



Southwest
New Brunswick
Service Commission



HUMAN
DEVELOPMENT
COUNCIL



Vibrant Communities
Charlotte County

Learning from Lived Experience: Southwest New Brunswick Qualitative Housing Report

2022



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Table of Contents

Acknowledgments.....	4
Introduction.....	5
Background.....	6
Methodology.....	7
Demographic Profile of Focus Group Participants.....	10
Demographic Profile of Interview Participants.....	11
Key Findings.....	12
Research Participant Recommendations.....	21
A Reason for Optimism.....	22
Conclusion.....	22
Notes.....	23

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Introduction

Housing costs have skyrocketed in communities large and small across Canada. The lack of available, affordable housing to rent or purchase is a real concern for individuals, families, and communities. The towns and villages comprising the Southwest New Brunswick region are not immune to these trends. We tend to hear more about the housing situation in larger urban centres because these areas are resourced and researched to a greater extent. Since less attention is placed on housing experiences in small, rural communities, concerns and contemporary realities can be overlooked, forgotten, minimized, or cast aside. A network of local organizations has come together to gather quantitative and qualitative data to gain a better understanding of housing in Southwest New Brunswick and corresponding challenges and needs.

The qualitative portion of this research effort is represented in this report. It highlights dominant themes that emerged from a series of housing-related focus groups and interviews. These sessions were attended by a diverse sample of research participants from municipalities across Southwest New Brunswick. This report aims to amplify voices of people in vulnerable population groups, including but not limited to renters and homeowners who identify as newcomers, Indigenous peoples, seniors, people living with disabilities, low-income recipients, and youth. Vulnerable populations are disproportionately impacted by housing insecurity. They are more likely to have unmet needs related to accommodation adequacy, affordability, and accessibility. Vulnerable populations come up against intersecting systems of oppression that may impose barriers to finding and maintaining housing. The conversations in focus groups and interviews suggest that Southwest New Brunswick's housing situation has worsened in recent years. The tides must turn in order to promote individual and communal growth, sustainability, and prosperity.

Background

Representatives from Horizon Community Health, Vibrant Communities Charlotte County (VCCC), and planners from the Southwest New Brunswick Service Commission (SWNBSC) formed a working group in 2019 to explore housing in various Southwest New Brunswick municipalities. They conducted a market analysis, captured 2016 Census data related to housing and populations, and used online surveys to connect and consult with local landlords, developers, and residents. Their findings are detailed in the *Southwest New Brunswick 2020 Municipal Housing Study* report.[1] The report specifically highlights the housing situation in Blacks Harbour, Campobello Island, Grand Manan, Harvey, McAdam, Saint Andrews, St. George, and St. Stephen.

Some of the key findings from the 2020 report include:

- All communities suffer from a lack of affordable, quality multi-unit rental options.
- Renters reported more housing challenges than homeowners (e.g., spending too much income on housing costs, lack of adequate space, poor unit maintenance, difficulty finding appropriate accommodations, and discrimination).
- People are moving away from rural communities to cities in search of more affordable rentals.
- Most housing stock are single-family homes.
- Homeownership is more accessible in the areas studied compared to other regions in the province. Suitable family homes typically range from \$100,000 - \$200,000.
- Seniors, an increasing portion of the population, struggle to live in and maintain large, multi-story homes. Reported concerns include high utility costs, high maintenance costs, shortage of maintenance workers to complete repairs, accommodation inaccessibility, and having too much space.
- Recent immigrant households, single-parent households, and single-person households are more likely to experience core housing need, meaning that they are living in dwellings considered unsuitable, inadequate, or unaffordable.
- Real estate trends show the largest areas of growth in future will be moderate income/workforce apartments, seniors housing, and affordable apartments.

The Human Development Council worked in partnership with the SWNBSC and VCCC from February to May 2022 to conduct a qualitative research project concerning the housing situation in Southwest New Brunswick. The research looks specifically at the communities of, and areas surrounding, Blacks Harbour, Campobello Island, Deer Island, Grand Manan, Lepreau, McAdam, Musquash, Pennfield, Saint Andrews, St. George, and St. Stephen.

The purpose of the research was to learn more about the current housing landscape and needs in various Southwest New Brunswick municipalities from the lived experience and expertise of residents, particularly people in vulnerable population groups. The qualitative data adds a personal element to the quantitative research previously completed and captured in the *Southwest New Brunswick 2020 Municipal Housing Study*. The qualitative and quantitative research pieces complement each other and can work in tandem to support and direct future housing-related decisions and developments at the local level. In particular, the findings support the case for more emergency, transitional, and affordable housing efforts.

