



LIVING WAGES IN NEW BRUNSWICK 2021

November 2021



**HUMAN
DEVELOPMENT
COUNCIL**

Table of Contents

- Introduction.....4
- Methodology.....5
- Reference Family.....6
- Living Wage Budget.....6
- Living Wages in New Brunswick (2021).....9
 - Fredericton.....10
 - Saint John.....11
 - Moncton.....12
 - Bathurst.....13
- Community Comparisons.....14
- Benefits of a Living Wage.....17
- Conclusion.....18
- Acknowledgments.....19
- Notes.....20

Introduction

Living wages are calculated for numerous communities across Canada in response to rising rates of working poverty.[1] From coast to coast, it is increasingly costly for individuals and families to pay for daily necessities like shelter, food, child care, clothing, and more.[2] This reality is especially burdensome for people living in poverty, including low-wage workers. Reports on living wages speak to the current costs of living in a community and call on employers to pay their employees a living wage.

A living wage reflects the amount a household would have to earn to cover basic needs *and* live with dignity while enjoying a decent quality of life. Living wage advocates recognize that it is not enough to merely make ends meet. Instead, they believe people should be paid wages that sustain them, support their overall well-being, and encourage active community involvement.

A Living Wage is *not* a minimum wage, which government legislates as the minimum that employers must pay their workers.

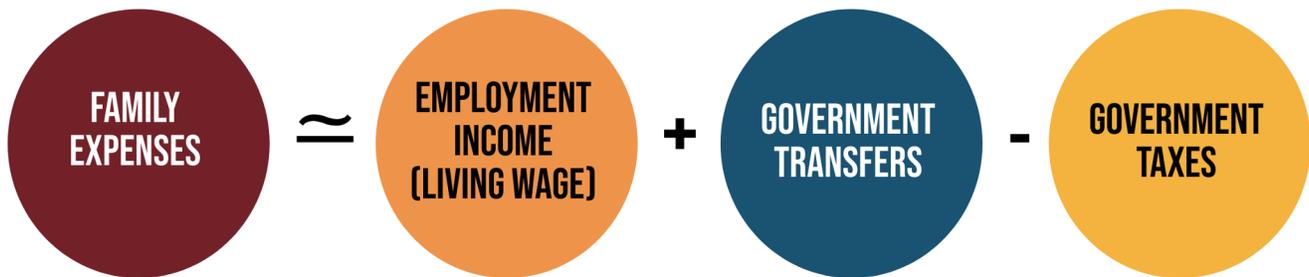
A Living Wage is *not* a guaranteed annual income, which is a redistributive grant paid for via general tax revenue and most effectively administered by a national or federal government.

The Human Development Council has calculated living wages in New Brunswick through thorough investigation of the costs of living and raising a family in the communities of Fredericton, Saint John, Moncton, and Bathurst. Our living wage research helps broaden the understanding of living wages in the Atlantic provinces and nationwide.

Methodology

The Canadian Living Wage Framework is used to calculate living wage rates in communities across the country. This national framework is intended to increase the credibility and consistency of data and research methods from one community, province, and/or territory to the next.

According to the national framework, “the living wage is calculated as the hourly rate at which a household can meet its basic needs, once government transfers have been added to the family’s income...and deductions have been subtracted.”[3] Government transfers include but are not limited to federal and provincial benefits like the Canada Child Benefit, New Brunswick Working Income Supplement, and GST credit. Government taxes include but are not limited to Employment Insurance Premiums, Canada Pension Premiums, and Federal and Provincial income taxes.



The living wage methodology assumes that employers provide the statutory minimums for time-off and that parents in the reference family take two weeks’ vacation over the year. Employees in New Brunswick are entitled to paid vacation totaling two weeks[4], but employers are not required to provide paid sick leave. This is significant in relation to child care and its costs. Employees in New Brunswick are paid for 8 statutory holidays; however, child care centres and schools are closed on additional holidays, professional development days, and winter, spring, and summer breaks.

Living wage calculations provide information about the most significant costs of living in a community. Furthermore, they prompt us to consider what can be done to lower costs and better meet individual, family, and community needs.

