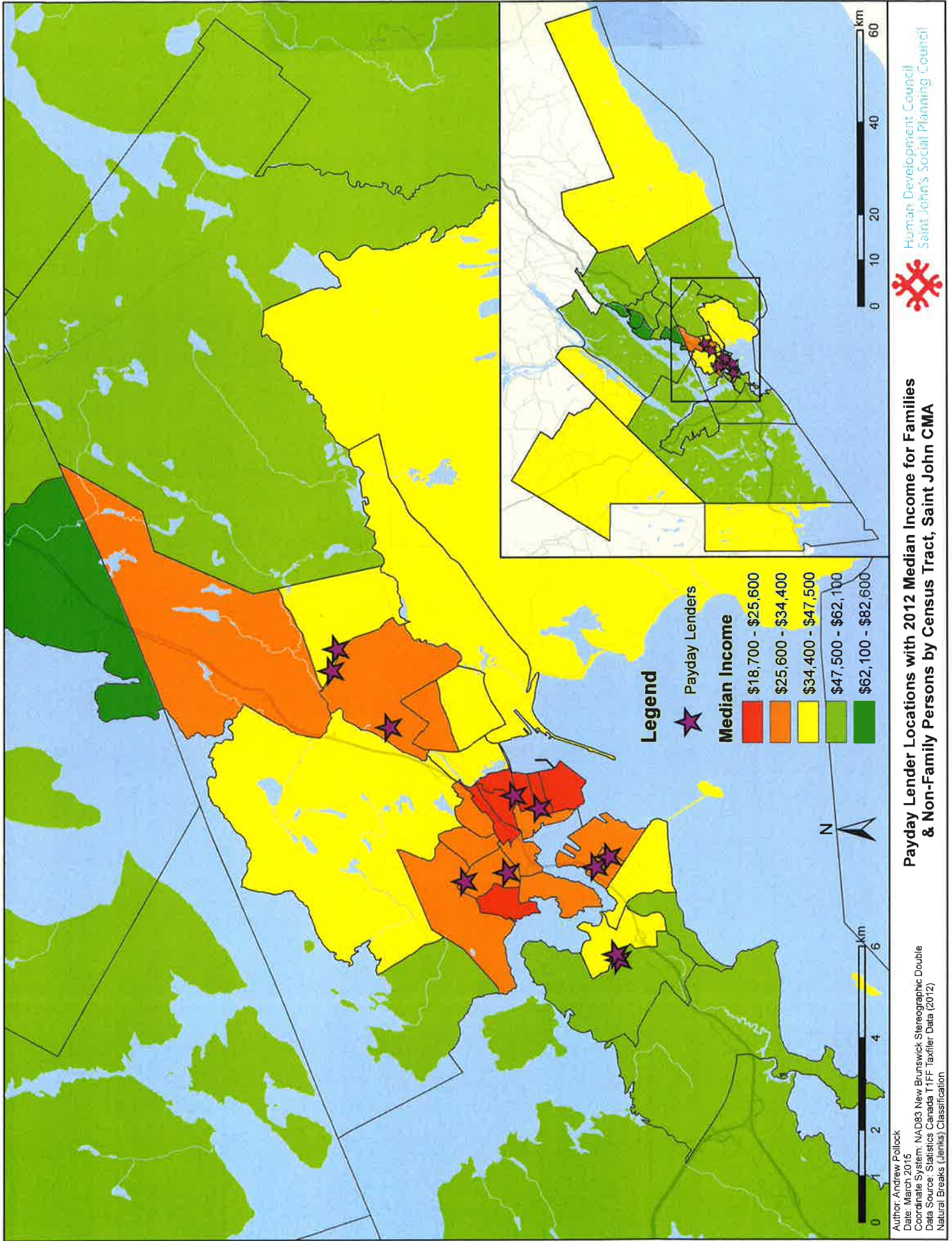