Methodology

The qualitative component of the Southwest New Brunswick housing research project was divided into two parts: focus groups and follow-up interviews. The focus groups gave researchers an opportunity to discuss key findings from the *Southwest New Brunswick 2020 Municipal Housing Study*, and then learn more about the present housing situation from community members. The follow-up interviews allowed researchers to dig deeper and explore the impacts of housing challenges upon people in vulnerable population groups in Southwest New Brunswick (e.g., newcomers, Indigenous peoples, seniors, youth, single parents, and individuals and families with low incomes). These are voices that may otherwise go unheard.

The Human Development Council coordinated and facilitated seven housing needs focus groups, with a total of 22 research participants. New Brunswick's COVID-19 pandemic restrictions eased prior to the focus group events, which allowed for in-person discussions and broader participation since people were no longer required to demonstrate proof of vaccination. Six focus groups were geography-specific and scheduled during regular business hours either in-person at

local community centres or online via Zoom. One virtual focus group was offered in the evening to be accessible to people whose schedules impeded their engagement in a daytime discussion. Focus group participation was open to any resident of the Southwest New Brunswick municipalities with which this research project is concerned.

Follow-up interviews were conducted in person or via telephone with individuals and/or small groups. A total of 17 people participated in interviews. This sample of research participants was different from that which took part in earlier focus groups.

The following questions were used to guide both focus groups and interviews:

1. What brought you here today? Alternatively, what interested you about participating in an interview?
2. What are your impressions of and reactions to the key findings from the *Southwest New Brunswick 2020 Municipal Housing Study*? Are there any surprises? Has the situation changed since that report was released?
3. What housing options are present in your community? Are they adequate, accessible, and affordable? Why or why not?
4. What does affordable housing mean to you?
5. What does emergency housing mean to you?
6. Does your current housing situation meet your needs?
7. What challenges (if any) have you experienced, or might you face when looking housing in your community?
8. Has the COVID-19 pandemic impacted your housing situation? If so, how?
9. What would you like to see happen in future with housing in your community?
10. Would you like to add any additional comments before we conclude this discussion?

Research participant recruitment was made possible in large part by representatives from community organizations, government offices, education institutions, and local landlords across Southwest New Brunswick, who helped promote the focus groups and interviews, and encourage community members to engage. Financial aid was offered to cover transportation and child care costs to make in-person participation in focus groups and interviews more accessible. Each research participant received a \$25 gift card to the Atlantic Superstore as an honorarium to recognize and show appreciation for their time, lived experience, and expertise.

There are limitations to this qualitative research report. It reflects the individual and subjective experiences of participants, which cannot be independently verified. The findings cannot be generalized to the overall population in Southwest New Brunswick; however, they do give us insight about peoples' lived experiences associated with housing.