Reference Family

The Canadian Living Wage Framework uses a specific reference family of four—two working adults and two young children (aged 2 and 7). The calculated living wage in a community indicates what hourly wage is required to cover the reference family's expenses and let them live comfortably above the poverty line. Both parents in the reference family work full-time (35 hours per week). One parent is taking evening courses at the local community college to enhance their skills and credentials. The younger child attends full-time daycare and the older is enrolled in before and after school care.

The living wage methodology is limited in the sense that it does not reflect the realities of those who cannot and/or do not work full-time hours each week. Additionally, it is biased towards a specific reference family of four, comprised of working parents and young children. Research indicates that the hourly wage required to meet the reference family's needs is not all that different than the wage(s) required to meet the needs of different family types (e.g., lone parent with one child, two parent families with more than two children, etc.) and single individuals.[5] Canadian living wage researchers are questioning whether that research is still relevant and representative of contemporary realities. Some argue that the Canadian Living Wage Framework ought to be expanded to make space for living wage calculations for single people and multiple family types.

Living Wage Budget

The living wage for any community is a conservative estimate. The budget includes 10 different expense categories, which are described in the following paragraphs. The budget *does not* include credit card or loan payments, savings for retirement, life insurance, home ownership, or costs associated with caring for a child or adult family member living with disabilities or a medical condition.[6]

Family expenses are calculated using data from local sources as well as the Market Basket Measure (MBM). The MBM is Canada's official poverty line. It went through a second comprehensive review in 2018.[7] The living wage calculations that use the MBM rely on its updated methodology and most recent data (i.e., 2019).

The MBM is based on a cost of a basket of goods and services for a reference family with one male and one female adult (each aged 25–49) and two children (9-year-old girl and 13-year-old boy) in different geographic areas[8] across the 10 provinces. The MBM is applied to the living wage cost categories of food, clothing and footwear, personal vehicle, household expenses, and social inclusion. The MBM's 'Other Necessities' category was split into two parts for the purposes of our living wage calculations to represent the 'Household Expenses' and 'Social Inclusion' expenses in the reference family's budget.

Food: The food costs for New Brunswick's communities derive from the 2019 MBM food amount, indexed to inflation. The amount for the MBM's food component is determined using Health Canada's National Nutritious Food Basket[9], which is consistent with Canada's Food Guide. The food component of the MBM is a modest budget that does not account for special dietary needs, cultural or other food preferences, nor eating out.

Clothing & Footwear: The costs of clothing and footwear are taken from the 2019 MBM and indexed to inflation. The 2019 MBM data follows the re-based MBM, referred to as the "2018-base MBM," which features a more contemporary basket of clothing items than the 2008-base MBM. The items were updated to address some concerns about gender stereotypes in the earlier basket, such as allotting the same amount of sneakers to men and women.[10] The 2018-base MBM also sees an increase in the quantity of socks and a decrease in the quantity of nylons. The MBM's clothing and footwear component represents the cost of garments for school, work, and play in a family of four.

Shelter: The shelter amount includes the costs of renting a 3-bedroom accommodation and obtaining basic tenant contents insurance. The rent portion is based on median rents for 3-bedroom apartments and 3-bedroom row houses. It is taken from Canada Mortgage and Housing Corporation's survey on rental housing for October 2020 in each community.[11] The shelter expense category includes the cost of utilities (1100/kWh per month, assuming heat is electric). Water is included in the cost of rent as well. NB Power rates were used in shelter calculations for Bathurst, Fredericton, and Moncton, while Saint John Energy rates were used for Saint John. The shelter amount also includes the cost of basic internet usage in the communities and corresponding installation fees.

Transportation: This expense category includes the costs of maintaining a secondhand vehicle[12], carrying a monthly bus pass (if public transit is available in the community), and taking a limited number of taxi trips. This budget is realistic for a family with two working parents, one parent attending college on a part-time basis, and children enrolled in school and child care. It allows the family to commute efficiently, which can give them more quality time together at home. Since Bathurst does not have a public transit system, some adjustments were made to its transportation calculation. Additional taxi trips were included in the budget, as was the cost of winter tires (with the assumption they will last 3 years), and the cost of having tires balanced and installed twice a year. These additional costs reflect the added costs of transportation in northern New Brunswick.