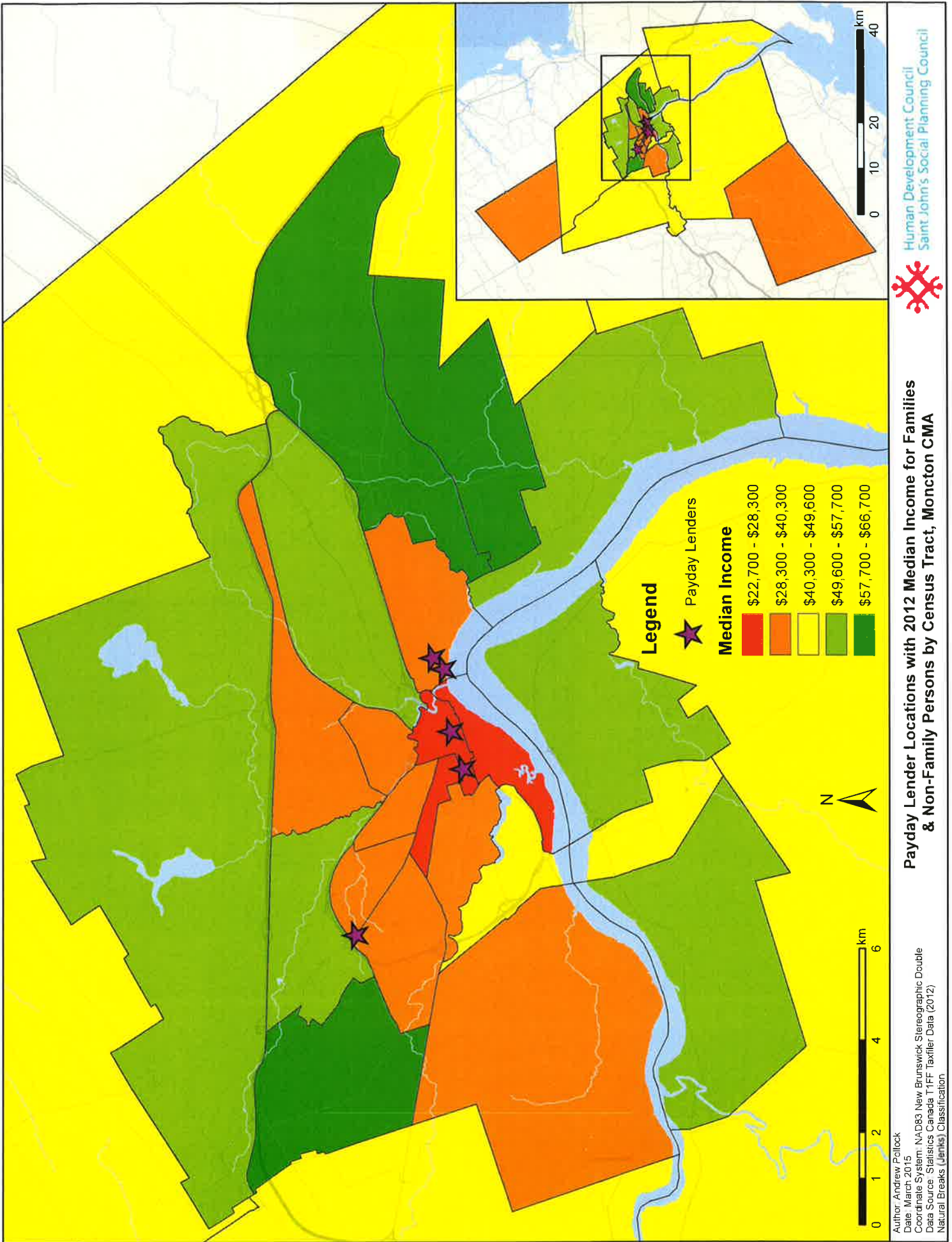


