

THE FACE OF CHILD POVERTY IN NEW BRUNSWICK



2017 NEW BRUNSWICK CHILD POVERTY REPORT
CARD



Human Development Council

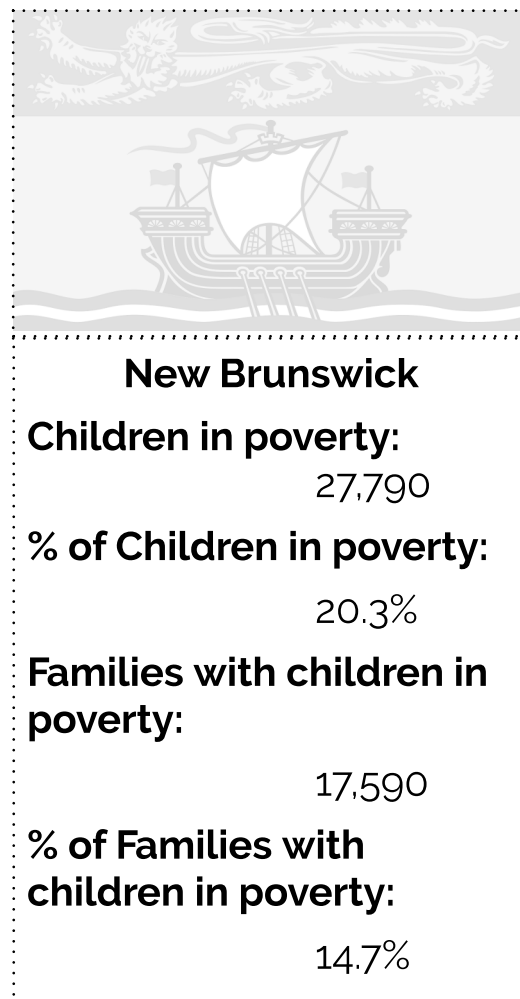
CAMPAIGN 2000
END CHILD & FAMILY
POVERTY

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INTRODUCTION

On November 24th, 1989, the House of Commons unanimously resolved to end child poverty in Canada by the year 2000. Each year, to mark the anniversary of this resolution, Campaign 2000 releases a series of reports spanning coast-to-coast updating the state of child poverty in Canada. These reports serve as a reminder of an unfulfilled promise. Currently, across the country 1,242,530 children under the age of 18 are living in poverty; 27,790 of whom live in New Brunswick. This report, written in partnership with Campaign 2000, sheds light on poverty in New Brunswick while locating the struggle to end child poverty within the Canadian social landscape.

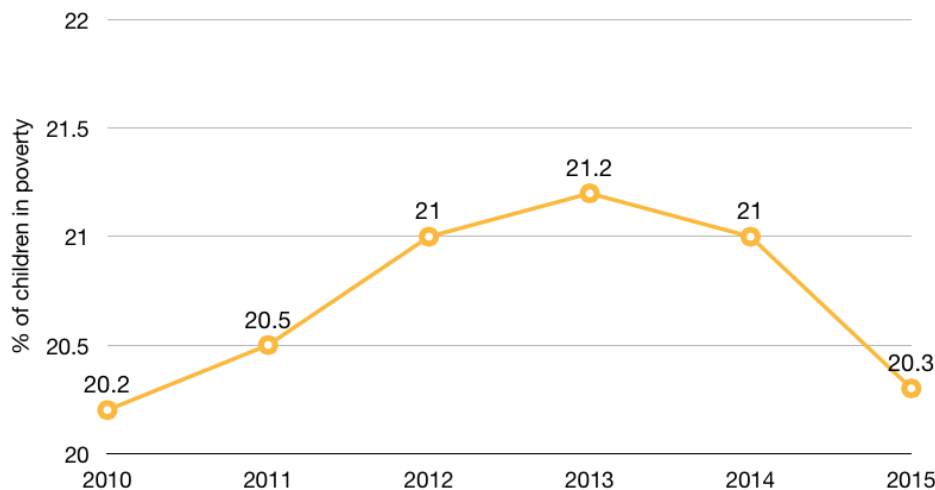


Poverty is persistent and enduring. Despite a number of programs and investments over the years to reduce poverty, rates have remained stubbornly high. The Canadian child poverty rate was 15.8% in 1989 when the federal commitment to end child poverty was made; it is now 17.4%.

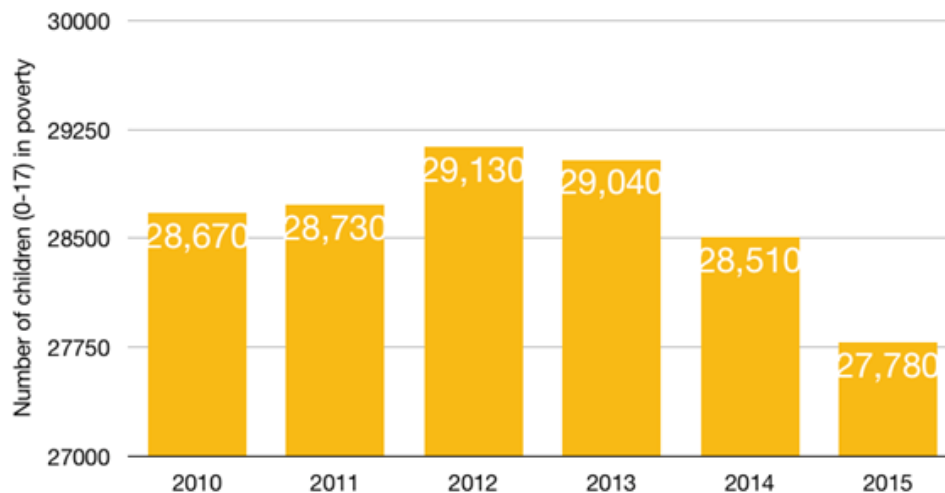
CHILD POVERTY IN NEW BRUNSWICK

Small victories in the fight to end the cycle of poverty in Canada should be celebrated. In 2015 (the most recent data that is accessible) the child poverty rate **decreased** in New Brunswick by 0.7 percent, continuing the modest decline of the year before. In 2015 the child poverty rate returned to the level of 2010. In absolute terms, the number of children living in poverty in New Brunswick has dropped by almost 1000 in that five year period.^[1] As a province, we have a long way to go to eliminate child poverty, but the indicators are moving in the right direction.