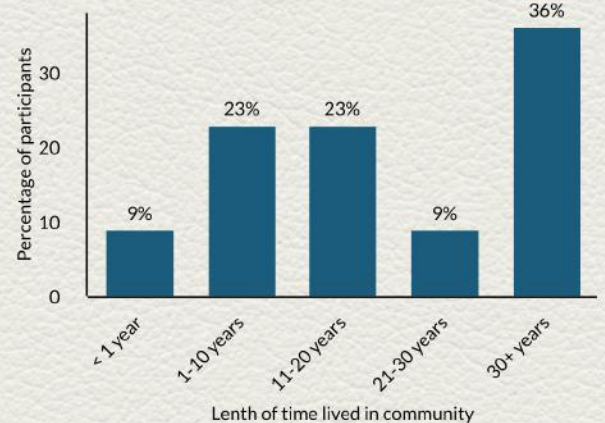
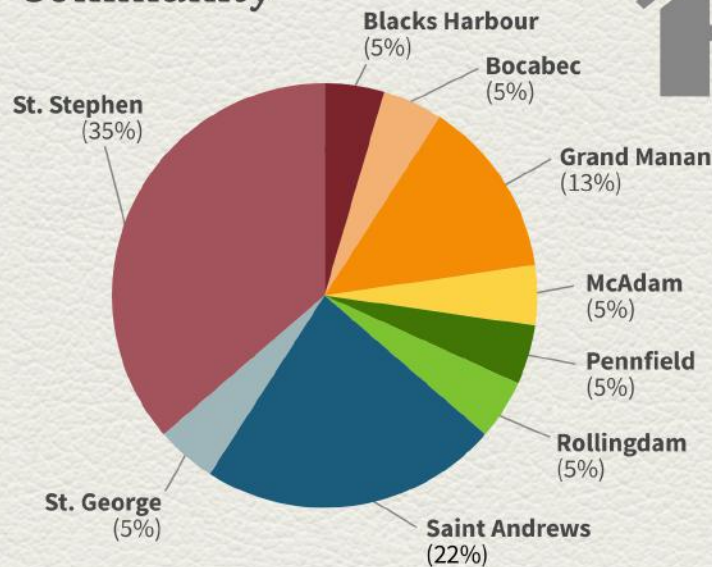
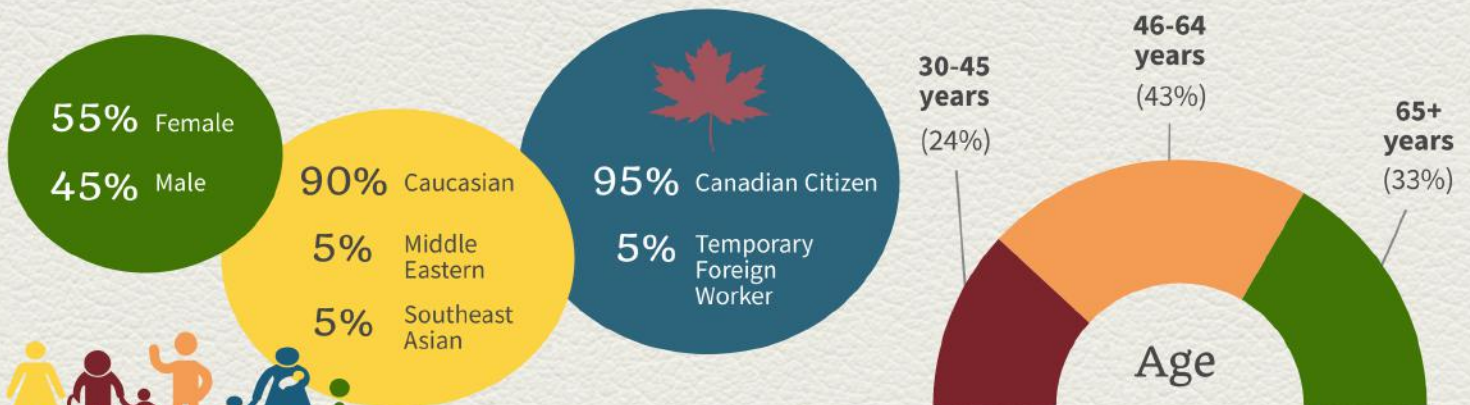
A visual representation of common words and themes across focus group and interview sessions:



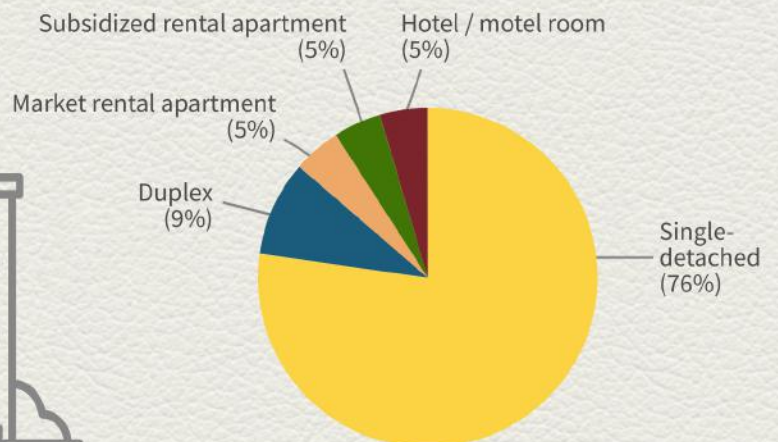
Demographic Profile of Focus Group Participants



A total of 22 people from Southwestern New Brunswick municipalities participated in housing needs focus groups.