Child Care: This budget item includes the cost of full-time child care for the 2-year-old, as well as before and after school care for the 7-year-old in the reference family. It also includes additional fees (if applicable) for the older child's full-time care on summer and winter breaks, professional development days, snow days, and non-statutory holidays. The toddler rates of care in Fredericton, Moncton, and Saint John are drawn from the median rates presented in the Canadian Centre for Policy Alternatives' latest annual report on childcare fees in different communities across Canada.[13] The toddler rates of care for Bathurst, as well as the fees for the school-aged child in all 4 communities are derived from an independent cost survey.

Health Care: The family budget includes the cost of a basic private health insurance plan to cover expenses like vision care, dental care, and prescription drugs not covered by Medicare. Coverage for mental health services is not included. This is a modest estimate for household health expenses. It would not be sufficient for families with significant medical expenses, such as costly equipment or medications for a disability or severe health condition.

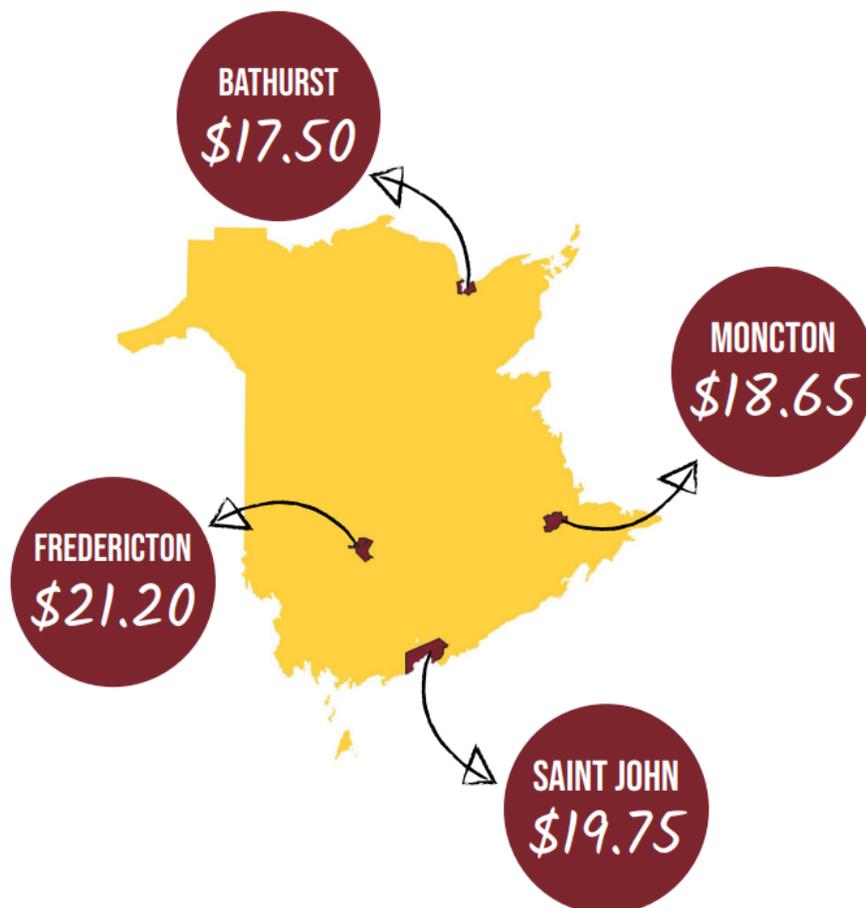
Contingency / Emergency: This is a modest allowance for unexpected expenses. It equates to 2 weeks' pay per parent per year. It is a very small percentage of the overall household budget.

Parent Education: The budget includes part-time education for one parent at community college (NBCC). The amount reflects the cost of two semester courses for the year, a small textbook allowance, and part-time student fees.

Household Expenses: This category covers household essentials like toiletries and personal care items, furniture, small kitchen appliances and tools, cleaning products, laundry costs, bank fees, and other necessities like cell phone service.

Social Inclusion: The budget contains a social inclusion category that encourages family members to participate fully in their community however they see fit. It recognizes that social stigma often surrounds people living in poverty and limits their opportunities for community engagement. It does the opposite by promoting inclusivity and equity. It also helps individuals and families develop stronger senses of belonging. The social inclusion allowance can pay for expenses like school supplies and fees, recreation and sports fees, arts classes, day trips and outings, restaurant meals, and birthday or holiday gifts.