New Brunswick Child Poverty Rates (T1FF 2015)

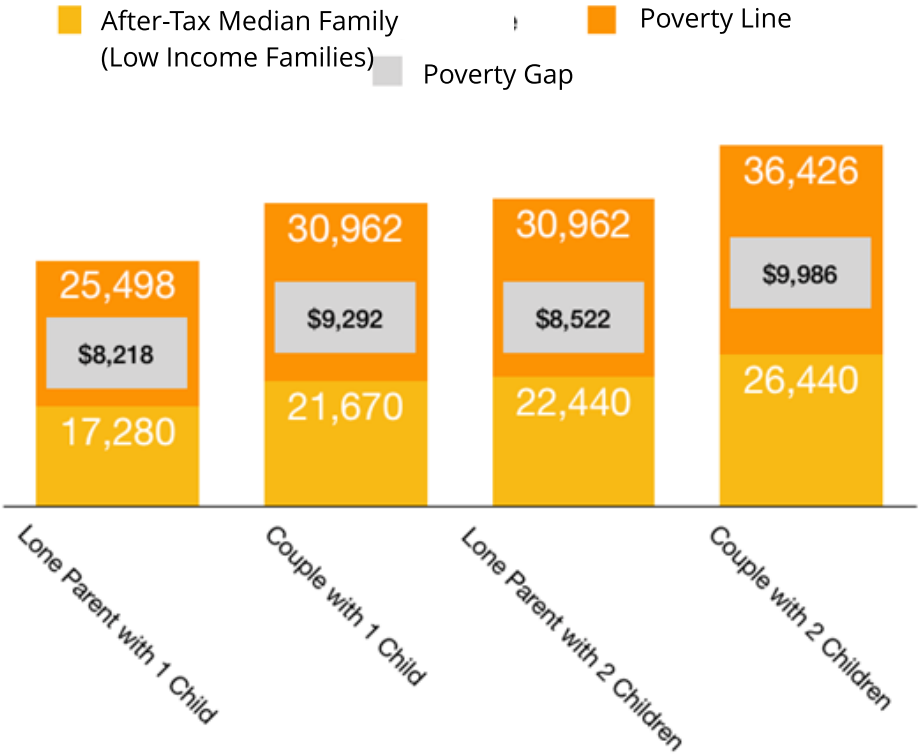


Number of Children in Poverty in New Brunswick (T1FF 2015)



^[1]While the number of children living in poverty has declined, so has the overall number of children. Census data shows that the population of children (ages 0-17) in New Brunswick dropped from 140,580 in 2011 to 134,725 in 2016.

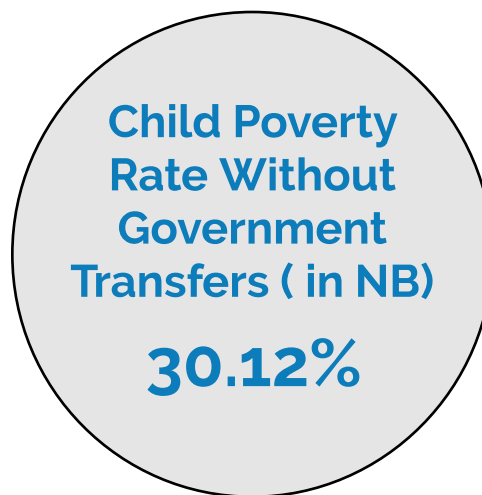
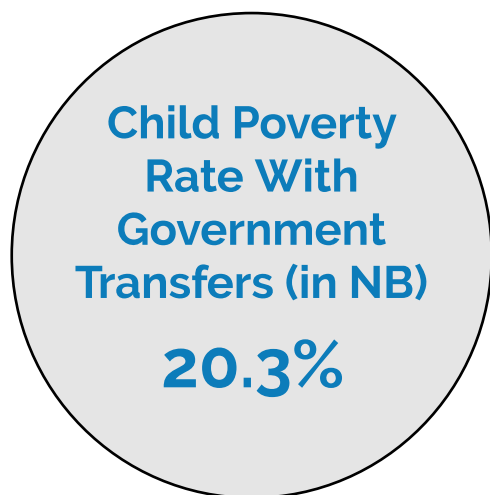
While the number of New Brunswick children living in poverty is on the decline, the depth of poverty faced by families remains a concern. The median family income for low-income families in the province is far below the poverty line. Many New Brunswickers struggle to meet their basic needs: 1 in 3 people accessing a food bank in New Brunswick are children [2], and 16.8% of New Brunswick households spend more than 30% of their income on housing [3]- the threshold at which housing is considered affordable. The gap for four cohorts living in poverty is shown below. The median income of a lone parent family living in poverty is more than \$8000 below the poverty line.



The most current income data referenced in this report (2015) does not take into account the enhanced Canada Child Benefit (CCB), implemented in July of 2016. It is anticipated to significantly reduce child poverty rates across the country[4]. The CCB offers a significant increase in government transfers to families. Even now it is clear that government transfers make a significant difference in the number of children living in poverty (in 2015, government transfers reduced the child poverty rate from 30.12% to 20.3% in NB). We look forward to the impact that the CCB will have, not only in reducing the child poverty rates across the country, but also in directly lessening the depth of poverty experienced by families.