Current Housing Arrangement



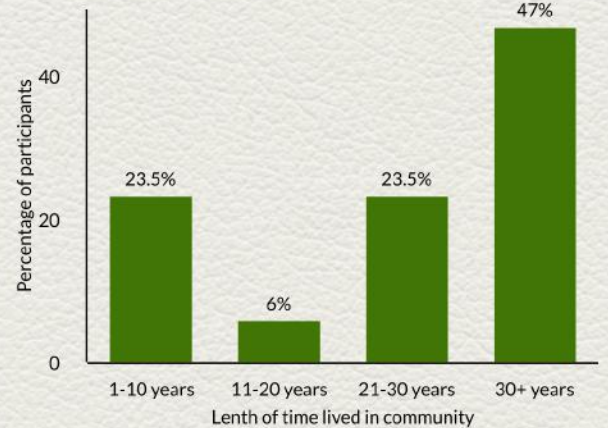
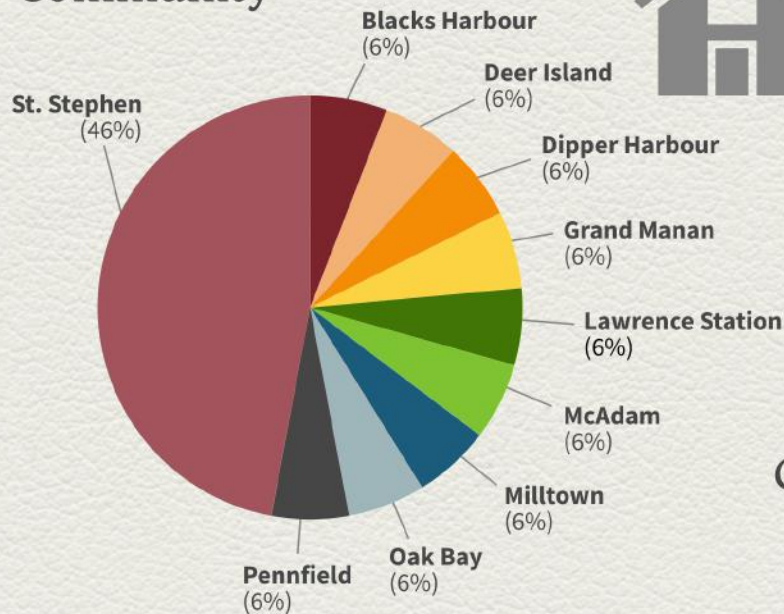
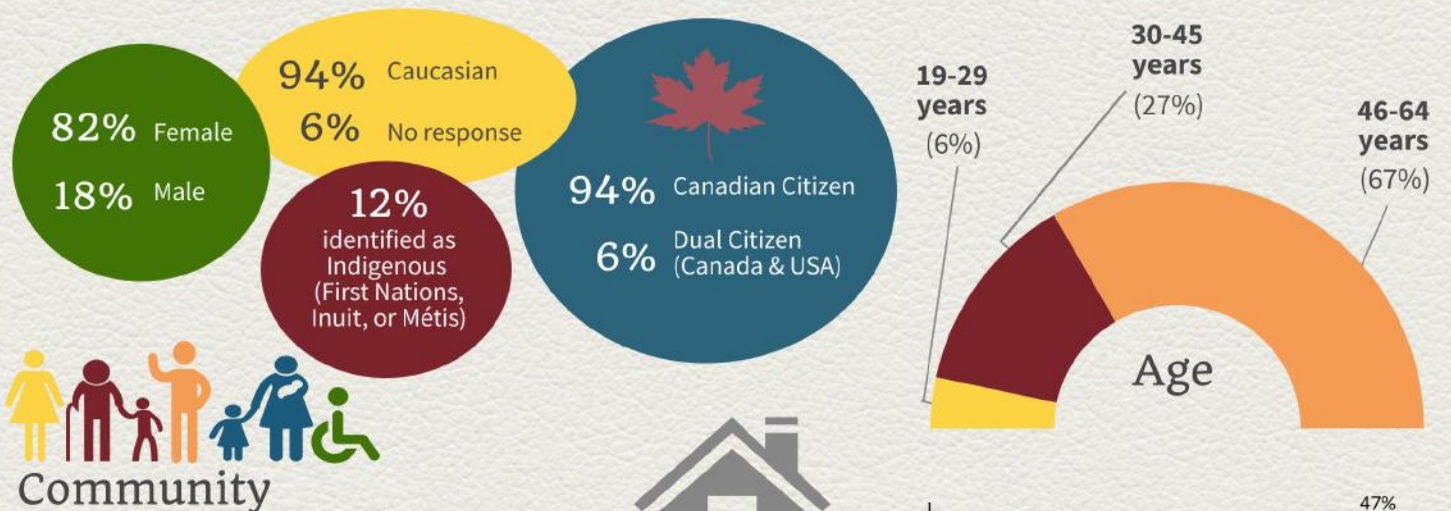
No participants reported living with physical disabilities that limit their housing options or make it difficult to live independently.