Living Wages in New Brunswick (2021)

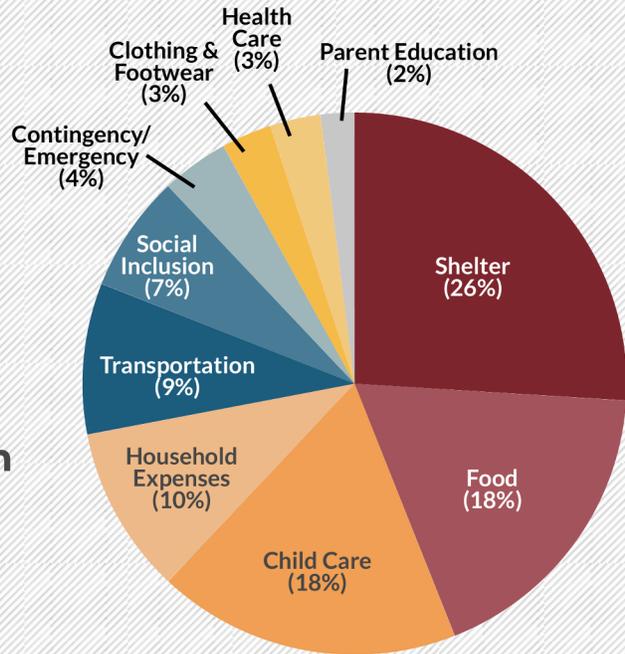


FREDERICTON LIVING WAGE



Family Expenses - Two Adults and Two Children (Age 2 and 7)

**LIVING WAGE
2021
\$21.20**



Most expensive budget items in Fredericton:



Shelter = \$1,563.79/month

- Rent: \$1,295.00/month
- Insurance: \$25.00/month
- Power: \$167.18
- Internet: \$76.61



Food = \$1,130.73/month

- Data: 2019 MBM food cost for Fredericton, indexed to inflation



Child Care = \$1,103.92/month

- Toddler care: \$716.00/month
- Before & after school care: \$332.50/month
- Summer & March Break: \$55.42/month

LIVING WAGE 2020 =

\$20.75



INCREASED TO

\$21.20

IN 2021

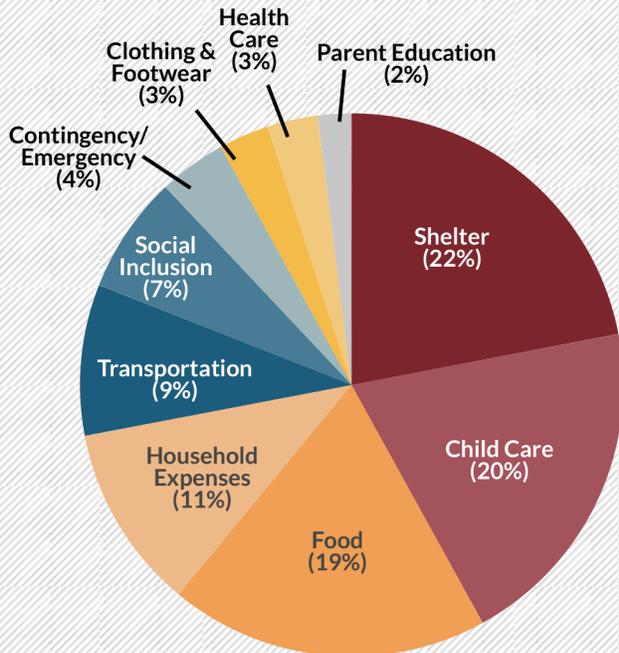
Shelter is more expensive in Fredericton than in the other three cities studied



SAINT JOHN LIVING WAGE



Family Expenses - Two Adults and Two Children (Age 2 and 7)



**LIVING WAGE
2021**
\$19.75

The first Living Wage calculation in NB was completed for the city of Saint John in 2018.