SCHEDULE A

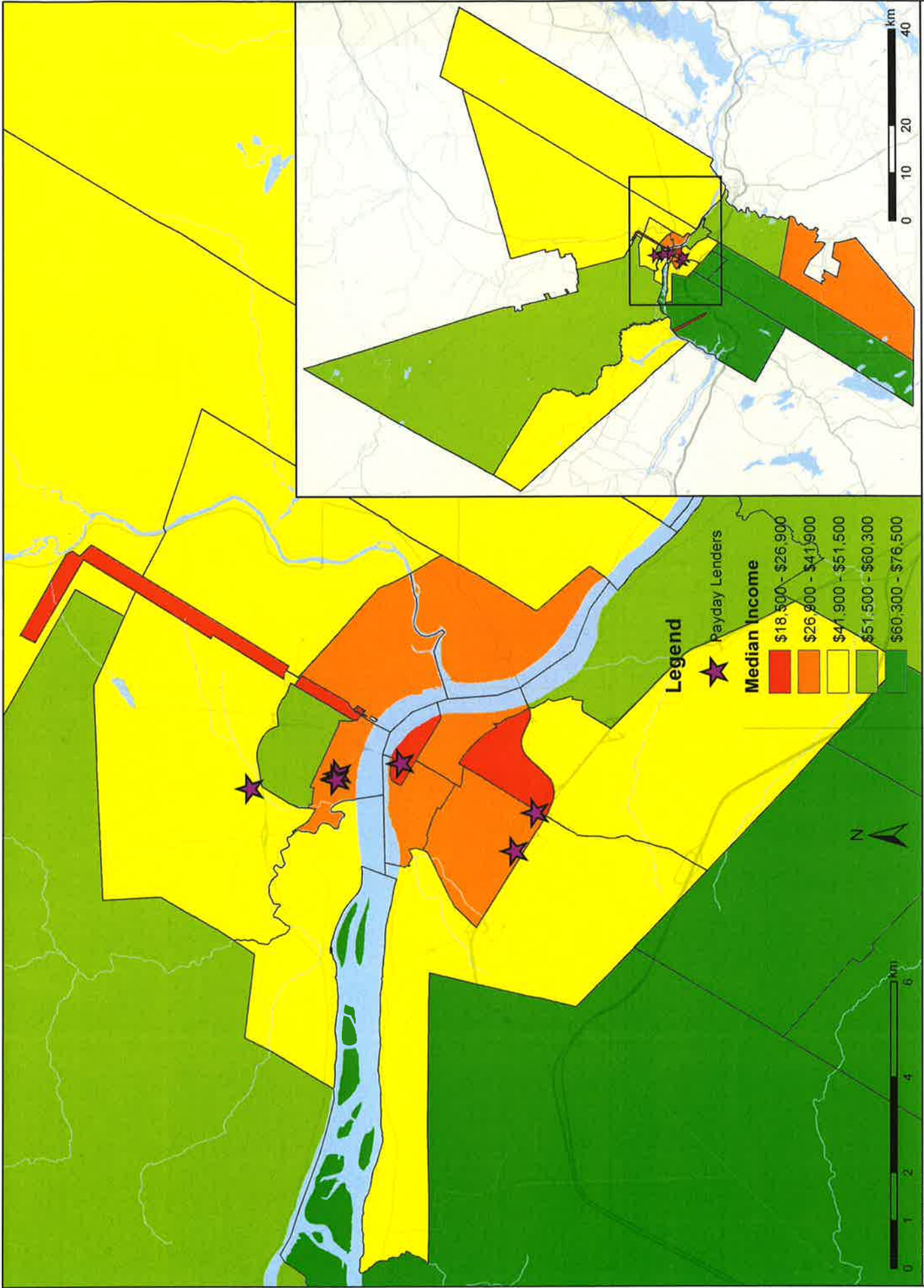


SCHEDULE B



Payday Lender Locations with 2012 Median Income for Families & Non-Family Persons by Census Tract, Moncton CMA

SCHEDULE C



SCHEDULE D

SAINT JOHN WARD 3

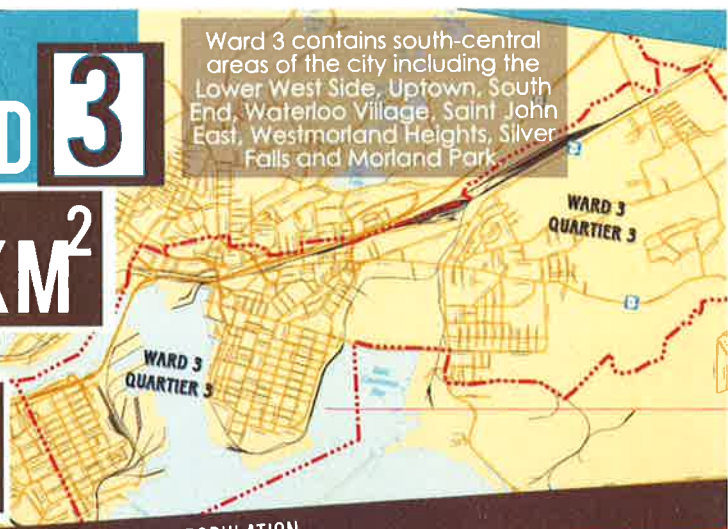
Ward 3 contains south-central areas of the city including the Lower West Side, Uptown, South End, Waterloo Village, Saint John East, Westmorland Heights, Silver Falls and Morland Park.

POPULATION:
17,865

AREA:
13.3KM²

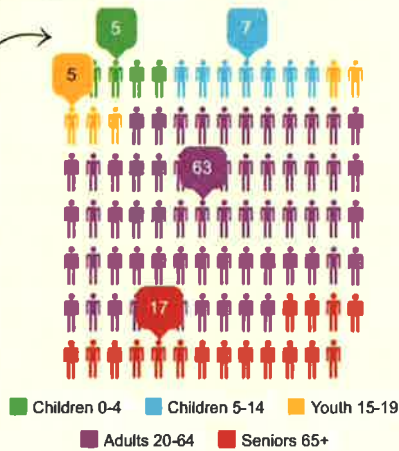
(2011 CENSUS DATA)