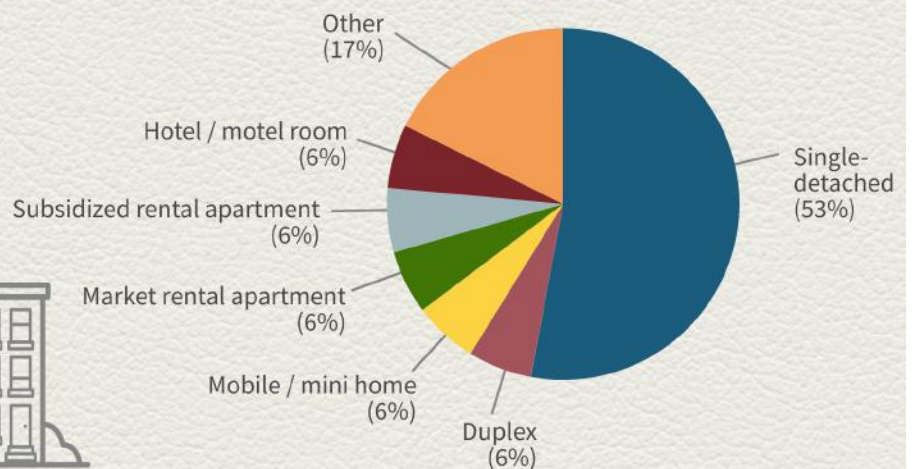
Demographic Profile of Interview Participants



A total of 17 people from Southwestern New Brunswick municipalities participated in housing needs interviews.



Current Housing Arrangement



25% of interviewees reported living with physical disabilities that limit their housing options or make it difficult to live independently.



Key Findings

The housing situation for renters and homeowners in Southwest New Brunswick has worsened dramatically over the last two years.

"All of the [housing prices] ... have gone up incredibly. I mean 25% to 30% more than what they were two years ago, and we're seeing in our area, and even in my own little block of town, we've had 6 or 7 couples from Ontario, which mostly retired, but some still working that have migrated into towns. And to them, the cost of housing seems to be acceptable because they're used to the Toronto area, where most of them come from and Ottawa, and of course those are 10 times what they were [here] in some cases."

Participants in both focus groups and follow-up interviews validated highlights from the *Southwest New Brunswick 2020 Municipal Housing Study*. No one took issue with or contested any of the report's findings. However, many people emphasized that the housing situation has gotten much worse in a rather short period of time. A host of factors has contributed to this discouraging reality, and they will be explored throughout this section of the report. One of the most significant factors is inflation, and the corresponding increased costs of living in dignity and meeting daily needs (e.g., food, shelter, and transportation). There are also far fewer housing options available to either rent or buy - the market has become highly competitive. Census data from 2021 shows that populations across Southwest New Brunswick have risen since 2016.[2] These population surges are driven in large part by the influx of people from out of province over the course of the COVID-19 pandemic, who have used purchasing power to secure new homes or investments (e.g., apartment buildings, Airbnbs, etc.). At this time, safe, suitable, affordable, quality accommodations are simply out of reach for many individuals and families with limited means and/or accessibility needs.

"I guarantee there's no house out there for under 100 grand anymore. There probably never will be. So, if I'm making \$15.00 an hour in a restaurant or an inn cleaning, right, how do I...even afford a \$100,000 home? Well, it's not going to happen."

Quality, affordable housing is lacking.

"I'm terrified every month that my landlords are going to put my house up for sale."

"I know of at least two families, mothers with children, that are essentially living in hotel rooms. And that's going to change soon because starting in April, everybody has to be out because it's the beginning of tourist season. So, these are...people who are then going to be displaced again."

We were told that the inventory of quality, affordable housing is depleted in Southwest New Brunswick municipalities. There simply is not enough supply to satisfy the demand. Research participants noted that this supply issue in turn affects the affordability issue. Increased competition in the housing market, as well as rising building fees, contribute to higher costs of owning and renting housing. We were told that adequate housing is unattainable for a lot of people because of these high costs. Some research participants expressed hesitancy and fear to put their house on the market because they worry about not being able to find an affordable home to buy. Some research participants explained that they were denied access to mortgages due to credit issues; however, the cost to rent their current accommodation and pay for utilities is higher than that of homeownership. Some research participants described living in unsuitable rental accommodations with growing families because more appropriate, affordable rental housing is not available.

"I have two apartments that I rent [at] market rent. ...I have people asking [if they are available] constantly. And we're probably one of the most affordable places in town. If I didn't live where I live, I couldn't afford to live here."

"People are paying much more in rent than what I pay for a mortgage."

"I often am working with low-income families... trying to support them and help them find housing. I think this last year is the first time that I was just at a complete wall with helping somebody find a place to live and I felt defeated that I couldn't even link them to anything."

Effects of the COVID-19 pandemic have exacerbated the housing crisis.

Research participants explained that COVID-19 brought the outside world in. Southwest New Brunswick saw population increases over the last two years largely as a result of in-migration by people from out of province or country. We were told that some newcomers wanted to flee from parts of the world that were more severely impacted by the pandemic. We were told that others realized they could buy property here at a relatively cheap rate, and profit off the sale of their home in Ontario or elsewhere. This situation is driving up the cost of homeownership and rent prices locally. Buying properties sight unseen has reportedly become common, and so too have greater tenant evictions. Research participants said that many new property owners are renovating buildings and converting them into Airbnb rentals for tourists, or long-term rentals at higher costs than tenants can afford.