LIVING WAGE 2018 = **\$18.18**

INCREASED TO **\$19.55** IN 2020

INCREASED TO **\$19.75** IN 2021

Most expensive budget items in Saint John:



Shelter = 1,320.37/month

- Rent: \$1,025.00/month
- Insurance: \$25.00/month
- Power: \$197.11
- Internet: \$73.28



Child Care = \$1,152.95/month

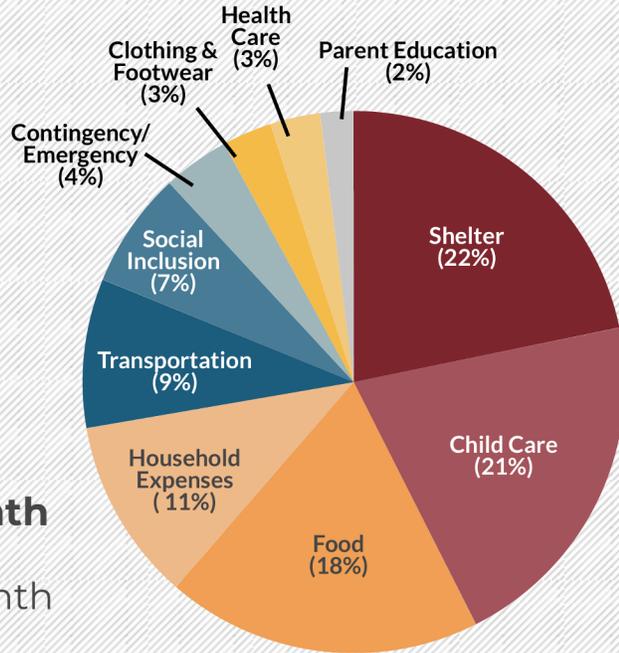
- Toddler care: \$716.00/month
- Before & after school care: \$350.00/month
- Summer & March Break: \$70.00/month
- Additional \$11.13 on PD/storm days: \$16.95/month

MONCTON LIVING WAGE



**LIVING WAGE
2021
\$18.65**

Family Expenses - Two Adults and Two Children (Age 2 and 7)



Most expensive budget items in Moncton:



Shelter = \$1,225.44/month

- Rent: \$960.00/month
- Insurance: \$25.00/month
- Power: \$167.18/month
- Internet: \$73.28/month



Child Care = \$1,169.88/month

- Toddler care: \$716.00/month
- Before & after school care: \$358.75/month
- Summer & March Break: \$83.13/month
- Additional \$8 on PD/storm days: \$12.00/month

Child Care is slightly more expensive in Moncton than in the other three cities.



LIVING WAGE 2020 =

\$18.35



INCREASED TO

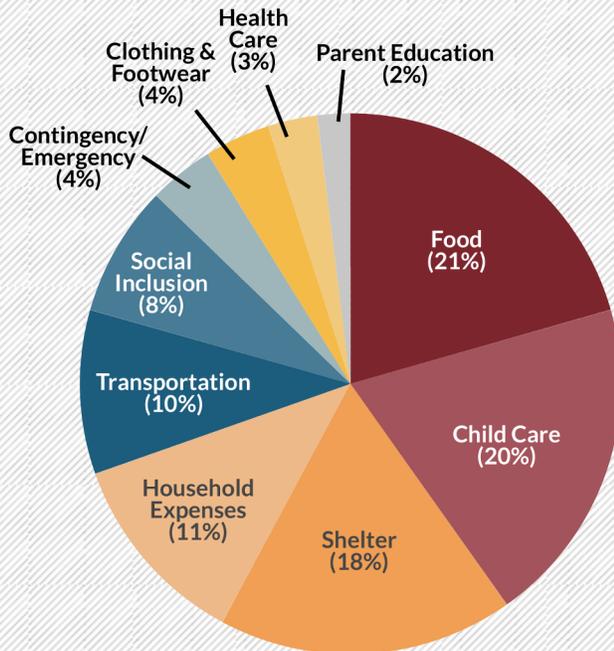
\$18.65

IN 2021

BATHURST LIVING WAGE



Family Expenses - Two Adults and Two Children (Age 2 and 7)



LIVING WAGE 2021
\$17.50

How is transportation in Bathurst different than the other 3 cities studied?

