownership in a specific neighbourhood, however, can lead to a form of equity flight. If the vast majority of the residents of a particular block are renters, little equity (in the form of mortgage payments, or pride of ownership) remains in the neighbourhood, going instead to a landlord who may live kilometres away.

**Figure 3.2: Percentage of Dwellings That Are Rented**



*“Many of the people who are most in need of the services of the Rentalsman are not aware of this office’s existence. Those who know about it are afraid to use it because complaining means ‘eviction by another name,’ specifically a rent increase.”*

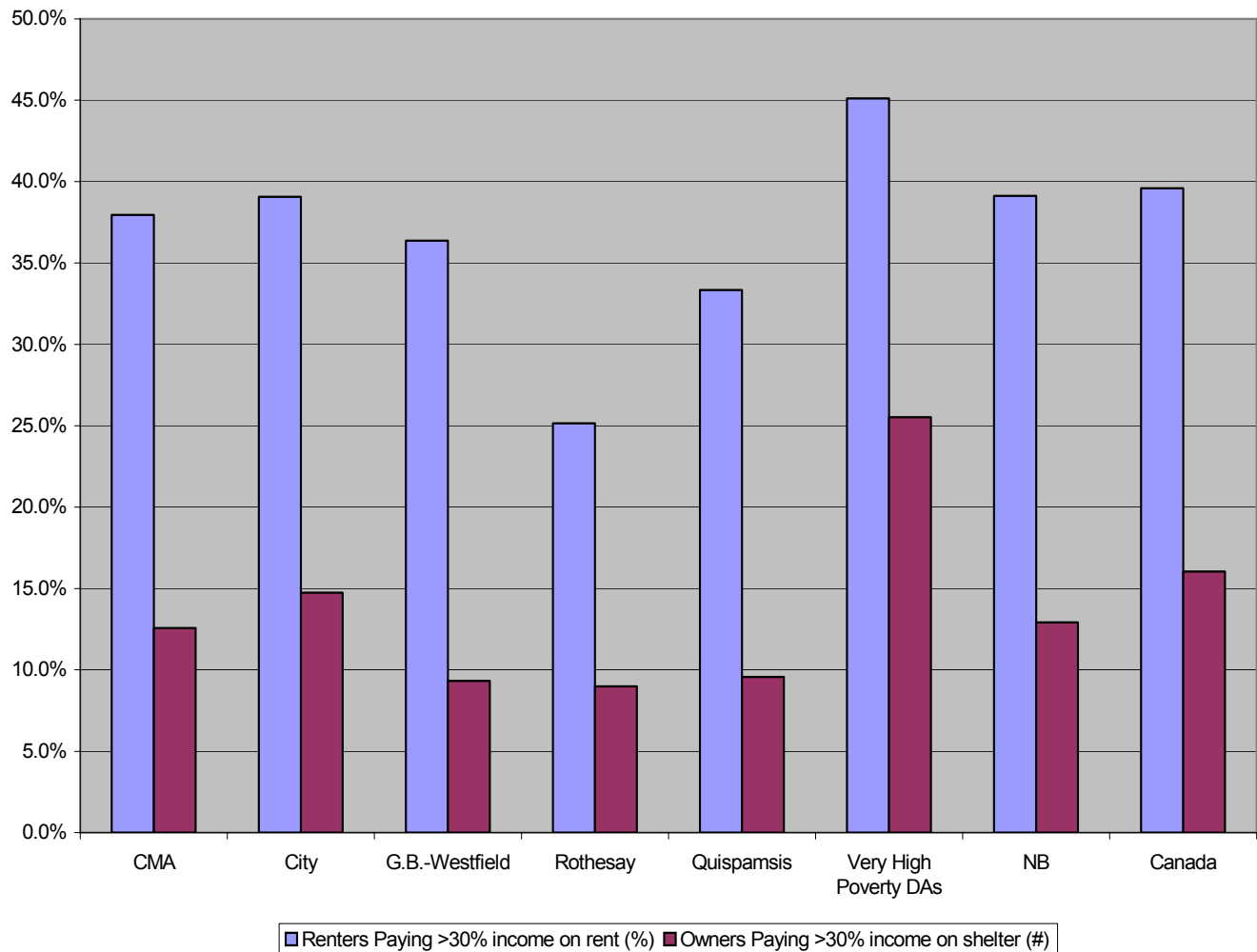
- an excerpt from  
*Home Sweet Home?*  
The 1988 NB  
Housing Task  
Force

A closer examination of the three Census DAs found in the Old North End, one of Saint John’s more vulnerable neighbourhoods, highlights the issue of equity flight. In the Old North End, **80.9 percent** of all dwelling units were rented in 2001, compared to **32.5 percent** for the Saint John CMA. In this vulnerable neighbourhood, slightly more than **1 in 2** individuals live below the poverty line, compared to less than **1 in 5** for the Saint John CMA. Without significant home-ownership in the Old North End, households living in poverty will continue to send their money out of the neighbourhood, in the form of rent cheques to apartment owners living outside of the community. They will also be no closer to the dream of home-ownership, an idea that many other New Brunswickers have been able to turn into reality.

But for many Saint John renters, home-ownership is simply well beyond their financial means. Given that low household incomes are found throughout Saint John’s high poverty DAs, it is not surprising that simply finding enough money to pay the rent – let alone a mortgage payment – is a monthly challenge in the city’s most vulnerable neighbourhoods.

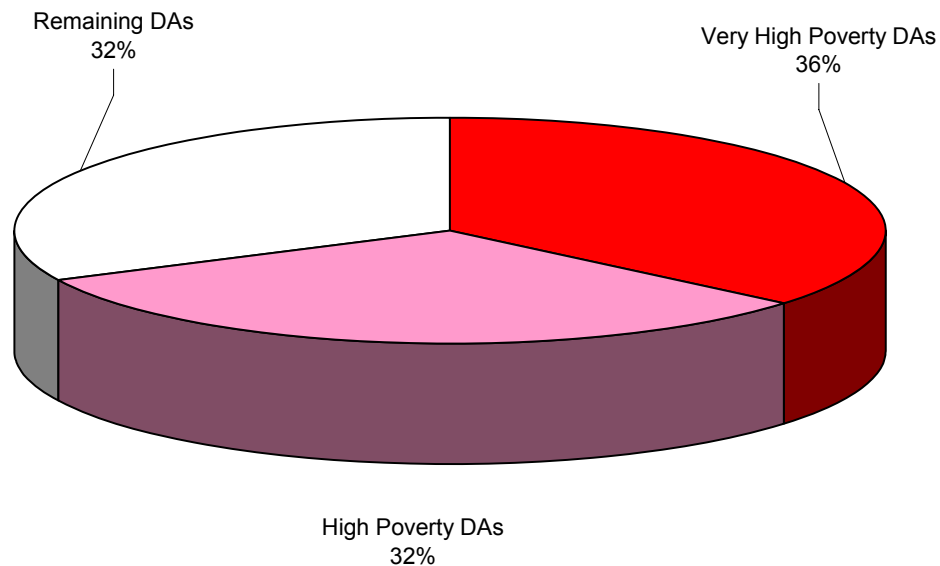
According to Statistics Canada, a household is considered to be in core housing need if more than **30 percent** of its before-tax income is spent on shelter. As **Figure 3.3** highlights, the number of households in core housing need is not evenly distributed throughout the Saint John CMA. Most owners have an easier time making house payments than their counterparts across Canada, and shelter costs are not as pressing an issue for suburban renters as it is for renters in the city.