"We've invited these people in, but we've displaced others in the process."

Working-age single people are being left behind.

"When I was on [the Social Development Housing waitlist] back in May, they told me that mainly the housing units here, if you don't have a family or whatever, you're not as qualified as quick to get in there."

The limited affordable rental housing options in Southwest New Brunswick municipalities are mainly designated for families or seniors. People in the working-age singles cohort, namely those between the ages of 39-64, can and do suffer as a result of this rental housing shortage. A disproportionate percentage of working-age singles live in poverty compared to the overall population in Canada.[3] Working-age singles receiving minimum wage or welfare incomes are more likely to experience or be at risk of housing insecurity and homelessness because the cost of living exceeds their financial resources. Emergency housing is lacking in Southwest New Brunswick, so people experiencing homelessness typically turn to couch surfing at the homes of friends and family, sleeping rough, squatting in unoccupied properties, and/or relocating to cities in hopes of finding housing or at least accessing temporary shelter services. Working-age singles living in poverty and experiencing housing challenges are all too often dismissed, disregarded, or perceived as low-priority.

Accessible and affordable housing is lacking for seniors and/or people living with disabilities.

“There’s not a lot of wheelchair accessible housing here, ... with the aging demographic and the need for walkers and wheelchairs, that is definitely something that would have to be considered.”

Research participants validated that it is common for seniors and people living with disabilities to stay in inaccessible and unsuitable multi-story homes for longer durations because there are little to no options to downsize into accessible accommodations in their communities. In some cases, people are confined to the main level of their homes because they do not have the mobility to do stairs and may not be able to afford to complete accessible home modifications or access programs and trained professionals to support such needs.

The issue of seniors and people with mobility challenges being overhoused or unsuitably housed is a concern. It means that there is less housing stock available for families who need them. Participants in focus groups and interviews explained that there is a long waitlist to get into accessible subsidized housing through the Department of Social Development or non-profit housing organizations. Many seniors waiting to access affordable accommodations are paying more than 30% of their gross income on market housing costs, which puts them in core housing need.[4] Research participants also identified a need for more assisted living facilities in smaller Southwest New Brunswick municipalities as a transition point between independent living and nursing or care home residency.

“If you’re not...thinking about the disabled community or even the senior community when you’re building, like if you build it in a certain way, it’s very hard to go back and say, ‘OK, we want to renovate this, make it accessible for you.’ That’s the problem you’re going to encounter if you don’t deal with the situation right at the build. And some of these buildings are older and there’s a lot of like, ‘Oh, we can’t spend the money to do that, or we won’t rent to you, we’ll just rent to someone else.’”

Supportive housing models would better serve people who are hard to house, including those living with severe mental health and addictions challenges.

"I think, too, like part of our housing problem is also, if you peel back the onion a bit, we have addictions problems, which if you peel that back, is a mental health problem, you know?...It's again, hard to house people. They do need a place to live, even if they have an addiction, but where are they going to live if we don't have...wraparound services?"

Mental health challenges and substance use disorders can lead to precarious housing and homelessness, just as precarious housing and homelessness can trigger mental health challenges and substance use disorders. We were told that these pieces go together, and reminded of the importance to avoid blaming or shaming people who get caught up in this cycle. People who are homeless or precariously housed are often struggling to survive. Substance use can be a coping mechanism to deal with hardship, as well as co-occurring mental health conditions.

It is not enough to simply house people who live with mental health and addictions challenges. It is better to establish individualized and flexible wraparound support services to meet peoples' needs *and* help them obtain and maintain a long-term housing arrangement. The supportive housing model is designed to meet people where they are, without judgment.

More housing is needed in close proximity to amenities to make up for the lack of public transit and taxi services.

"We literally have no transportation here if you don't have a vehicle of your own."

Participants in focus groups and interviews stressed the value of developing more housing within walking distance of amenities like grocery stores, schools, banks, and community centres since public transit and taxi services are not available in their communities. Research participants noted that Dial-A-Ride – a volunteer-run, low cost transportation service for people needing to get to medical appointments, run errands, and pursue education and employment – is available to residents in Charlotte County. An annual membership fee is charged for the Dial-A-

Ride service, a minimal, distance-based fee must be paid per drive, and bookings must be made two or three days prior to the requested ride. It can be quite difficult for community members to get around if they do not have access to a vehicle.