No public transit
(Additional taxi trips to account for this)



Northern climate
(Winter tires/3 years, and installation 2x per year is added)



Most expensive budget items in Bathurst:



Food = \$1,136.56/month

- Data: 2019 MBM food cost for New Brunswick population under 30,000, indexed to inflation



Child Care = \$1,091.00/month

- Toddler care: \$632.50/month
- Before & after school care: \$350.00/month
- Summer & March Break: \$87.50/month
- Additional \$14 on PD/storm days: \$21.00/month

LIVING WAGE 2020 = **\$17.45**
↓
INCREASED TO **\$17.50** IN 2021



Community Comparisons

In all 4 cities, more than half of the family's household budget is allocated to the combination of shelter, child care and food costs (see Table 1). Two of these expenses—shelter and food—are some of life's most basic needs. As discussed in previous living wage reports, rent is a fixed expense that families must pay, whereas food is more adjustable. When household incomes are tight, families are faced with tough decisions, like whether to pay rent or buy healthy groceries. As Saint John focus group participants in 2018 pointed out, it is often quality food and nutrition that are sacrificed when income is scarce. Child care is also essential when both parents choose to participate in the labour force full-time. Although the provincial government introduced a new child care subsidy for non-school aged children in 2018, families are only able to access the subsidy if their child attends a licensed child care centre. According to *Child Care Deserts in Canada*[14], there are only enough licensed child care spaces for 47% of Saint John's non-school aged children. Our methodology assumes that the family does not utilize the subsidy. Our reference family is ineligible for the provincial Daycare Assistance Program.[15] While shelter, child care and food are the top 3 expenses in all 4 cities, there are some unique differences.

Shelter: One of the largest differences between the 4 cities is overall shelter costs, which is mainly driven by the variation in rent. The Canada Mortgage and Housing Corporation's Rental Market Survey[16] is used to determine the median rent for a 3-bedroom apartment in October 2020 in each of the communities. Rent varies from a high of \$1,564.00 per month in Fredericton to a low of \$750.00 per month in Bathurst. Shelter costs are one of the most expensive items in the reference family's budget. Shelter is most costly in Fredericton, followed by Saint John, Moncton, and Bathurst.

A common concern expressed in discussions with reference groups in previous years was that the median rent used to calculate shelter costs did not reflect current conditions. It remains a relevant caution. Recent sharp increases in rent reported in all 4 cities are not fully reflected in the 2020 data. Although there are likely families renting 3-bedroom apartments for a price used in this report, families moving into the city or moving into a different apartment would find it very challenging to find a 3-bedroom unit at that price. Unit availability is also a concern. In Moncton and Bathurst, there are very few 3-bedroom apartments; only 4.3% of apartment units in Moncton have 3+ bedrooms, and 8.1% of apartment units in Bathurst have 3+ bedrooms.[17]

Child Care: The costs of child care are the second most expensive budget items for families in Saint John, Moncton, and Bathurst. Child care is the third most expensive budget item in Fredericton. Child care is most costly in Moncton at \$1,170.00 per month and least expensive in Bathurst (\$1,090.00 monthly). There are no significant differences between the toddler care fees across the 4 cities; however, there is some variation in after-school care.[18] Reference group participants in 2020 highlighted that centres have very long waitlists, and that spaces have become even more limited due to smaller class sizes in response to the COVID-19 pandemic. The high cost of child care in the 4 cities, along with limited spaces, highlights the need for more accessible, affordable, and inclusive child care. Substantial commitments recently announced by the federal government to increase the availability and affordability of quality child care should cause the direct cost of child care to decline.

Food: The cost of food increased more than 5% in all 4 cities since the last report. Bathurst had the highest food costs (it was the Bathurst family's largest expense), while Moncton had the lowest.

Transportation: In all 4 communities, transportation is the fifth most expensive item in the reference family's budget. It accounts for 9% of the family budget in Fredericton, Saint John, and Moncton, and 10% of the family budget in Bathurst. There are a few key differences in Bathurst that distinguish its transportation calculation from others. First, Bathurst does not have a public transit system, so we assume the reference family uses an additional taxi trip each week than families in the other 3 cities. Reference group participants in previous years noted that the MBM cost of maintaining a secondhand vehicle was low, and that winter tires are essential for those operating a vehicle in Bathurst due to the cold climate and considerable snowfall amounts in northern New Brunswick. We included the cost of winter tires in Bathurst's transportation budget.