[2] Food Banks Canada. 2017. "Hunger Count 2016: A Comprehensive Report on Hunger and Food Bank Use in Canada, and Recommendations for Change." https://www.foodbankscanada.ca/getmedia/6173994f-8a25-40d9-acdf-660a28e40f37/HungerCount_2016_final_singlepage.pdf.aspx?ext=.pdf

[3] Census 2016



This report, in solidarity with Campaign 2000, uses the **Low Income Measure- After Tax (LIM-AT)*** as a proxy measure of poverty. The LIM-AT is calculated as being “50% of the adjusted median family income where *adjusted* indicates a consideration of family needs”^[5]. As such, LIMs are indicators of **relative poverty**— where poverty is measured in relation to the wealth of others. This type of data does not necessarily capture the concrete experience of living in poverty; for instance, it does not tell us whether families are experiencing core housing need, or are hungry. The LIM-AT does, however, capture those lacking the resources needed to meaningfully participate in society.

“Statistics will never be a substitute for the full experience of lives lived. But as signposts they mark the spot where more attention is needed from our leaders, our policy-makers and our communities. They point the way toward progress”

- Kate McIntuff, 2017 ^[6]

The LIM-AT in this report is helpful in: 1) measuring inequality, 2) capturing *who* is disproportionately impacted by poverty, and 3) mapping out where those living in poverty are living. The following section looks more specifically at these 3 components.

Throughout this report, **child poverty** rates are measured as the percentage of children (ages 0-17) living in families with incomes less than the LIM-AT threshold for their family size.

^[4] The federal government recently announced that the CCB would be indexed to inflation starting in 2018. This positive measure will preserve the purchasing power of the benefit. For more: http://www.fin.gc.ca/n17/data/17-103_1-eng.asp

^[5] Statistics Canada. 2017. Section 1: the data. <http://www.statcan.gc.ca/pub/72-212-x/2017001/sect1-eng.htm>

^[6] McIntuff, Kate. 2017. "The Best and Worst Places to be a Woman in Canada." *Canadian Centre for Policy Alternatives*.

*** A note on data:**

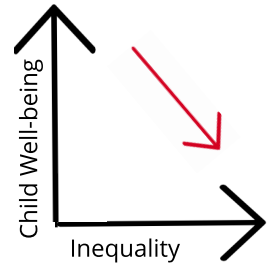
Throughout this report, income data is taken primarily from the 2015 T1 Family File. Census 2016 data supplements where appropriate, mainly for demographic purposes (For additional Census data on population change, see **appendix A**). The Census of population 2016, for the first time since 2006, has the capacity to tie income rates to other demographic markers. The Census and T1FF calculate the LIM-AT using slightly different methods (the Census measuring LIM-AT by household and T1FF by individual). The source of data is clearly marked throughout. The reader should be cautious in making comparisons.

1. INCOME INEQUALITY IN NB

High levels of inequality affect individuals and society as a whole.

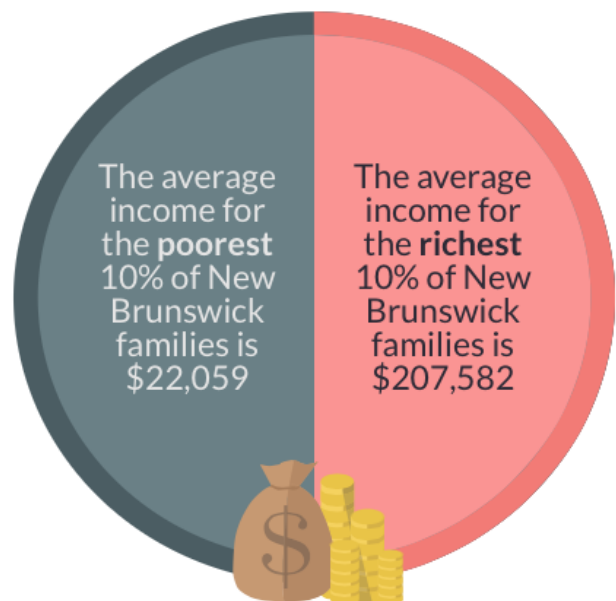
Outcomes for each of the following eleven areas are significantly worse in more unequal, rich countries: physical health, mental health, drug abuse, education, imprisonment, obesity, social mobility, trust and community life, violence, teenage pregnancies, and child well-being.

As the inequality gap goes up, child well-being goes down[7].



The United Nations Development Program clarifies that “eradicating poverty means expanding the richness of human life, rather than simply the richness of the economy in which human beings live”

-Angela Lusigi, 2017 [8]



Inequality and poverty are intricately linked[9]. Inequality creates the conditions for relative poverty. It makes people *feel* poor because, in part, they are unable to fully participate in their community. The isolating capacity of poverty is shaped by the experience of going without in the presence of those who are comfortable and those who have an overabundance of resources. It is difficult to connect socially when you are lacking the means necessary to meet social norms[10]

Policies that seek to redistribute income through taxation and improved social policy are key to ending poverty and reducing inequality.

[7] Pickett, Kate, and Richard Wilkinson. 2010. "The Spirit Level: Why Equality is Better for Everyone." *Penguin UK*.

[8] Lusigi, Angela. 2017. "Eradicate Poverty Everywhere." *United Nations Development Programme*. <http://www.undp.org/content/undp/en/home/blog/2017/eliminer-la-pauvrete-partout-dans-le-monde.html>

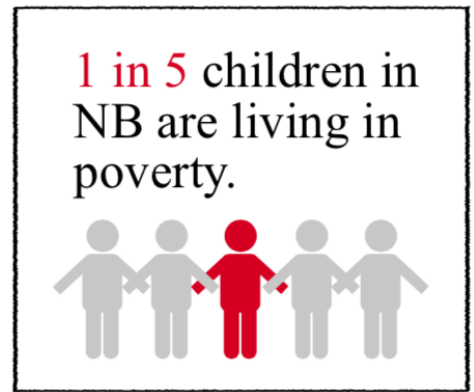
[9] Cook, Sarah. 2011. "Combating Poverty & Inequality: Structural Change, Social Policy and Politics." *UNICEF*. https://www.unicef.org/socialpolicy/files/May2011_ChildPovertyInsights_EN.pdf

[10] Samuel, Kim, Sabina Alkire, John Hammock, China Mills, and Diego Zavaleta. 2014. "Social Isolation and its Relationship to Multidimensional Poverty." *Oxford Poverty and Human Development Initiative No. 80*.

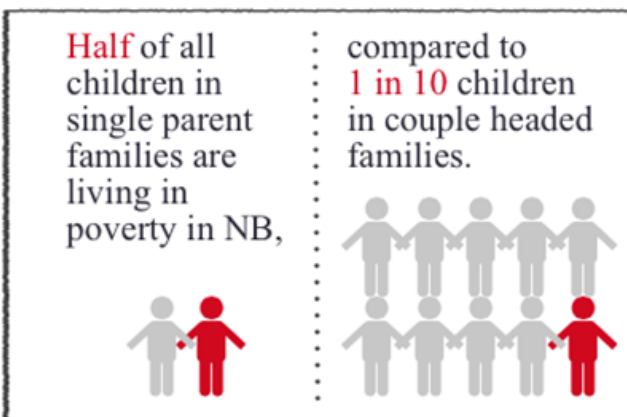
2. THE FACE OF CHILD POVERTY IN NB

This year's Child Poverty Report Card has the benefit of having access to data from the 2016 Census of Population. It is the first Census since 2006 to offer the demographic data necessary to get a full picture of *who* is living in poverty in New Brunswick[11].

This section seeks to draw attention to populations of children that are living in poverty at disproportionately high rates in New Brunswick- those who appear to be systematically disadvantaged. Children of single parents, young children, racialized children and those who are newcomers, and indigenous children are amongst those who are overrepresented[12]. These populations all have child poverty rates that are higher than the overall child poverty rate of 20.3% in New Brunswick[13].



Children of Single Parents-



49.4% of children in single parent families in New Brunswick are living in poverty, compared to 9.5% of children from couple-headed families. The province's poverty rate for children in single parent families is higher than the national average of 43.4%. [14]

16.2% of all families in New Brunswick are lone parent families. These families have the lowest median income for lone parent families in the country. Despite a 20.1 percentage point increase in the median

[11] There was not a long-form census in 2011, creating a gap in temporal demographics.

[12] This list is not exclusive. We know that disability is a significant obstacle to income prosperity in Canada, for instance. For more, see:

Wall, Katherine. 2017. "Low Income Among Persons with a Disability in Canada." *Insights on Canadian Society*. Statistics Canada. <http://www.statcan.gc.ca/pub/75-006-x/2017001/article/54854-eng.htm>

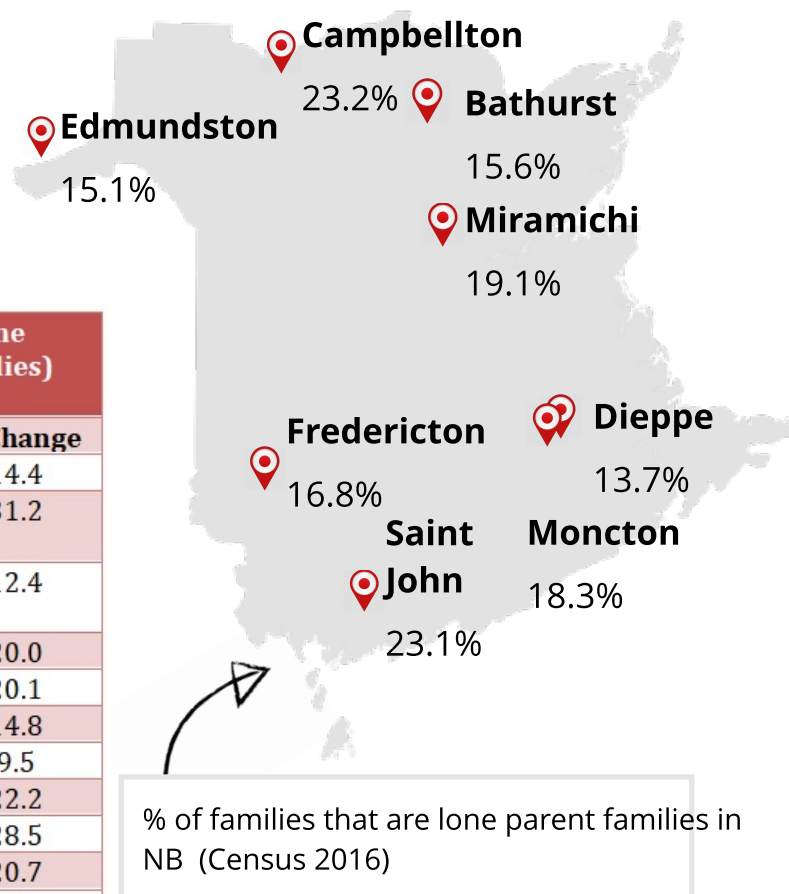
[13] Some of these figures refer to the T1FF LIM-AT, others refer to the Census. While caution should be used in comparing these figures, the poverty rates of these vulnerable groups are all higher than the provincial averages of both the T1FF and Census Low-Income rates for the province. Overall NB Child Poverty rate is T1FF 2015.

[14] T1FF 2015

income between 2005 and 2015, New Brunswick's median lone parent income- \$42,035- is more than \$10,000 lower than the national figure.[15]

This low income figure could be improved if the province of New Brunswick follows the lead of British Columbia and Ontario and ends the claw-back of child support from social assistance recipients. Under current rules, children raised in lone parent families that are receiving social assistance do not benefit from the income of both parents- income that is a child's right[16]. At present, child support payments owed to social assistance recipients are recovered by the province. In this instance, social assistance rates are a ceiling, rather than a floor. In 2015-2016 \$5.4 million dollars paid in child support was collected and retained by the government of New Brunswick.[17]- this sum could improve the lives of children in lone parent families across the province.