**Figure 3.3: Households Spending 30% or More of Income on Shelter**



In very high poverty DAs, however, simply paying the monthly rent is an onerous task for almost **1 in 2** rental households. The problem becomes more severe in the winter months, as the combination of higher heat bills and older, uninsulated apartments can add hundreds of dollars to shelter costs.

**Figure 3.4: Distribution of Tenant Households Spending >30% Income on Rent in Saint John CMA**



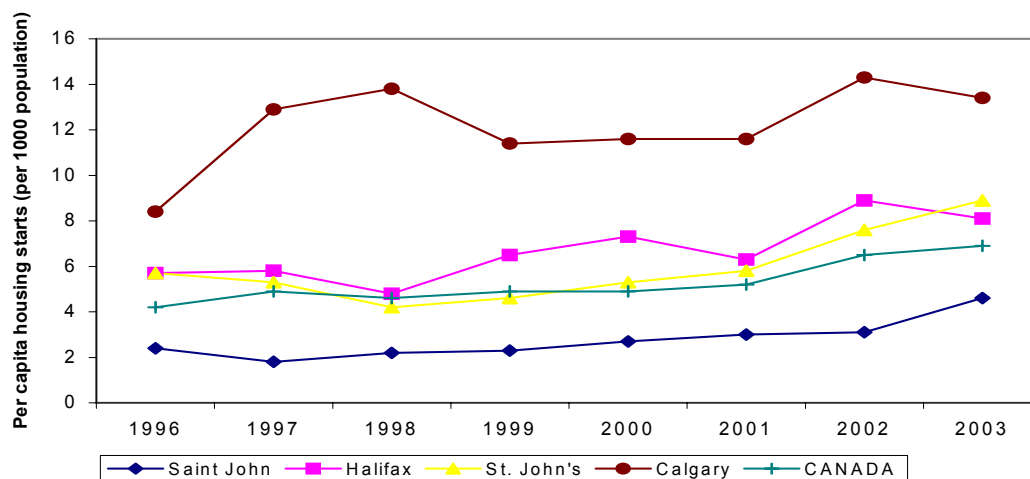
**Two out of 3** of renters spending more than 30 percent of their income on shelter **can be found in Greater Saint John's most vulnerable neighbourhoods**. The remaining 1/3 live in apartments found in mixed-income neighbourhoods throughout the Saint John CMA. **Figure 3.4** highlights the reality that tenants in the CMA's most vulnerable neighbourhoods make up the majority of Greater Saint John's rent-poor. CMHC also tracks the number of households that are considered to be in severe housing need – those households that are spending more than **50** percent of their total income on shelter. Fortunately, the Saint John CMA falls below the national average in this category. Once again, however, renters face a greater affordability challenge than owners; in the Saint John CMA, slightly less than **1 in 10** renters is considered to be in severe housing need, compared to roughly **1 in 30** owners.

## More Housing Numbers: A Lost Decade

An examination of historical data suggests that the 1990s was a difficult era for Greater Saint John. Government downloading, the decline of key local industries, and a weak labour market all contributed to some dismal employment, income and housing statistics.

As **Figure 3.5** indicates, part of the current construction boom in Greater Saint John can be attributed to improved economic conditions and pent-up demand. Throughout the 1990s, the local housing market lagged behind national trends in part because the economy was performing well below its current level. As the local economy improved, it became only natural for the housing market to respond in a positive fashion.

**Figure 3.5: Housing Starts, 1996-2003**



Yet most of the housing growth in recent years can be attributed to single family homes, built in mixed-income neighbourhoods throughout the Saint John CMA. New apartment construction has been minimal, in part because a relatively high vacancy rate for rental units has convinced some builders that the local market for apartments is already at over-capacity. An efficient rental market is considered to have a three percent vacancy rate; the vacancy rate in the Saint John CMA has in recent years hovered at around five percent.

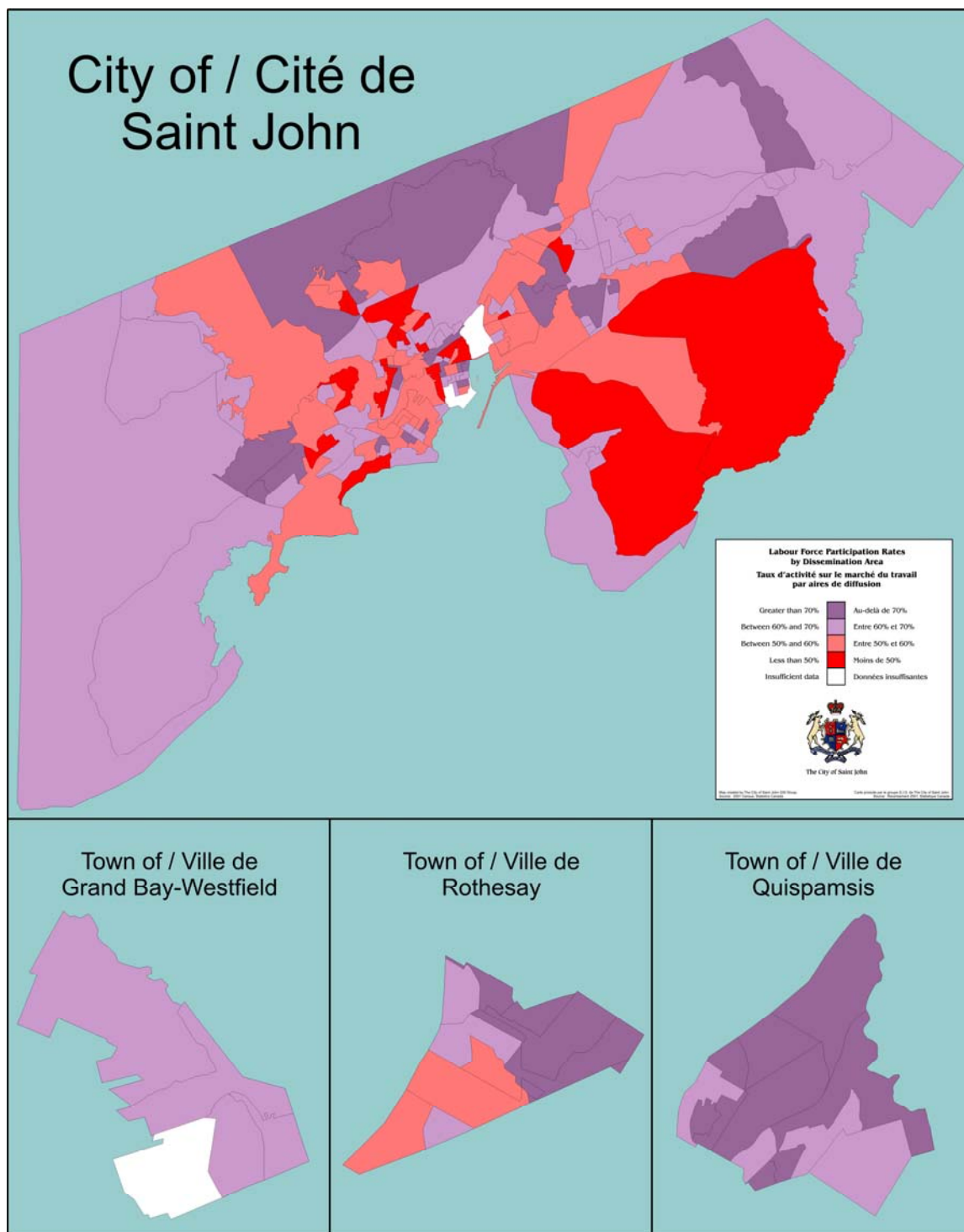


Rental vacancies, however, can be a confusing measurement for developers to use when judging the health of the local rental market. This is especially true in smaller cities like Saint John and Moncton, where a few hundred new residents can produce a profound swing in the local vacancy rate for apartments. In the Saint John CMA, every percentage in the apartment vacancy rate represents roughly 100 apartments; filling 300 apartments with tenants (or converting 300 apartments into owned units) would go a long way toward producing an efficient rental market.