POPULATION DENSITY:
1,347.5 PEOPLE PER KM²

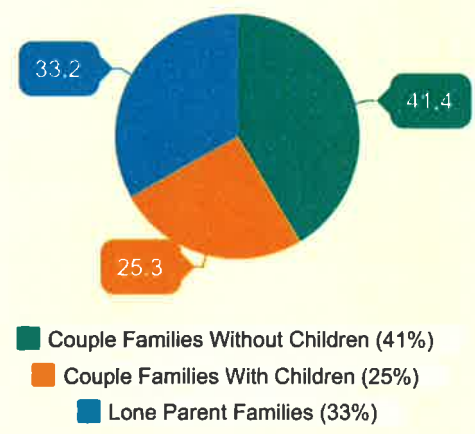


WARD 3 REPRESENTS 25.5% OF SAINT JOHN'S TOTAL POPULATION.

POPULATION BY AGE



FAMILY COMPOSITION



19.3% of households have moved in the past year

49.6% of households have moved in the past 5 years



59.8% of housing stock was built before 1960

5.7% of housing stock was built in the past 10 years



15.1% of housing stock is in need of major repairs

OVERALL POVERTY RATE **31.1%**



CHILD POVERTY RATE **47.9%**

66.5% are renters rather than homeowners



Disclaimer: In 2011 Statistics Canada changed the way it collected information on a number of areas and distributed a new voluntary household survey. The "Global Non Response Rate" (GNRR) was much higher than previous mandatory surveys, making the findings less reliable, particularly for small areas. Data from the National Household Survey should be treated with caution.

Prepared by the Saint John Human Development Council



WARD 3

	Canada	NB	SJ	Ward 1	Ward 2	Ward 3	Ward 4
2011 Census Data							
Children 0-4	5.6%	4.9%	5.2%	4.7%	5.5%	5.5%	5.1%
Children 5-14	11.1%	10.3%	9.6%	9.9%	10.1%	7.8%	10.6%
Youth 15-19	6.5%	6.1%	6.1%	6.3%	6.1%	5.7%	6.5%
Adults 20-64	62.0%	62.3%	62.2%	61.4%	60.9%	63.6%	62.8%
Seniors 65+	14.8%	16.5%	16.9%	17.6%	17.4%	17.5%	15.1%
Couple Families Without Children	40.0%	45.5%	40.9%	42.6%	38.4%	41.4%	41.3%
Couple Families With Children	43.8%	38.4%	34.7%	38.7%	34.5%	25.3%	38.7%
Lone Parent Families	16.3%	16.1%	24.4%	18.7%	27.2%	33.2%	20.2%
Taxfiler 2012							
Overall LIM-AT	14.5%	14.2%	19.4%	10.8%	25.2%	31.1%	12.0%
Child LIM-AT	19.1%	21.0%	30.4%	17.2%	40.1%	47.9%	18.8%
Senior LIM-AT	5.8%	6.6%	6.1%				
National Household Survey							
Global Non-Response Rate (GNR)	26.1%	28.6%	30.1%	21.6%	31.1%	37.1%	30.3%
Immigrants	20.6%	3.9%	4.5%	2.1%	7.1%	5.1%	3.7%
Recent Immigrants (2001-2011)	6.6%	1.4%	1.9%	0.3%	3.5%	2.6%	1.1%
Movers (past year)	12.4%	10.8%	13.2%	8.1%	17.7%	19.3%	8.2%
Movers (past 5 years)	38.6%	32.8%	41.3%	29.4%	50.5%	49.6%	36.2%
Housing Stock built before 1960	24.6%	26.7%	43.4%	41.8%	46.3%	59.8%	22.4%
Housing Stock built in last 10 years	15.6%	13.8%	8.5%	6.1%	11.4%	5.7%	11.0%
Housing Stock requiring major repairs	7.4%	9.8%	9.9%	6.6%	8.3%	15.1%	8.7%
Owners	69.0%	75.7%	57.4%	77.6%	46.3%	33.5%	78.1%
Renters	30.6%	23.8%	42.6%	22.4%	53.7%	66.5%	21.9%

Highlights:

- Highest rate of Lone Parent Families as percentages of all families
- Highest Overall Poverty rate (LIM-AT)
- Highest Child Poverty rate (LIM-AT)
- Highest Global Non-Response Rate (GNR) for the 2011 National Household Survey
- Highest percentage of Movers in the past year
- Highest percentage of Housing Stock built before 1960
- Lowest percentage of Housing Stock built in the last 10 years
- Highest percentage of Housing Stock requiring major repairs
- Lowest percentage of Home Owners
- Highest percentage of Renters