	Median Household Income (Lone Parent Census Families) 2015 Constant Dollars		
	2005 (\$)	2015 (\$)	% Change
Canada	45,671	52,265	14.4
Newfoundland and Labrador	33,319	43,730	31.2
Prince Edward Island	40,032	44,983	12.4
Nova Scotia	37,198	44,639	20.0
New Brunswick	34,986	42,035	20.1
Quebec	45,626	52,376	14.8
Ontario	48,419	53,024	9.5
Manitoba	40,609	49,630	22.2
Saskatchewan	39,331	50,527	28.5
Alberta	51,834	62,587	20.7
British Columbia	44,637	50,036	12.1
Yukon	51,347	61,696	20.2
Northwest Territories	48,485	65,408	34.9
Nunavut	36,334	49,280	35.6



[15] Census 2016

[16] D.B.S.v S.R.G. 2006. SCC 37 para. 38.

[17] See the Department of Justice Annual Report (2015-2016): <http://www2.gnb.ca/content/dam/gnb/Departments/jus/PDF/publications/2015-2016AnnualReport.pdf>

Young Children (Under 6) -

Raising children is costly and young children come with a unique set of expenses - including the enormous cost of childcare in New Brunswick. When combined with wages lost through the motherhood pay gap (where parents - most often mothers - suffer interruptions in their earning potential when having babies, during maternity leave and in transitioning back to work), the stress on families is substantial[18]. Poverty impacts 24% of children under the age of six in New Brunswick.[19]

If national trends are reflected within the province - and we have no reason to believe they would not be - those children with the highest likelihood of being in poverty are under the age of two[20]. There are at least two factors to explain why new parents and their families are struggling to make ends meet: 1) reduced maternity leave wages, and 2) few, if any, available and affordable childcare spots for infants.

1 out of 4
children under
the age of six in
NB are living in
poverty.



Maternity leave benefits in Canada (excluding Quebec) are administered through Employment Insurance (EI), which has had stringent eligibility criteria since the 1990s. In order to qualify, women must demonstrate, among other things, that they have worked 600 hours within the qualifying period of - at most - one year. 35.7% of all women outside Quebec did not qualify for EI in 2013; 56.4% of women who earned less than \$30,000 did not qualify that year.[21].

Those who qualify are eligible for maternity leave (15 weeks) and parental leave (35 weeks): a total of 50 weeks at 55% of their income (up to \$543 a week). Starting in December of 2017, Canadians will be able to stretch their leave over 18 months at a reduced rate of 33% of their income (up to \$326 per week)[22]. While an extended length of parental leave is welcome, the overall amount does not increase.

If families are forced to return to work early, they face the child care issues of availability and affordability. Only an estimated 8% of childcare spaces in New Brunswick are for infants[23], and these spaces are the most costly. The Canadian Centre for Policy Alternatives found that the price of infant care in Saint John was \$864 dollars a month in 2015.[24].

[18]Grimshaw, Damian, and Jill Rubery. 2015. "The Motherhood Pay Gap: A Review of the Issues, Theory and International Evidence." *Conditions of Work and Employment Series. International Labour Office, Geneva.*

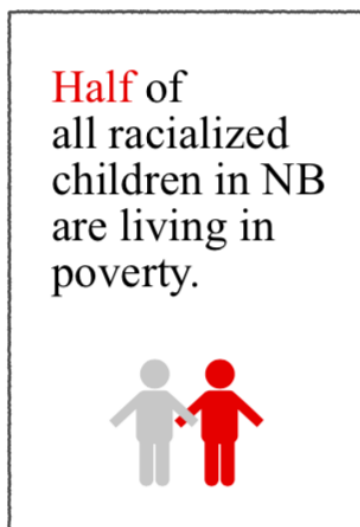
[19]T1FF Dataset.

[20]Statistics Canada. 2017. Census in Brief: Children Living in Low Income Households. <http://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016012/98-200-x2016012-eng.cfm>

[21] McKay Lindsey, Sophie Mathieu, and Andrea Doucet. 2016. "Parental-leave Rich and Parental-leave Poor: Inequality in Canadian Labour Market Based Leave Policies." *Journal of Industrial Relations* 58(4):543-562.

[22] Canada. 2017 "More Choices for Parents" <https://www.canada.ca/en/employment-social-development/campaigns/ei-improvements/parental-choice.html?wbdisable=true>

Racialized Children, and Newcomers (including Refugees)-



Recent census data reports a disturbing incidence of poverty among visible minority children: 46.7% of racialized children[25] in New Brunswick are living in poverty, nearly twice the national rate of 24.6%. Although the number of visible minority children is not large (7,840, representing almost 6% of children), it appears that as New Brunswick becomes more diverse, the province is mirroring the national experience of elevated vulnerability and income poverty among racialized groups.

The disproportionate share of racialized children in poverty is particularly evident among subsets of the population. According to the latest census the poverty rate for Arab children in New Brunswick is 80.7%, compared to 43.3% nationally. Black children in New Brunswick have a poverty rate of 37.3%, compared to 30.2% nationally [26]. It's likely that these elevated rates can be attributed to the systemic marginalization of racialized peoples[27].

Many of the racialized children living in New Brunswick are newcomers. Our responses to poverty need to take into account this new reality. We must challenge narratives of racial oppression, and facilitate equal access to employment opportunities, and competitive rates of pay for all racialized people including those who face intersectional marginalization. And we must also welcome newcomers in a substantive way, offering quality coordinated settlement services by supporting initiatives such as Local Immigration Partnerships, and services such as English and French language classes, and workforce attachment programs.

[23] New Brunswick. 2016. Child Day Care Services Annual Statistical Report 2015-2016.

[24] MacDonald, David, and Martha Friendly. 2016. "A Growing Concern: 2016 Child Care Fees in Canada's Big Cities" *Canadian Centre for Policy Alternatives*.

[25] Here, our numbers on racialized children are taken from the Census' visible minority category: "**persons, other than Aboriginal peoples, who are non-Caucasian in race and non-white in colour.**"

[26] Census population totals for NB: Arab Children (1220) and Black Children (2460).

[27] See, for example:

Block, Sheila, and Grace-Edward Galabuzi. 2011. Canada's Colour Coded Labour Market: The Gap for Racialized Workers. *Canadian Centre for Policy Alternatives*.

Galabuzi, Grace-Edward. 2006. "Canada's Economic Apartheid: The Social Exclusion of Racialized Groups in the New Century." *Canadian Scholar's Press: Toronto*.

Indigenous Children-

It is difficult to obtain accurate rates of poverty for indigenous populations in Canada. The 2016 Census reports that 37% of indigenous children are living in poverty in New Brunswick. However, this number does not include poverty rates for children living on reserve. Statistics Canada warns that life on reserve (featuring band housing, and traditional practices such as hunting/gathering and bartering) might limit the need for wage income in these communities, and therefore inflate poverty rates[28].

Nonetheless, children living on first nations reserves are thought to have some of the highest poverty rates in the country [29]. And even though national poverty lines might not perfectly align with first nations culture, we do know that reserves across Canada are challenged by substandard housing, unsafe drinking water, health challenges, and high rates of suicide [30]. Low income is not the only indicator of poverty that can be measured or taken into account. It could be that being poor means something different to indigenous communities in the context of traditional culture mixed with experiences of colonialism and racism. The newly established definition of indigenous homelessness in Canada [31] is an excellent tool (written by indigenous people) that reminds us all that there are many aspects of homelessness that extend beyond a lack of shelter to incorporate displacement, spiritual disconnect, and a loss of culture and language, among other things. Until Statistics Canada establishes an accurate and culturally situated poverty line for reserves (which is imperative to be sure), we may have to supplement hard numbers with a more tangible understanding of poverty for indigenous communities, one that addresses obstacles to resources, opportunities, and power in the context of colonialism.

At least* 2 out of 5
Indigenous children
are living in poverty
in NB.



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

"Clearly, household income is an important determinant of a family's capacity to give their children the best possible start in life. However, it tells us nothing about other barriers that may impede a child's ability to achieve their full potential. Unfortunately, for Indigenous children, particularly those on reserves, the barriers to achieving their full potential do not end with low family income." McDonald and Wilson, 2016

[28] The note reads: The low-income concepts are not applied in the territories and in certain areas based on census subdivision type (such as Indian reserves). The existence of substantial in-kind transfers (such as subsidized housing and First Nations band housing) and sizeable barter economies or consumption from own production (such as product from hunting, farming or fishing) could make the interpretation of low-income statistics more difficult in these situations.

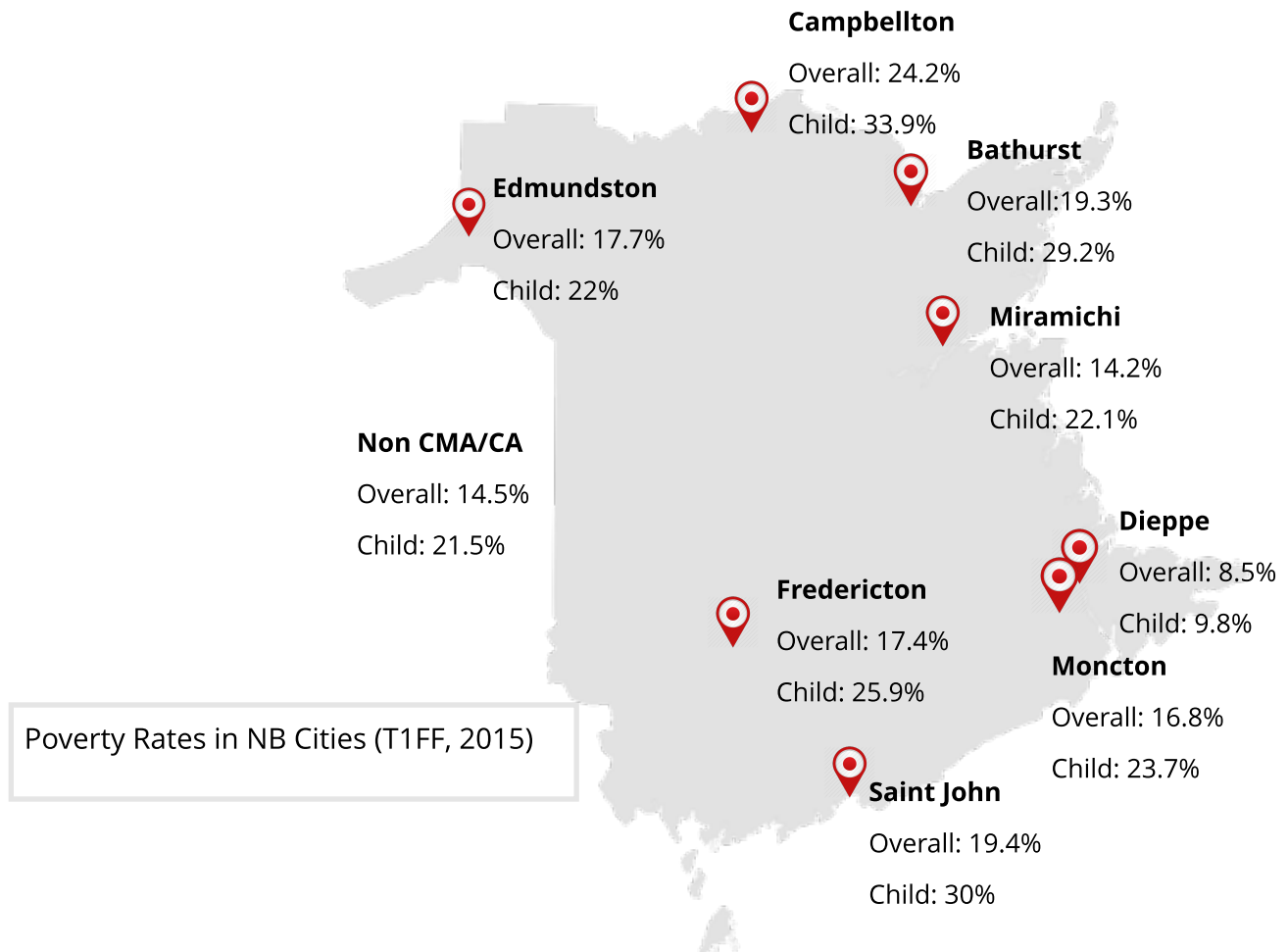
[29] McDonald David and Daniel Wilson. 2016. "Shameful Neglect: Indigenous Poverty in Canada." *Canadian Centre for Policy Alternatives*.

[30] *ibid.*

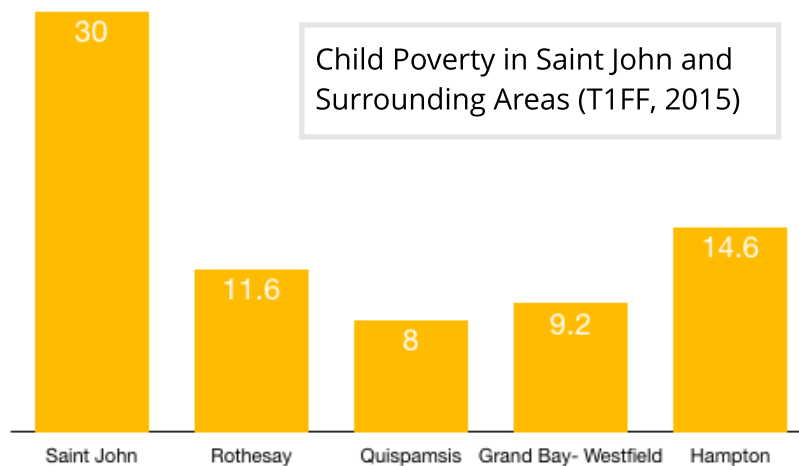
[31] Thistle, Jesse, A. 2017. "Definition of Indigenous Homelessness in Canada" *Canadian Observatory on Homelessness*.
<http://homelesshub.ca/sites/default/files/COHIndigenousHomelessnessDefinition.pdf>

3. THE GEOGRAPHY OF POVERTY IN NB

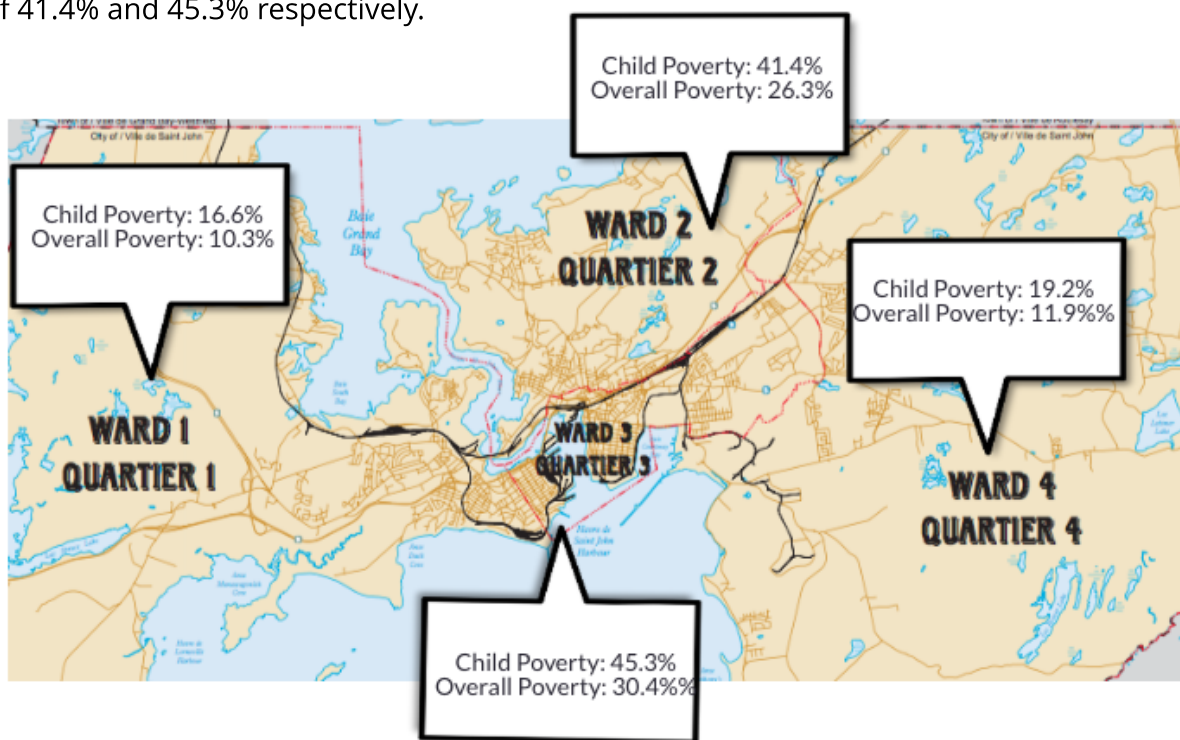
Poverty is unevenly distributed in New Brunswick, in part reflecting the state of the overall economy. Child poverty rates vary among the province's eight cities, from a high of over 30% in Campbellton and Saint John, to a low of under 10% in Dieppe.



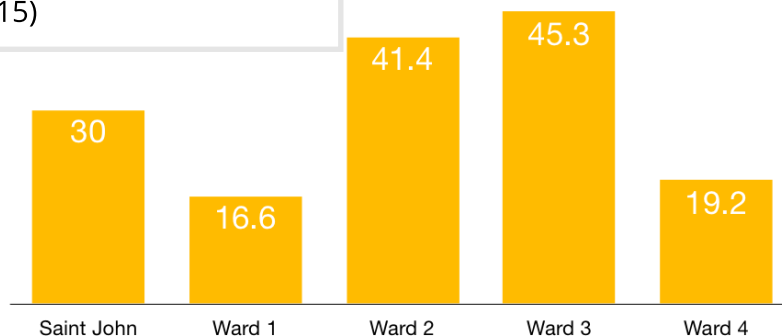
The province's major metropolitan areas in Moncton and Saint John also see large differences in overall and child poverty rates between the central city and neighboring suburban municipalities. The City of Dieppe's child poverty rate is less than half the rate of the adjoining City of Moncton. In the Saint John region there is even a larger difference in rates between the city and its neighbouring suburban towns. Saint John's child poverty rate is more than 3 times higher than the rate in nearby Quispamsis.



Even within Saint John's boundaries there are large differences in the spatial distribution of poverty. Wards 1 and 4, for example, have child poverty rates that fall below the provincial average, while wards 2 and 3 (containing the city's five priority neighbourhoods) have rates of 41.4% and 45.3% respectively.



Child Poverty within Saint John (T1FF, 2015)



RECOMMENDATIONS:

Progress has been made in the fight to end child poverty. The federal government has taken important steps, like implementing and indexing the Canada Child Benefit, addressing loopholes in taxation so that social programs remain sustainable and can be expanded, working to establish national strategies for poverty reduction strategy and housing, and creating a national childcare plan in partnership with the provinces. Provincially, the government is half way through its second five year poverty reduction strategy. The recent decision to provide free eye exams and corrective glasses for all four-year-olds is a welcome expansion of its *Healthy Smiles, Clear Vision* program. In keeping with previous report cards we offer the following recommendations:

WE URGE THE FEDERAL GOVERNMENT TO:

- Ensure that its federal action plan to eradicate poverty includes both targets and timelines. In tracking the strategy's progress, the Low Income Measure-After Tax should be named Canada's official income poverty line.
- Collaborate with First Nations governments and Indigenous organizations to develop plans to prevent, reduce and eradicate child and family poverty in Indigenous communities.
- Design the Canada Child Benefit (CCB) to reduce the child poverty rate by 50% in three years. Government should ensure access to the benefit for families living at higher rates of poverty, such as First Nations families on reserve and children of immigrants and refugees.
- Develop an Early Child Education and Care (ECEC) program for Canada led by the federal government and developed collaboratively with provinces/territories and Indigenous communities, which includes a well- developed policy framework based on the principles of universality, high quality and comprehensiveness, guided by targets and timelines and supported by long term, sustained funding.
- Increase funding for the Canada Social Transfer that ensures that both federal and provincial governments are accountable for meeting their human rights obligations to provide adequate income support for all low income Canadians.
- Enhance EI to expand access, duration and levels of benefits. The number of qualifying hours should be reduced to 360 for all workers. Benefit levels should be extended over a longer benefit period of 50 weeks.
- Enact proactive strategies, including improved employment equity, in the public and private sectors.
- Increase the maternity and parental leave benefit level to 70% of employment income and reduce the number of qualifying hours to 300 over the best 12 weeks of the last 12 months of work. All new parents (adoptive, student, trainee, self-employed parents, part-time and casual workers) should be included, and a secondary caregiver benefit should be developed to address gender disparities in care work within households.

- Create a distinct Indigenous Housing Strategy that includes funding to urban and rural housing initiatives, increases funding for Indigenous support and service organizations and contributes to meeting the needs of children and families as outlined in the Truth and Reconciliation Commission's 94 Calls to Action.
- Support population health by implementing an enhanced Medicare program that includes pharmacare, dentistry and various rehabilitation services.
- Address growing income inequality by continuing to restore fairness to the personal income taxation system and re-introducing the principle of taxation based on ability to pay.
- Create a targeted GST credit top-up of \$1,800 per adult and child for those living below the poverty line. This top-up will go to all low-income people regardless of family type and is projected to lift 560,000 people out of poverty – half of whom are children.

WE URGE THE PROVINCIAL GOVERNMENT TO:

- Provide sustained funding for poverty reduction programs in order to achieve the targets set out in the Economic and Social Inclusion Act.
- End the claw-back of child support payments from lone parents receiving social assistance recipients.
- Make early childhood education and early literacy an immediate priority.
- Reform and streamline the New Brunswick Daycare Assistance Program. The rates should be raised to reflect the cost of childcare.
- Provide more high quality childcare spaces.
- Set a timetable to raise the minimum wage to \$15 per hour.
- Ensure that the Employment Standards Act offers employment protections that align with the newly extended 18-month maternity leave provisions. New parents should be able to take part in extended leave without the risk of losing their job.
- Ensure that those implementing the soon to be released provincial housing strategy have the funding required to end chronic and episodic homelessness. Invest in social housing.
- Prioritize the support of newcomers through settlement programs, language classes, and workplace attachment initiatives. Where available, support Local Immigration Partnerships.
- Work with indigenous communities to support poverty reduction. Ensure that indigenous realities are included in poverty reduction and housing strategies.
- Work with Statistics Canada, the federal government, and indigenous communities to improve the way in which poverty on reserves is measured.

APPENDIX A- CENSUS 2016 DEMOGRAPHICS

	% of population 0-18	% of population 65+
Canada	22.4	16.9
New Brunswick	20.2	19.9
Moncton	20.1	17.7
Saint John	20.1	19.2
Fredericton	20.4	18.0
Dieppe	23.5	14.1
Miramichi	19.3	23.8
Edmundston	17.3	25.6
Bathurst	16.3	28.8
Campbellton	17.4	26.2

	2011 Population	2016 Population	% Change
Canada	33,476,688	35,151,730	5
New Brunswick	751,171	747,101	-0.5
Moncton	69,075	71,889	4.1
Saint John	70,065	67,575	-3.6
Fredericton	56,225	58,220	3.6
Dieppe	23,310	25,384	8.9
Miramichi	17,815	17,537	-1.5
Edmundston	16,030	16,580	3.4
Bathurst	12,275	11,897	-3.1
Campbellton	7,385	6,883	-6.8

Prepared by Natalia Hicks and Randy Hatfield with the Human Development Council, a local social planning council that coordinates and promotes social development in Greater Saint John. Copies of the report are available from:



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