Adding to the confusion is the number of units that are considered non-market (including units owned by government, or managed by co-operatives), and a number of units whose vacancy can be attributed to the fact that they are located in substandard buildings. According to the New Brunswick Government, there are currently hundreds of renting families waiting to access subsidized housing in Greater Saint John. This number suggests that the local rental market is far from over-supplied, at least in terms of quality, affordable apartments. A recent CMHC market study has noted that within the Saint John area, barely any vacancies are reported in rental projects started since 1995.

A significant portion of Saint John's vacancy rate can be attributed to older, substandard units that are only occupied by tenants who are in severe need of shelter. How, then, can this situation be fixed? This is a crucial question, given that the housing stock in Saint John has been the subject of numerous government studies, from the 1957 Potvin Report onward.

Fortunately, there are signs that certain neighbourhoods are beginning to rehabilitate their housing stock. Older streets, particularly in the city's South End, are showing encouraging signs of renaissance. And under the CMHC's RRAP program, landlords can access up to \$24,000 per unit to rehabilitate older housing stock for the purpose of producing more affordable rental housing. In recent years, this program has seen a marked increase in uptake in the city of Saint John.



Labour Force Participation Rates by Dissemination Area, 2000

## Chapter 4

### Education and Employment

After a lean economic period during much of the 1990s, Greater Saint John appears to be currently undergoing an employment renaissance, with both employment and total labour force numbers reaching new highs. This trend certainly bodes well for the next census (to be taken in 2006). Many of the underlying economic indicators for the Saint John CMA – employment, housing starts, and so on – are in a much healthier position than they were in either the 1996 or the 2001 Census.

**Figure 4.1: Employment Trends in Saint John CMA, 1996-2005**

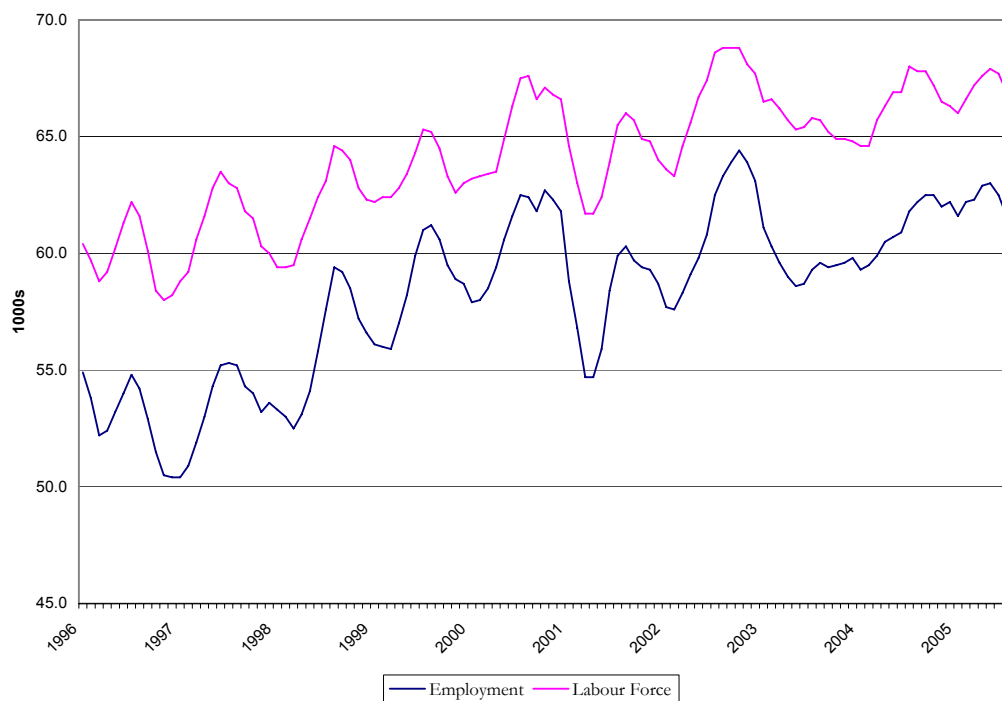
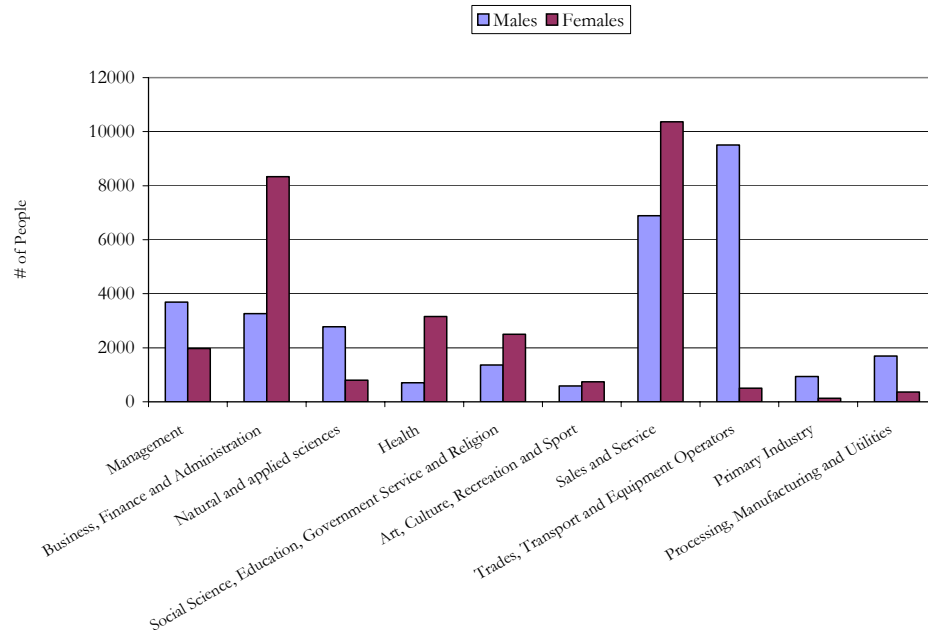


Figure 4.1 highlights the improvement in the labour market since 1996, when the city of Saint John was under severe economic pressures and an estimated 27 percent of the city population lived below the poverty line. Since the 1996 Census, close to 10,000 more individuals living in the Saint John CMA have found work, and our labour force participation rate has also grown dramatically.

While a growing labour market has certainly benefited the entire community, an examination of the occupation profiles from the 2001 Census highlights the fact that certain individuals – and neighbourhoods – are at risk of being left out of a robust job market.

## Who Works At What?

**Figure 4.2: Saint John CMA Occupations by Gender**



The labour force data from the 2001 Census confirms that Saint John is indeed a city in transition. Some of the old industries which once defined the city are either gone or declining, and their decline can be seen in the relatively small portion of the population that works in manufacturing or industry. A large – and presumably growing – share of the local labour market can be found in the service industry, an occupational trend that places Saint John firmly in line with the national labour market picture.

Figure 4.2 provides an occupational breakdown of the local labour market by gender for 2001. The service industry is the largest local segment of the job market, followed by business/finance and trades/transportation.

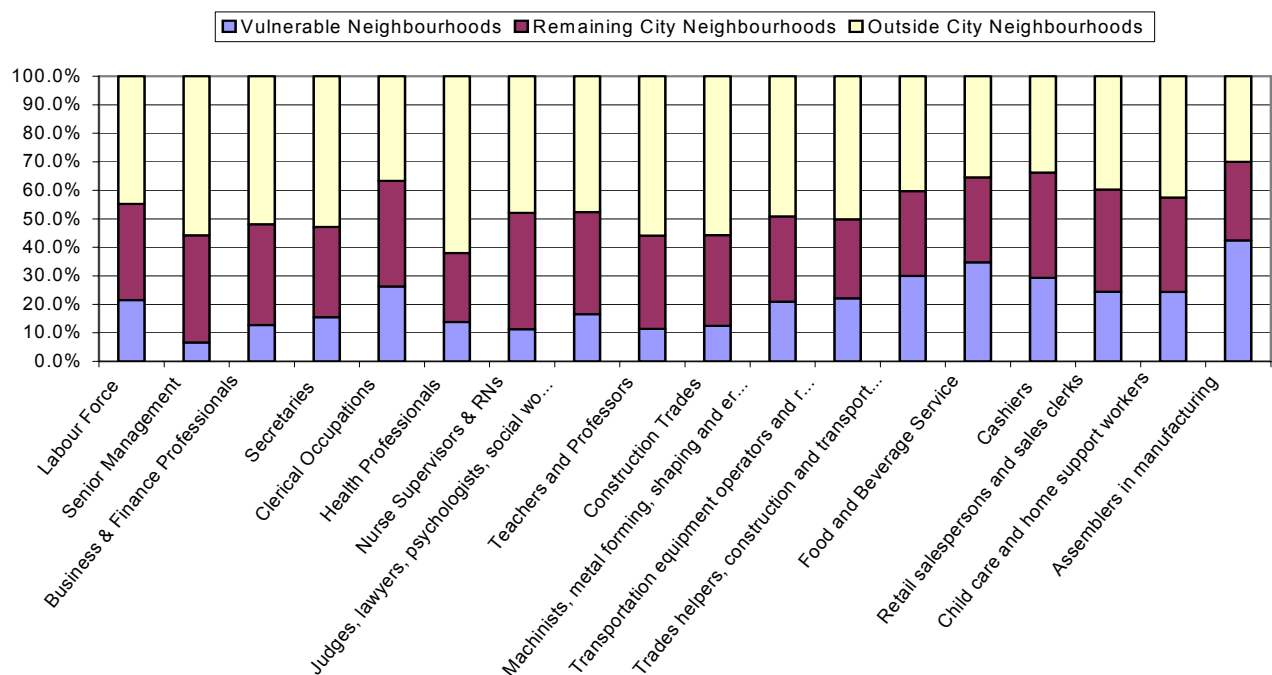
As **Figure 4.2** highlights, there are profound gender differences among occupations in the Saint John CMA, with women dominating in the local service industry and in the health, education and government fields. Women

are also well-represented in business and administration occupations. Men make up an overwhelming share of the labour market in trades and transport, while they also hold a large share of the jobs in manufacturing and primary industry.

An occupational analysis of the Saint John CMA by neighbourhood highlights the degree to which employment can influence choice of residence. **Figure 4.3** divides greater Saint John's work force in a few specific occupations by place of residence, with workers residing in:

- vulnerable neighbourhoods (the combination of high poverty and very high poverty DAs)
- the mixed-income city neighbourhoods
- the suburbs, where a large number of neighbourhoods have high incomes.

**Figure 4.3: Saint John CMA Occupations by Neighbourhood**



This neighbourhood analysis of the labour force again shows the divide that exists between the CMA's most vulnerable neighbourhoods and its suburbs. The CMA's vulnerable neighbourhoods are home to little more than 1 in 5 of the region's workers, but provide a large portion of the local labour force of manufacturing assemblers, and food and beverage servers. Few teachers,

nurses, or construction workers are found in vulnerable neighbourhoods. The suburbs, by contrast, are home to most of the region's teachers and health professionals, as well as the majority of the region's tradespersons. Relatively few cashiers and food servers are found in the suburbs.

## Finding A Ride To Work

As new retail and commercial development extends into the suburbs, the occupational divide that exists between the city's vulnerable neighbourhoods and its suburbs may present some transportation problems. Many modern big box retailers pay entry-level wages, and are geared towards individuals with automobiles. Currently, Saint John has limited public transit into the suburbs, and relatively few low-wage workers can find suitable and affordable housing in the suburban areas. A potential labour force for new developments can be found in the inner city, but new potential workers would face relatively high transportation costs in their journeys to work. Figure 4.4 highlights the cost-ratio for adult fares purchased by minimum wage workers in major Canadian cities. As the data indicates, low-wage workers in Saint John face some of the most significant transportation burdens of any major city in Canada. Low-wage workers are frequently placed in a financial Catch-22: while Saint John low-wage workers could achieve a reduced fare by purchasing a monthly pass, many potential workers living in poverty are unable to make such an investment in the early stages of employment. Yet until such a pass is purchased, the transit costs to and from work can eat up most of the first hour's wages for minimum-wage workers in the Saint John CMA.

**Figure 4.4: Cost of Adult Bus Fare/Hourly Minimum Wage**

	Bus Fare	Minimum Wage (2005)	Cost as a % of Minimum wage
Saint John	\$2.25	\$6.30	0.36
Halifax	\$2.00	\$6.50	0.31
St. John's	\$1.75	\$6.25	0.28
Winnipeg	\$1.85	\$7.25	0.26
Calgary	\$2.00	\$5.90	0.34
Montreal	\$2.50	\$7.60	0.33
Trois-Rivieres	\$2.60	\$7.60	0.34
Vancouver	\$2.25	\$8.00	0.28
Sherbrooke	\$2.75	\$7.60	0.36
Quebec	\$2.50	\$7.60	0.33
Saskatoon	\$2.10	\$6.65	0.32
Edmonton	\$2.00	\$5.90	0.34

	Bus Fare	Minimum Wage (2005)	Cost as a % of Minimum wage
Toronto	\$2.50	\$7.45	0.34
Chicoutimi-Jonquiere	\$2.75	\$7.60	0.36
Hamilton	\$2.10	\$7.45	0.28
Ottawa	\$2.75	\$7.45	0.37
Regina	\$1.90	\$6.65	0.29
London	\$2.50	\$7.45	0.34
Greater Sudbury	\$2.25	\$7.45	0.30
St.Catharines	\$2.25	\$7.45	0.30
Windsor	\$2.35	\$7.45	0.32
Victoria	\$2.00	\$8.00	0.25
Kitchener	\$2.25	\$7.45	0.30
Thunder Bay	\$2.25	\$7.45	0.30
Oshawa	\$2.00	\$7.45	0.27
Fredericton	\$1.60	\$6.30	0.25
Moncton	\$1.75	\$6.30	0.28
MEDIAN	\$2.25		0.31
AVERAGE	\$2.21		0.31

Fares are based on exact-change, one-way cash fares.