"I know in a session I attended a year or so ago, that was one of the things that they were talking about, particularly for immigrants that were coming to an area that maybe don't have their own transportation. And I think for us probably the transportation issue, while it's not as big as the housing, I think they do go hand-in-hand, and it's another one of those challenges that we have to wrap our mind around, you know, as we start to talk about developing housing."

The lack of emergency housing in towns and villages is a gap that must be addressed.

"Yesterday, I started crying, like I cry a lot because I deal with so much. It's not fun. You can't sleep at night, wondering where you're going to go."

"We don't even have a shelter. Like at minimum that would be helpful."

Emergency housing for people experiencing or at risk of imminent homelessness in Southwest New Brunswick is nonexistent. When individuals and families lose their housing arrangements in the towns and villages of Southwest New Brunswick, they have a crisis on their hands because there is nowhere to go for temporary shelter, relief, and support within their communities. Focus group and interview participants noted that local people experiencing homelessness most often couchsurf at residences of family and friends, break and enter into sheds and campers, squat in unoccupied units or buildings, or sleep rough on the street, in cars, in bank vestibules, and in wooded areas. We heard that parents living in housing precarity (i.e., unstable, unsuitable, and/or unsafe situations) are fearful of losing their children to child protective services because affordable rental accommodations at the local level are so hard to find and temporary accommodations are not available.

In St. Stephen, the Fundy Region Transition House supports women and families fleeing domestic violence. This specific mandate and limited space within

the facility means it is not possible for the agency to extend its services to everyone seeking temporary shelter. Those eligible to stay at the facility are doing so for longer periods of time because there is little to no long-term housing for them to transition into.

Homeless shelters and readily-available rooms for people in crisis situations were proposed as possible emergency housing options to help mitigate the effects of the current housing supply shortage in Southwest New Brunswick's towns and villages. People have to relocate to larger cities like Saint John, Fredericton, or Moncton to access short-term shelter resources. Moving from one's home community into the city is not desirable for everyone experiencing a housing crisis, as it may mean leaving behind a support network, as well as senses of familiarity and belonging.

At present, people directly impacted by the housing crisis and community advocates working tirelessly to support them are all asking, "What do we do now?" According to research participants, the situation is dire, people are losing hope, and urgent action is needed.

"I didn't want to leave my community 'cause I grew up in it from the time I was 11 till now. I had connections. I had familiarity. I mean, I could have gone to Fredericton and started over again, or Moncton, or whatever, but I didn't want to do that because my family lives here, my support system lives here."

Employment and higher education are negatively impacted by the housing shortage.

"It's really hard to find a business...that doesn't have a 'Help Wanted' sign on the door...and if you wanted to come here for a job, you have nowhere to live."

We were told that in Southwest New Brunswick's towns with large single employers, employment opportunities are available, but it is very difficult for new hires to find a place to live. Some businesses are taking on the task of helping newcomer new hires secure housing prior to their arrival in the community and

work start date. If housing cannot be secured, these individuals and their families are likely to scrap their employment plans, and instead stay in their home countries or provinces, or relocate to find work elsewhere. The lack of housing, especially that which is accessible and affordable, clearly affects the ability of companies to attract workers and have them gainfully employed.

"There is no housing. There's a desperate need for housing. ...A family of four might arrive [from another province or country], and the employer might give them a one-bedroom apartment to start with. That's awesome, but they're a family of four in a one-bedroom apartment. Three months down the road when they look for a two-bedroom apartment, none exist, so they end up moving. They go to Saint John, Moncton, or somewhere else, which does not help the employers locally."

"It's become a crisis. In order to have the workers, you have to supply housing."

We were told that students at the New Brunswick Community College's (NBCC) Saint Andrews Campus are similarly struggling to find available rental accommodations in the town, let alone that which is adequate and affordable. This situation is particularly daunting for international students, who typically leave behind their social support systems and travel great lengths to complete their post-secondary education and training in Canada. Research participants reported that some students are now rough sleeping while completing their degree requirements. They are braving the elements out of necessity. They are going without home-cooked hot meals. Their grades and well-being may suffer as a result of the uncertainty, instability, and hardship they face day to day. Research participants stated that enrollment in NBCC Saint Andrews programs and courses is dropping, not because of a lack of interest, but rather a lack of housing.

"I've met a few of the international students over the past two or three years, and my heart broke for them...they were developing mental health issues because of the stress."

The rising cost of living makes it harder to meet basic needs.

"I'm on [Income Assistance], so the [cost of] rent is more than I get, right? So, thank God I have a half decent landlord that, you know, lets me pay so much now and so much later. He's good like that."

The latest rounds of inflation in recent months have led to skyrocketing costs associated with shelter, food, and fuel for vehicles. Research participants indicated that low- and middle-income earners in Southwest New Brunswick are struggling to stretch their financial resources to satisfy basic needs, not to mention pay for additional living expenses.