Taxes & Transfers: The living wage methodology accounts for taxes and transfers. In all 4 communities, the reference family receives the New Brunswick Working Income Supplement (NBWIS), the New Brunswick Harmonized Sale Tax Credit (NBHSTC), and the Canada Child Benefit (CCB). The reference family in Bathurst receives a small amount from the Government Sales Tax Credit (GST). See Table 2 for taxes and transfers in the different communities.

**Table 1: 2020 Family Expenses (Annual):
Fredericton, Saint John, Moncton and Bathurst**

Expense Categories	Fredericton (\$21.20)	Saint John (\$19.75)	Moncton (\$18.65)	Bathurst (\$17.50)
Shelter	\$18,765.45	\$15,844.45	\$14,705.29	\$12,225.45
Clothing	\$2,347.59	\$2,347.59	\$2,347.59	\$2,347.59
Food	\$13,568.74	\$13,242.66	\$12,764.00	\$13,638.76
Child Care	\$13,247.00	\$13,835.40	\$14,038.50	\$13,092.00
Transportation	\$6,298.50	\$6,550.50	\$6,322.50	\$6,311.93
Household Expenses	\$7,610.17	\$7,468.55	\$7,259.80	\$7,640.34
Social Inclusion	\$5,073.45	\$4,979.03	\$4,839.87	\$5,093.56
Parent Education	\$1,384.00	\$1,384.00	\$1,384.00	\$1,384.00
Non-Public Health Care	\$2,115.96	\$2,115.96	\$2,115.96	\$2,115.96
Emergency/ Contingency	\$2,968.00	\$2,765.00	\$2,611.00	\$2,443.00
Total	\$73,378.86	\$70,533.14	\$68,388.51	\$66,299.59

**Table 2: Annual Government Transfers:
Fredericton, Saint John, Moncton and Bathurst**

	Fredericton	Saint John	Moncton	Bathurst
NBWS	\$250.00	\$250.00	\$250.00	\$250.00
CCB (Jan-June)	\$3,903.97	\$4,259.17	\$4,528.62	\$4,810.33
CCB (July-Dec)	\$4,059.86	\$4,415.06	\$4,684.52	\$4,966.22
GST Credit	\$0.00	\$0.00	\$0.00	\$188.31
NBHSTC	\$220.85	\$326.09	\$405.93	\$489.40
Total	\$8,434.68	\$9,250.32	\$9,869.07	\$10,704.26

Benefits of a Living Wage

A living wage has countless advantages for both employees and their employers. It provides adequate income to cover typical family life expenses. It lifts individuals and families out of poverty, increases their economic security, and reduces financial stress.[19] A living wage is associated with reduced job turnover.[20] It supports one’s physical and mental wellness. A living wage improves worker productivity and efficiency.[21] It also boosts morale and job satisfaction. A living wage promotes social inclusion and belonging. It also supports healthy child development, which is a key to well-being across the lifespan.[22] Living wage employers are publicly recognized and admired for their efforts in contributing to lasting economic growth and prosperity.[23] Living wage employers are seen as key players in community development work.

Conclusion

The 4 living wage calculations in New Brunswick provide insight into the true cost of living in various parts of the province. Families earning a living wage should be able to escape severe financial stress, support the healthy development of their children, and participate in the social, civic and cultural lives of their communities. We know, however, that many New Brunswickers earn a wage below a living wage. New Brunswick's minimum wage is \$11.75, the lowest in the country. While we do not suggest that the minimum wage should be raised to a living wage, the gap between the two shows that the current rate is too low. It is clear that families earning \$11.75 would struggle to make ends meet. Raising the minimum wage is warranted. And there is more that can be done to help families.

The cost of living—particularly the costs of shelter and child care—continues to climb. Families' direct costs could be reduced by investing in public services, increasing the supply of affordable housing and reducing the cost of child care. An expansion of affordable, accessible public health care will further lower the cost of living in New Brunswick.

These policies go beyond helping those who are working. They can help ensure that everyone, regardless of work status, is able to live as full participating members of our communities.

Acknowledgments

Thank you to the Economic and Social Inclusion Corporation (ESIC) for providing financial support for this research.

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We are grateful to economist Jean-Philippe Bourgeois for his invaluable contributions to living wage research in New Brunswick and across Atlantic Canada. Professor Bourgeois takes the lead on the tax and transfer portions of living wage calculations.

Finally, we would like to recognize Chelsea Driscoll and Natalia Hicks, who tested the methodology and wrote earlier reports on living wages in New Brunswick.

Notes

- [1] Living Wage Canada, "Living Wage Canada," <http://livingwagecanada.ca/>
- [2] Silver, J. E., *Life increasingly unaffordable for low-income Canadians: report*, <https://ipolitics.ca/2021/11/01/life-increasingly-unaffordable-for-low-income-canadians-report/>
- [3] Living Wage Canada, *Canadian Living Wage Framework: A National Methodology for Calculating the Living Wage in Your Community*, http://livingwagecanada.ca/files/8714/4500/2147/Living_Wage_Full_Document_oct_2015.pdf
- [4] Government of New Brunswick, *Paid Public Holidays and Vacation/Vacation Pay*. <https://www2.gnb.ca/content/dam/gnb/Departments/petl-epft/PDF/es/FactSheets/PublicHolidaysVacation.pdf>
- [5] Living Wage Canada, *Canadian Living Wage Framework: A National Methodology for Calculating the Living Wage in Your Community*, http://livingwagecanada.ca/files/8714/4500/2147/Living_Wage_Full_Document_oct_2015.pdf
- [6] Ibid.
- [7] Djidel, S., Gustajtis, B., Heisz, A., Lam, K., Marchand, I., & McDermott, S. (2020). *Report on the second comprehensive review of the Market Basket Measure*. (Ottawa: Statistics Canada). <https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020002-eng.pdf>
- [8] The MBM is available for specific geographic areas, including the communities of Fredericton, Saint John, and Moncton. It is also available by population size (e.g., rural population or population under 30,000).
- [9] Government of Canada, "The contents of the 2019 national nutritious food basket", <https://www.canada.ca/en/health-canada/services/food-nutrition/food-nutrition-surveillance/national-nutritious-food-basket/contents.html>
- [10] Djidel, S., Gustajtis, B., Heisz, A., Lam, K., Marchand, I., & McDermott, S. (2020). *Report on the second comprehensive review of the Market Basket Measure*. (Ottawa: Statistics Canada). <https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020002-eng.pdf>
- [11] Canada Mortgage and Housing Corporation, "Housing Market Information Portal," <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>
- [12] The 2019 MBM transportation amount for communities with populations under 30,000 is used for each city's transportation costs for the living wage calculation.
- [13] Macdonald, D., & Friendly, M. (2021). *Sounding the Alarm: COVID-19's impact on Canada's precarious child care sector*. (Ottawa: Canadian Centre for Policy Alternatives). <https://www.policyalternatives.ca/TheAlarm>
- [14] Macdonald, D. (2018). *Child Care Deserts in Canada*. (Ottawa: Canadian Centre for Policy Alternatives). <https://www.policyalternatives.ca/publications/reports/child-care-deserts-canada>
- [15] In order to qualify, a family's annual net income must be \$55,000 or less.
- [16] Canada Mortgage and Housing Corporation, "Housing Market Information Portal," <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

[17] Canada Mortgage and Housing Corporation, *Rental Market Survey*

[18] Fredericton does not add additional fees for professional development days and snow days. The centres surveyed, as well as past reference group participants noted that most centres decided not to add an additional fee a few years ago. Instead, year-round fees increased slightly.

[19] Living Wage Canada, *Canadian Living Wage Framework: A National Methodology for Calculating the Living Wage in Your Community*,

http://livingwagecanada.ca/files/8714/4500/2147/Living_Wage_Full_Document_oct_2015.pdf

[20] Driscoll, C., & Saulnier, C. (2020). *Living wages in Nova Scotia and New Brunswick 2020*.

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[21] Living Wage for Families BC, *Employer's Guide*,

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[22] Living Wage Canada, *Canadian Living Wage Framework: A National Methodology for Calculating the Living Wage in Your Community*,

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[23] Living Wage for Families BC, *Employer's Guide*,

https://www.livingwageforfamilies.ca/resources_for_employers

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:



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