## The Cost of Education Vs. The Cost of No Education

In 2005, Statistics Canada reported that New Brunswick had the highest university tuition increase among provinces, where rates for an average undergraduate degree increased by 6.7 percent for the 2005/06 year. **Between the 2000/01 school year and the 2005/06 year, the cost of university tuition in New Brunswick increased by 40.5 percent, compared to a national increase of 22.2 percent.**

The onset of regular tuition increases at UNB Saint John, alongside regular increases at the New Brunswick Community College<sup>7</sup>, will present some enormous challenges for Greater Saint John in the years ahead. This is because education level is closely linked to future incomes. *A system of higher education that*

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<sup>7</sup> Regular cost increases is making college almost as expensive as university in Saint John. Business students in NBCC Saint John now have to lease a laptop in order to participate in the school's business program, significantly adding to their annual education costs. At the end of the program, students have an option of purchasing the laptop computer.

*becomes financially inaccessible to entire parts of the community will in fact heighten existing inequities.* And, as Figure 4.5 highlights, inequities in higher education are already apparent within the communities that form Greater Saint John.

**Figure 4.5: Population Over 20 years by Highest Level of Schooling**

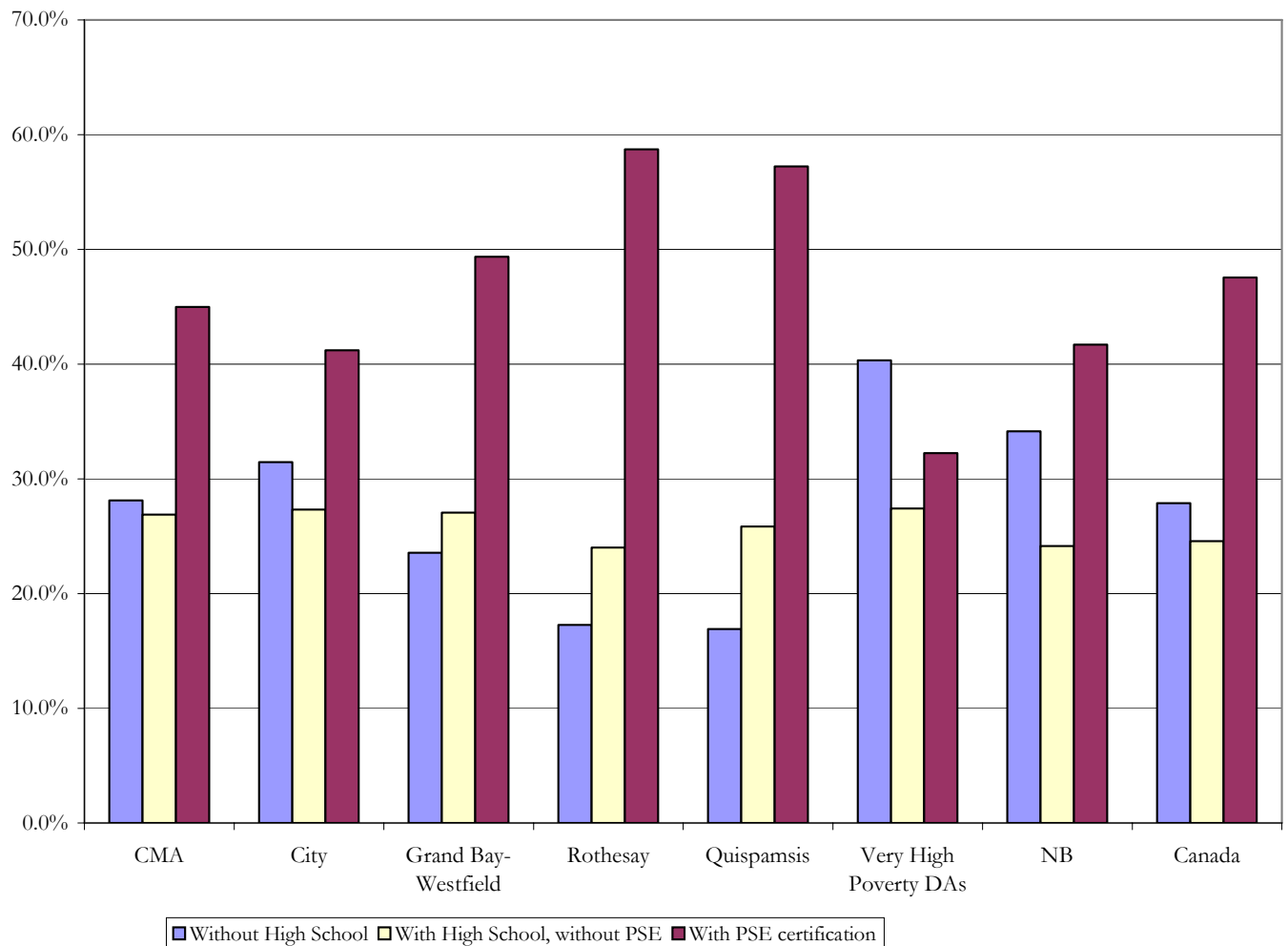


Figure 4.5 indicates that the highest percentage of adults with credentials in post-secondary education is found in the richest communities within the Saint John CMA - suggesting that an investment in higher education can produce long-term financial dividends – while the lowest percentage is found in the community’s very high poverty DAs, where the number of adults without high school is higher than the number with some form of post-secondary accreditation. Figure 4.6 further highlights the way in which higher education can financially reward those Saint Johners fortunate enough to access it.



**Figure 4.6: The Cumulative Advantages of Higher Education in the Saint John CMA**

<u>Education Level</u>	<u>Average Earnings</u>	<u>Cumulative Increase</u>	<u>Earnings Differential After 10 years</u>
Less than high school	\$ 18,366.00	0.0%	\$ -
High school/some PSE	\$ 22,199.00	20.9%	\$ 38,330.00
Trades Certificate	\$ 32,945.00	79.4%	\$ 145,790.00
College Diploma	\$ 30,850.00	68.0%	\$ 124,840.00
University Degree	\$ 45,651.00	148.6%	\$ 272,850.00

The degree to which higher education can generate individual wealth is most pronounced when it is compared to the low incomes associated with high-school non-completion. This statistic is troubling, because the Saint John CMA still produces a number of young adults without high school. According to the 2001 census, **3293 individuals in the age group 20-34 did not have a high school diploma or its equivalent.** This represents 14% of the total population within this age category. Over 65% of these young adults live in the city of Saint John.

With respect to high-school non-completion, the Saint John CMA appears to be failing its young at a much higher rate than other New Brunswick communities. In Moncton's census area, 11.8% of young adults did not complete high school, while in Fredericton's census area, the percentage of young adults without high school is 8.9%.

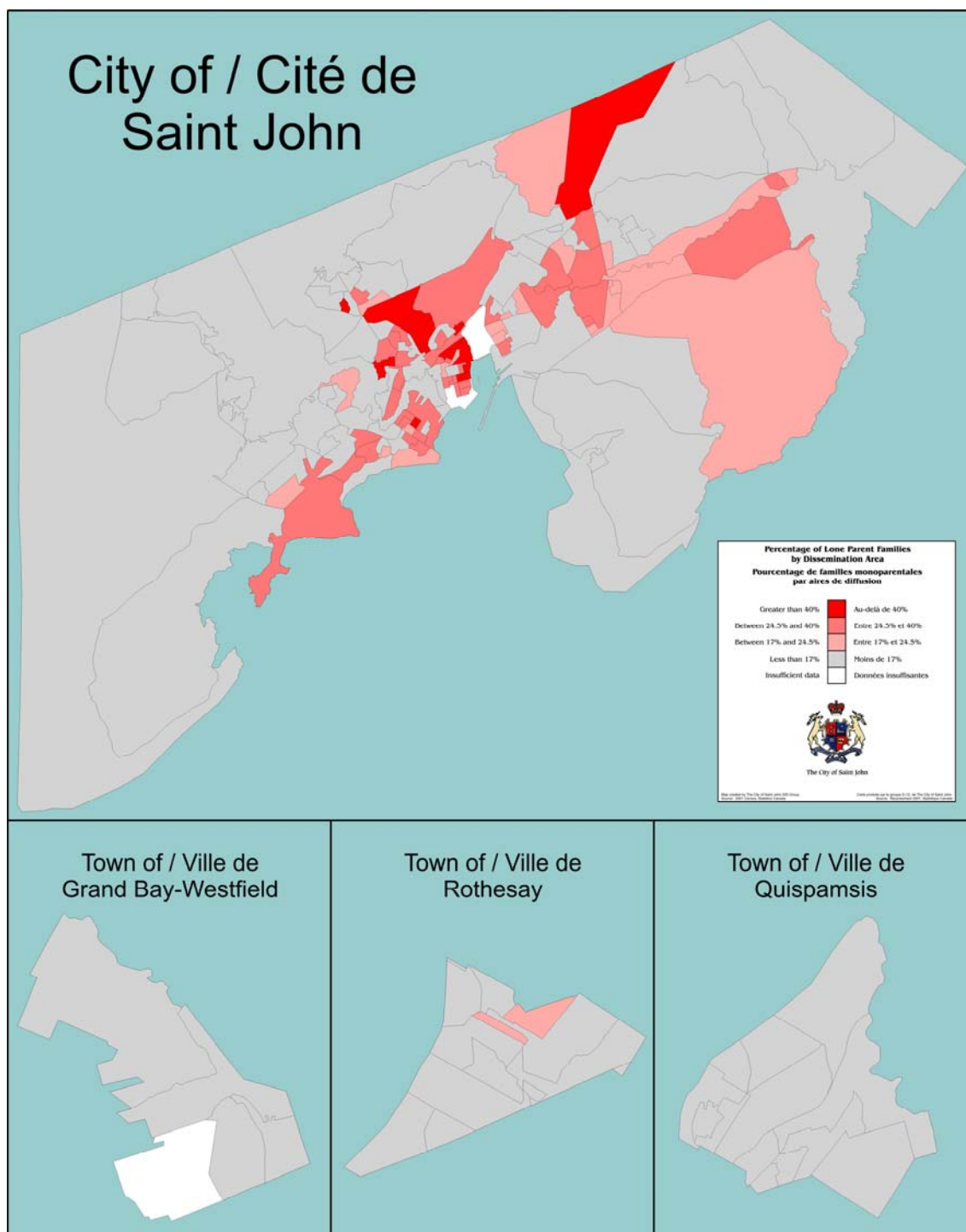
## **The Labour Force Challenge/Opportunity in Vulnerable Neighbourhoods**

A significant number of Saint Johners without high school can be found in the community's most vulnerable neighbourhoods. This population represents both a challenge and an opportunity. The challenge can be found in the relatively low labour force participation in these neighbourhoods: finding a job is much more difficult when access to skills upgrading is difficult, child care is unavailable, or transportation is costly and/or inadequate. The issue of skills upgrading is particularly relevant, given the disconnect that appears to exist between government labour force programs and the unemployed. In this regard, the federal Employment Insurance system is but one example among

many. **According to the Toronto Dominion Bank, close to 1 in 2 unemployed Saint Johners do not qualify for E.I. benefits, and the training dollars that can go with them.**

The population without a high school education living in vulnerable neighbourhoods also presents a significant labour force opportunity for the Saint John CMA. According to the most recent labour force survey of the Saint John Board of Trade, finding qualified workers is one of the most significant issues challenging local businesses. With a declining unemployment rate, skills shortages are already hampering growth in some areas of the local economy. Yet there exists in the community's most vulnerable neighbourhoods a potential labour force pool in the thousands that could – given the proper support and training – fill much of the region's growing labour force demand.

**In the city's very high poverty DAs, for instance, 40.3 percent of the adult population lacks a high school diploma or its equivalent.** If this population were offered appropriate education and employment opportunities, the size of the local labour force could be increased by a few thousand workers. While the regional economy would be better off for it, another benefit should be recognized: more families could benefit from Greater Saint John's continued economic expansion, with less poverty and more plenty in vulnerable neighbourhoods.



Percentage of Lone-parent Families by Dissemination Area, 2000

## Chapter 5

### Investing In Children and Youth

*“Kids treat you very differently when they know that you live in poverty. They say things like you’re poor, or here comes the bum... Too many kids have to live in poverty now, and I hope that soon no more kids have to go through it, because it is really horrible.”*  
*A student’s perspective from **Through The Eyes of The Child**, published by the Urban Core Support Network in 2002*

Like all communities, Saint John’s future rests a great deal on its ability to attract and keep young families. In an urban environment, parks, libraries, plenty of cultural and recreation opportunities and safe, inviting neighbourhoods can all ensure that families feel at home. But there are many other assets a community needs – good schools, good local shops, good neighbours, and a positive environment for children and youth – that must be present before a number of families decide to take root.

Fortunately, the Saint John CMA can boast a number of wonderful assets for families. The Bay of Fundy and river systems that form the region’s natural boundaries are majestic. A number of civic parks – from Shamrock in the old North End to the Irving Nature Park in the West Side – allow young families to play sports, or picnic near the beach. The community also has some great schools, and is actively re-investing in its cultural and sports facilities.

Unfortunately, not all families can take advantage of the Saint John region’s amenities, and a great number of children are unable to join a summer camp, visit a museum, or participate in sports or the theatre. A great deal of these children live in poverty. Roughly **twenty-two percent** of children and youth in the Saint John CMA live below Statistics Canada’s Low Income Cut-Off. As many as **1 in 8** live in **severe poverty**, and are a resident of a household that regularly visits Saint John’s provincial office of Family and Community Services, the government department responsible for administering social assistance.

#### The Lone Parent In Greater Saint John

Many of the children and youth living in poverty belong to families with only one breadwinner. Over twenty-percent of all families in the City of Saint John are headed by a single mother. Significantly fewer single mothers are found in the suburban communities.

*“Serious negative factors in the neighbourhood... impact health. These include...little opportunity for children and youth to pursue healthy leisure time activities... Relationships are fragmented, with many families in the neighbourhood headed by single parents, mostly mothers. People’s lives are continually stressed because of worries about their children and about meeting the obligations of daily living.”*

*- from the Summary of Findings of the 2005 ONE Change/ Health Canada Report on the North End*

Greater Saint John is not unique among major urban centres in its growing number of lone-parent families. Indeed, societal changes have made lone-parent families much more prevalent across Canada. According to the Canadian Council on Social Development, the proportion of children under 12 living in lone-parent families in Canada increased from **13%** in 1994 to **16%** in 1998.

The Saint John CMA is notable, however, for its strong correlation between lone-parent families and poverty. As noted earlier, a recent Statistics Canada survey on poverty in major urban centres found that the Saint John CMA had the highest incidence of poverty (using LICO data) among lone-parent families of any major community in Canada. The lone parent is female in the vast majority of households, and these households are most often living in the CMA’s poorer neighbourhoods. As **Figure 5.1** indicates, the lower the incomes of a Saint John-area neighbourhood, the more likely that that neighbourhood is home to a single mother.

**Figure 5.1: Single Mothers in the Saint John CMA by Neighbourhood**

Neighbourhoods by Median Household Income	# of Families	# of Single Mother Families	Single Mothers as a % of all Families
Below \$24,000	3465	1105	33.6%
\$24,000-\$34,000	5950	1315	22.1%
\$34,000 - \$50,000	11005	1565	14.2%
Above \$50,000	14655	1295	8.8%

For a single mother, access to quality employment is an essential ingredient in ensuring that her family can escape the bonds of poverty. Being a lone parent, however, presents an extra burden: the challenge of finding adequate, affordable, quality child-care during the hours of work or school. And despite recent political discussions over new investments in child-care, the challenge remains extremely difficult to overcome. A recent series of articles in the *Telegraph Journal* (July 2005) noted that for a single mother, entering the labour force is a nearly impossible undertaking. This is because day

care costs between \$20-25 a day for pre-schoolers, and most day care centres offer limited evening hours. Neighbourhood data supports this claim. In the Crescent Valley neighbourhood of the city – one of the most vulnerable neighbourhoods, and home to a high percentage of single mothers – the labour force participation rate was roughly **twenty points lower** in the 2001 census than it was in the City of Saint John.

## How The Schools Are Doing

Within the Saint John CMA, there are two public school districts whose boundaries fall between the city and its suburbs.<sup>8</sup> District 8 is comprised of all of the English language schools in the city, and extends along the Fundy shore and along the Saint John River. District 6 takes in all of the schools in Rothesay and Quispamsis, and extends between Hampton and Sussex. School board data from the elementary schools indicates that most young children in the Saint John CMA are on par with provincial education test scores. This does not suggest that the two area school boards share the same resources, however: elementary schools in the city are generally significantly older (and have potentially higher maintenance costs) than elementary schools in the suburban communities.

At the middle and high school levels, the suburban schools appear to have made more progress in preventing drop-outs than schools within the city.

**Figure 5.2** tracks drop-out rates through grades seven to twelve by district; the rate was followed from the 1994/95 school year to the 2004/05 school year. From a comparable starting point (a rate of 2 percent in the city, compared to 2.8 percent in the suburbs), the two districts diverge. At the end of ten years, the drop-out rate was only 1.6 percent in the suburbs, compared to 3.6 percent in the city.

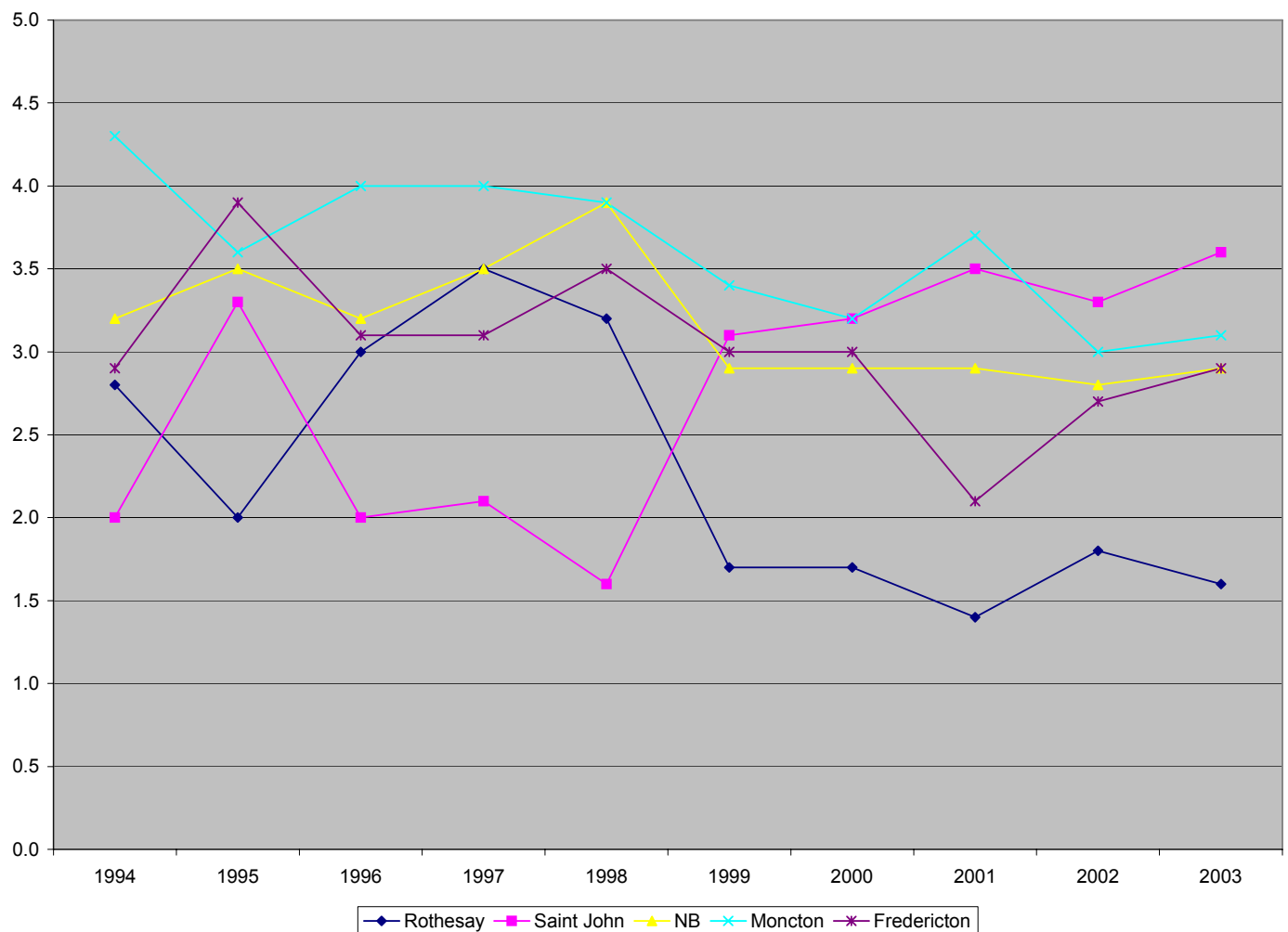
Considering that each percentage point in the drop-out rate represents roughly 70 students in Saint John and over 50 students in the Rothesay school district, these drop-out rates represent potentially hundreds of young adults without high school credentials by the time the next local census is taken. This is a

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<sup>8</sup> Ecole Samuel De Champlain, the French language school, is administered by a school board outside of the Saint John CMA.

serious concern, given the strong relationship between low incomes and a lack of high school education. What is particularly perplexing in the Saint John district is the rough equality of the sexes among drop-outs. Across New Brunswick (and across Canada) boys are more likely than girls to drop out of high school. This is not necessarily the case in Saint John; indeed, there is a rough parity among girls (111 dropouts) and boys (135 dropouts) who did not finish secondary school in 2003/04. For the same year in the Rothesay school district, 29 girls dropped out in comparison to 55 boys.

**Figure 5.2: Drop Out Rates in NB, 1994/95 to 2004/05**



Why are girls almost as likely to drop out as boys in Saint John high schools? This is a question for education and government officials to ponder, but local research offers some potential clues. A 2004 survey of residents of the First Steps Housing Project (a non-profit residence supporting pregnant teens in Saint John) found that **eighty-three percent of residents had left school prior** to entering into First Steps. Only five percent had graduated before entering the program. According to another sample analysis conducted by Family and Community Services, only **eighteen percent of parenting teens in the Saint John area have completed high school**. These numbers indicate a potential disconnect between pregnant teenagers, and whatever school or community supports may exist to ensure both the mother and her baby can succeed.

Recently, First Steps held its first high school graduation ceremony for a resident – a truly wonderful event, and a hopeful precedent for the community. In any given year, roughly 70 births to teen mothers under the age of 18 occur in the Saint John health region, although that number is dropping. An unknown number of teenage mothers don't finish their high school education. Given that childhood poverty is closely linked to a mother's education level, Saint John needs to ensure that First Steps can celebrate more graduation parties.

## **The Importance of Community Supports For Children and Youth**

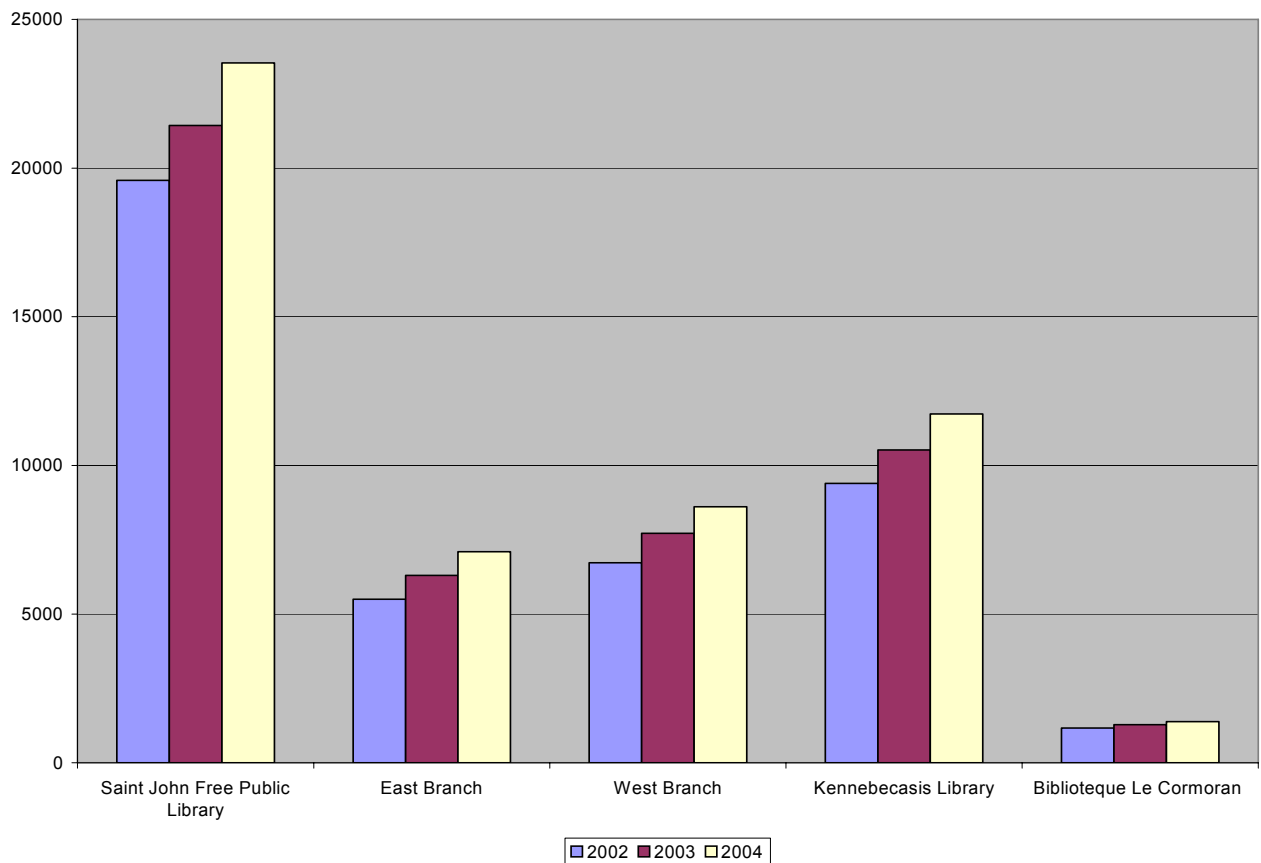
In 2002, thousands of Saint John area youth were assessed in a framework of 40 developmental assets. The assessment, conducted by the Search Institute of Minneapolis, Minnesota, was undertaken in order to help determine whether or not there was the proper community and family supports to help local youth develop into healthy adults.

The assessment was conducted on a large sample of students in grades six to twelve in both the Rothesay and Saint John school districts. Some positive news appeared in the assessment report: the majority of Saint John-area youth felt they had proper family support at home, for example, as well as positive peer influences in school.



There were, however, some strong signals that adults in greater Saint John could focus more attention on ensuring that local youth are given every opportunity to be heard, and every chance to succeed. Less than ½ of the youth surveyed felt that they lived in a caring neighbourhood. Less than 1 in 4 felt that the local community values youth. While an inclusive religious community and an array of wonderful (and financially stretched) local youth programs appeared to be appreciated by over ½ of the youth surveyed, fewer than 1 in 5 experienced enough creative activities in the local community. Fewer than 1 in 3 felt that youth were given an opportunity to play a useful role in the community.

**Figure 5.3: Memberships in Saint John Area Libraries, 2002-2004**



When it came to identifying internal assets, there was evidence that the lack of community investments had potentially translated into personal deficits among Saint John-area youth. For example, less than 1 in 3 youth in the community regularly read for personal enjoyment. Only 1 in 4 felt that they possessed the

appropriate amount of decision-making skills. Fortunately, however, most Saint John-area youth appeared to be generally optimistic, regardless of these and other challenges: 3 out of 4 surveyed had a positive view of their personal future.

Given that the youth that were surveyed represent the future of the Saint John community, is the community doing enough to ensure they can succeed? Certainly, there are positive signs. Initiatives like PRO-Kids, the long history of the Boys and Girls Club, the proposed skateboard park, the Teen Resource Centre, rehabilitated sports fields, and recent public discussion about a local youth cabinet all suggest that Saint John is headed in the right direction.

There are, however, some potential areas for improvement. **Figure 5.3**, for example, highlights the number of memberships in Saint John area libraries. The overall trends are excellent – more children and adults appear to be frequenting the public library each year.

When the number of participants in children's library programs in the central, east and west library branches is examined in detail, it appears that a great many Saint John children are potential beneficiaries of family reading initiatives. More than 28000 participants took part in various children's reading programs in 2003-04, compared to 23597 participants in 1999-2000 (an increase of roughly twenty-two percent).

While the overall numbers suggest a positive trend, it is relevant to consider the geographic location of each library branch. All of them are located in what could be considered mixed-income neighbourhoods, where children and youth have some community supports to assist them. There is currently no permanent library branch in any of Saint John's vulnerable neighbourhoods.

Other opportunities for investing in children and youth are regularly appearing, and as part of the general renewal the region is undergoing, it seems that the Saint John community is more willing to recognize the rewards that such investments produce. PRO-Kids, Big Brothers/Big Sisters, and the Boys and Girls Club have all seen increases in their capacity in recent years, although these institutions (and others) are already financially stretched. After years of limited budgets, the City of Saint John

has increased its funding to municipal parks and the Leisure Services department. The Teen Resource Centre and the proposed skateboard park have both launched ambitious fundraising campaigns.

The pay-off from these investments will not be immediately seen in time for the next census, given that it is hard to quantify the well-being of Saint John children and youth through the lens of labour force participation, education levels or age of residential stock. But the return from these investments will no doubt be multiplied over a series of decades, and a renewed commitment to the children and youth of Greater Saint John will help ensure that our community is vibrant well into the future.





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