We were told that people who receive minimum wage and welfare incomes are hit especially hard in today's economy because they are forced to choose which expenses to prioritize and which items to go without. Some research participants indicated that they were low-income recipients, who have just enough money to cover monthly rent payments, but they do not have any remaining funds to pay for food, transportation, child care, cable, internet, cell phone, or unexpected life expenses. We were told that some low-income recipients cannot even make full rent payments with such limited financial resources, which may increase their risk of eviction and homelessness. Research participants said that more individuals and families are now regularly accessing food banks where available in Southwest New Brunswick because they lack the means to purchase food.

Some people who participated in focus groups and interviews spoke about affordable housing developments in their communities with wariness rather than optimism. They discussed the rising costs tied to developing or renovating properties, and expressed concerns that the lowest income earners would be excluded from accessing these units if the "affordable" rate is beyond their price point.

"I'm not on Welfare, but I've been disabled since 2005, and I get my Canada Pension and that just went up to \$606. So, thank goodness I have my room for \$550 with heat and lights included, but...that leaves me with \$56 a month right now. So, until I can find some work...how do I find a place [to rent] for that?"

Research Participant Recommendations

- Invest in adequate, suitable, and affordable rental housing for families and individuals, including people with low incomes, people living with disabilities, and seniors.
- Augment the availability of homes for rent or purchase to accommodate growing families.
- Convert large single-family homes into multi-unit rental buildings.
- Create community gardens and shared spaces to support socialization, growth, togetherness and belonging at multi-unit properties.
- Increase the supply of smaller standalone units to rent or own such as townhouses, tiny homes, mini homes, and garden suites.
- Reduce the stigma surrounding low-income housing and co-op housing.
- Create more mixed-income housing developments.
- Ensure that new rental housing options are within walking distance of amenities as much as possible.
- Broaden resources and offer supportive housing to people who are harder to house, including but not limited to those living with addictions and mental health challenges. Supportive housing with built-in wraparound services can make housing placements more attainable and sustainable.
- Establish emergency housing for people experiencing homelessness as a temporary measure in times of instability and life crisis.
- Incentivize developers to produce various housing types in rural municipalities.
- Add factory-built modular homes as a housing supply solution.
- Consult with a diverse group of community members (e.g., people living with disabilities, seniors, families, low-income earners, advocates, etc.) to address local housing needs.

A Reason for Optimism

This report deals with lived experiences. The housing challenges and needs presented here are not intended to belittle or contradict existing and planned efforts by developers, local landlords, and community builders to provide adequate, affordable housing in Southwest New Brunswick. If anything, the findings from this research project reinforce the need for greater efforts. Participants in focus groups and interviews emphasized that there is more work to be done sooner rather than later. Urgent, collaborative attention and action is required by government, business, and community sectors.

Conclusion

This report presents qualitative research findings from housing-related focus groups and interviews in towns and villages across Southwest New Brunswick. It centers the voices and perspectives of local people in vulnerable population groups, such as seniors, youth, Indigenous peoples, low-income recipients, newcomers, and people living with disabilities. Qualitative research efforts like this one are valuable because they rely on lived experience and direct quotes to convey emotion that cannot be obtained from raw data. Research participants expressed anxiety, stress, and urgency with regard to the housing situation in their communities. They indicated that quality, affordable housing is hard to come by; an increased supply is needed now more than ever before. Research participants reiterated the importance of consulting with a diverse group of stakeholders when planning and implementing future housing projects. They encouraged meaningful engagement with community members to ensure their voices, interests, and needs are reflected in decision-making and development.

Notes

[1] The *Southwest New Brunswick 2020 Municipal Housing Study*, authored by the Southwest New Brunswick Service Commission, is available at <http://swnb-housing.ca/index.php/report/>.

[2] Statistics Canada, "Census Profile 2021 Census of Population," <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/search-recherche/lst/results-resultats.cfm?Lang=E&GEOCODE=13>.

[3] Torjman, S. (2020, October 6). Single workers are Canada's forgotten poor. *Policy Options*. <https://policyoptions.irpp.org/magazines/october-2020/single-workers-are-canadas-forgotten-poor/>.

[4] "Core housing need" is a measure by the CMHC used to pinpoint households living in unsuitable, inadequate, or unaffordable dwellings. It also determines whether or not a household has enough before-tax income to access appropriate housing in their community. To learn more about the CMHC's definition and calculation of core housing need, visit <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/core-housing-need>.

Prepared by Heather Atcheson with the Human Development Council, a social planning council that coordinates and promotes social development in New Brunswick. Copies of the report are available from:

