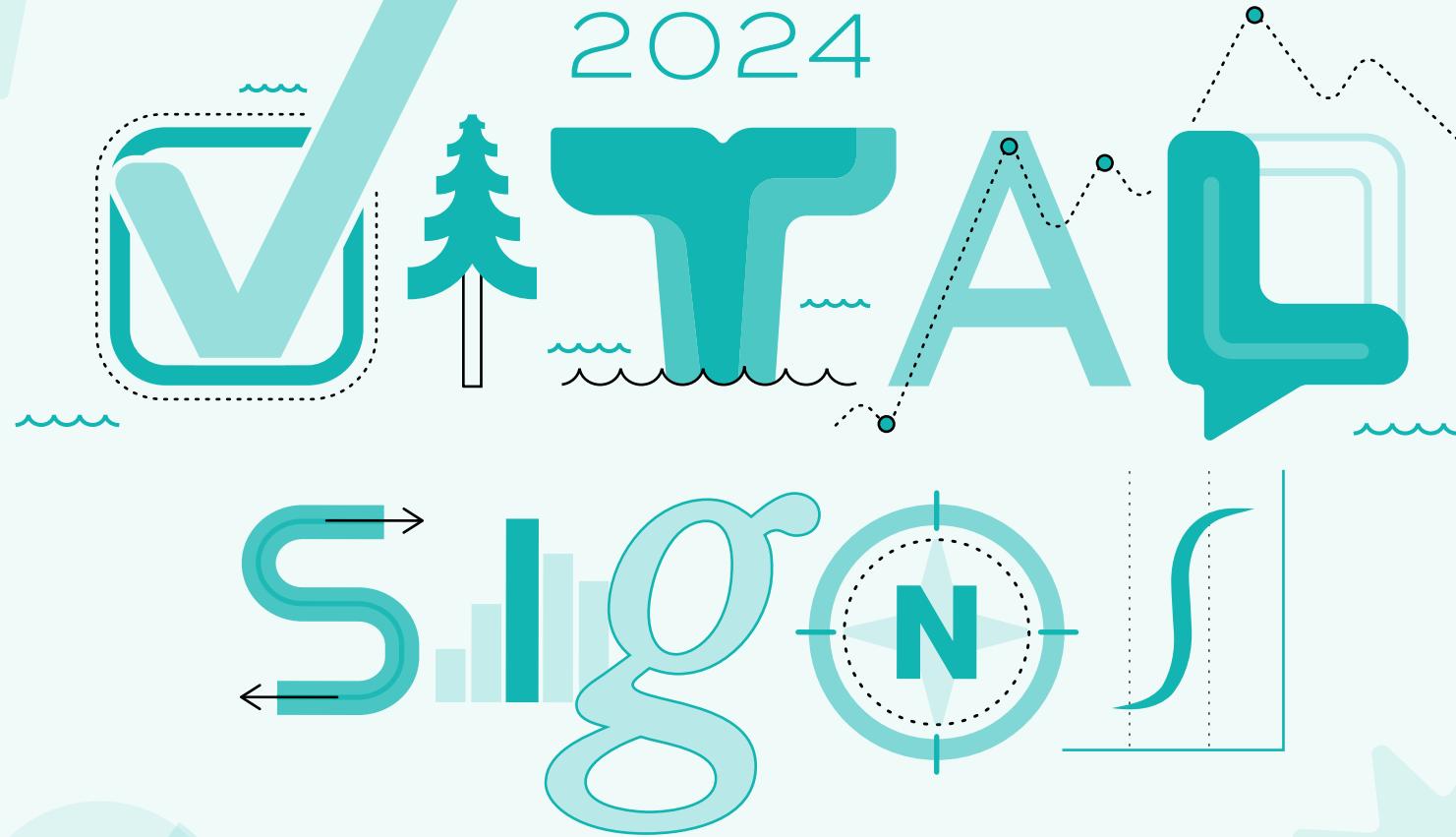


Newfoundland and Labrador's

Vital Signs®

A province-wide check-up of the quality of life in Newfoundland & Labrador communities

99



A collaboration between the Community Foundation of Newfoundland and Labrador and Memorial University's Harris Centre






Newfoundland and Labrador's

Vital Signs®



NL Vital Signs is the province's quality of life check-in.

Its purpose is to support people who care about Newfoundland and Labrador with quality data, stories, and insight. The report and conversations are co-led by the Community Foundation of NL and Memorial University's Harris Centre.



The Leslie Harris Centre of Regional Policy & Development is Memorial University's hub for public policy and regional development issues. The Centre links Memorial faculty, students, and staff with groups across Newfoundland & Labrador, supporting active community engagement through applied research, knowledge mobilization, facilitated public dialogue, and local and regional data analytics.

— mun.ca/harriscentre
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the partners



The Community Foundation of Newfoundland and Labrador's (CFNL) vision is thriving Newfoundland and Labrador communities where everyone belongs. We support this by stewarding funds and connecting diverse people, ideas and resources. Established in 2001, CFNL stewards more than \$2 million in philanthropic investment for the benefit of the province. The organization has facilitated granting of over \$4 million since 2017 and leads many community knowledge and capacity initiatives. We're part of Community Foundations of Canada (CFC), the national network for Canada's 200+ community foundations that, combined, stewards \$7 billion in resources and reaches 90 percent of the country's geography.

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take_action

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Motivated to take action?

01 — share it!

Have ideas to share?
Let us know or share online using:
#VitalSignsNL

02 — pass it along

Share what you've learned. Need more copies? Let us know at:
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03 — host a vital conversation

We're happy to support you in hosting a Vital Conversation based on this report in your community. Reach out to the Harris Centre or CFNL to learn more about setting up a conversation or to have a member of the team join to present the report.

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Land Acknowledgement



We respectfully acknowledge Newfoundland and Labrador as the traditional territories of diverse Indigenous groups, and we acknowledge with respect the diverse histories and cultures of the Beothuk, Mi'kmaq, Innu, and Inuit of this province. As we open our hearts and minds to the past, we commit ourselves to working in a spirit of truth and reconciliation to make a better future for all.

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The Cost of Living

Theme for the 2024 edition of NL Vital Signs.

The Cost of Living

The theme of the 2024 edition of Vital Signs is something we're all feeling. However, echoing what happened during the pandemic, we might be in the same storm but we're in very different boats. Some may need to tap savings to cover extra costs, and others don't have a place to call home.

We've focused on three areas crucial to understanding the challenges to the affordability crisis: housing, food, and making a living (income and wealth). We've created regional data profiles with key local information for communities across the province and explored NL's changing population to help us chart a path forward for everyone.

The hardships faced by many in our communities are the result of a combination of factors and systems, both globally and locally. How we address our current reality and tackle these issues together is the challenge for all of us. We hope this report will amplify and inform thoughtful discussions and potential solutions about how we can collectively use our imaginations and innate concern for each other to ensure everyone in the province can thrive.

The last edition of NL Vital Signs focused on climate change. It included these thoughts from a discussion we felt were worth restating as we deal with both of these crises at the same time:

"We can be whatever we have the courage to see.
We can be a leader.
All we have to do is act like one."

"We often hear 'NL is small and it is a disadvantage'... This is generally an excuse for doing little and to slow down taking bold actions. However, being a small province is also an advantage! When we collectively decide to take action(s), we will get to see positive results much faster. We can be whatever we have the courage to see. We can be a leader. All we have to do is act like one."

if Newfoundland & Labrador was a community of just

100 people, there would be...

24 aged over 65

63 aged 15-64

13 under 15 years of age

31

who have difficulty financially meeting basic needs like transportation, housing, food, clothing and other necessary expenses

49

with a strong or somewhat strong sense of **belonging to their local community**

40 living in rural areas

42 living in the Northeast Avalon

3 racialized or Persons of Colour

3 Immigrants

9 Indigenous Persons

13 who feel lonely (always or often)

26 who struggle to afford food

51 who feel they have fair or poor mental health

19 who feel they have excellent or very good mental health

20 Experiencing Housing Insecurity

03

Rural is defined as an area with less than 1,000 inhabitants and a population density less than 400 people per square kilometre. Data reflected is the approximate average based on the total population. Most indicators have been obtained from the 2021 census, however other indicators come from specific Statistics Canada surveys conducted in 2022 and 2023.

Source: Statistics Canada (2021, 2022 and 2023)

Food for all

Rethinking Food Charity

There are over 95 charitable food programs in NL, including food banks, meal programs, community freezers, and community centre pantries. Collectively, these programs provide food to thousands of people each month – and according to numbers from Food Banks Canada, demand continues to grow. Meeting this challenge was the focus of a recent report from Food First NL.

Rethinking Food Charity: A Community Conversation resulted from a province-wide project that brought together citizens experiencing food insecurity and the organizations that run food programs to discuss food charity, specifically how to improve it and what can be done to move beyond it.

The result included comprehensive recommendations ranging from immediate changes, such as adjusting hours of operation and removing income testing, to more sector-wide suggestions like sharing staff and delivery services and collaborating on training and advocacy. According to Josh Smee, CEO of Food First NL, many of these recommendations will result in a more equitable, transparent, and coordinated food charity system.



Source: Food Banks Canada

What's for Supper?

Climbing cost of common family recipes

Source: RAnLab tabulation based on Statistics Canada data



"We're already seeing this play out," he explains. "A group of food banks recently hired a shared staff person. Others have reached out to our team for support in thinking through a 'grocery store' model of food distribution. We see a lot of energy and interest in making the current system as equitable and effective as possible while also pushing for the policy changes that will reduce the need for it," said Smee. "But we know that policy change, not food charity, is what can reduce food insecurity."

Laurel Huguet, program coordinator at Food First NL, agrees. "The only permanent solutions to food insecurity are those that improve the adequacy and stability of incomes."

"The only permanent solutions to food insecurity are those that improve the adequacy and stability of incomes."

Laurel Huguet, Food First NL

Decommodifying basic needs, Huguet explains, means limiting profit on things like food and housing, and is a key issue identified by the Lived and Living Experience Advisory Group of Food First NL.

"Further work needs to be done as basic needs become more unaffordable. Solutions are multilayered," she says, listing ideas like taxation and regulation of large food corporations, rent controls and the regulation of short-term rentals, stronger pay equity legislation, and increases to the minimum wage and income support. It's about filling the gap between what people earn and the income required for basic necessities.

Household Types

Food banks in NL reported a 44% increase in visits in 2023 compared to 2019. Single individuals were the most likely frequent food bank users, followed by single parents.

14%	Two-Parent Families
23%	Single Parent Families
11%	Couples With No Children
50%	Single People

A pot of beef stew and a simple vanilla cake to share with family and friends costs about 41% more in 2024 than it did just 5 years ago.

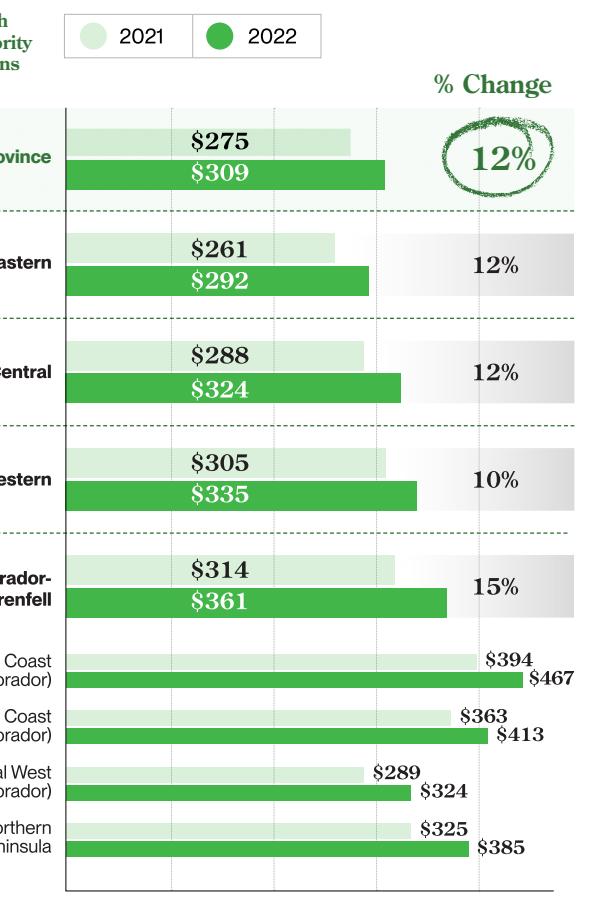
Pop's Beef Stew
↑ 43%
2019 – \$15.87
2024 – \$22.04
Serves 8-10

Nan's Famous Cake
↑ 31%
2019 – \$3.09
2024 – \$4.04
Serves 8-10



Nutritious Food Basket Weekly Cost 2021-2022

The Nutritious Food Basket calculates weekly food costs for a family of four. Newfoundland and Labrador experienced a 12% increase in the average cost of a weekly food basket between 2021 and 2022. The increase was even higher in some rural and remote areas with up to a 19% increase on the North Coast of Labrador.



Source: Newfoundland & Labrador Statistics Agency



food glossary

food as a human right – the right of people, either collectively or alone, to have permanent, physical and economic access to sufficient, culturally appropriate food

food insecurity – the struggle to afford food with poverty as the root cause
food sovereignty – a food system in which the people who produce, distribute, and consume food also control the mechanisms and policies of food production and distribution



we are what we eat the sustaining of food, culture and tradition

Lori McCarthy is a cultural food ambassador; essentially she tells stories through food.

The food she talks about isn't fancy and it isn't affected by supply chains, ferry schedules or the increasing cost of living.

Her food is local and familiar; it's the reason why people have thrived in this place for so long. It's traditional white bread with three portions of dough representing the past, present and future. It's picking berries in the barrens and mushrooms in the forest. It's pan fried cod and bottled rabbit. It's moose pastrami and sweet gale aioli.

In addition to hosting cultural food residencies for visitors and locals, McCarthy's work focuses on intergenerational projects bringing seniors together with school-aged children in order to share food stories and practice heritage foodways.

Growing up at a time when her generation were told they had to leave the province to have a "better" life, becoming a parent herself brought everything into focus.

Happy Valley-Goose Bay is a shining example of such an opportunity.

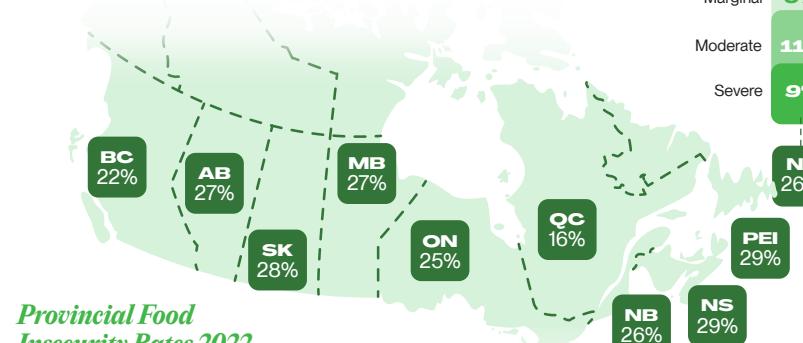
The Pye Centre for Northern Boreal Food Systems is a hub for community-led and Northern-focused food systems' research, education, community connections, wellness, production, and distribution. Run by the Labrador Campus of Memorial since 2019, the Pye Centre is an 80-acre farm committed to supporting the needs and priorities of both producers and communities in Labrador and across the North through fostering innovative research, educational opportunities, and community collaborations.

The Pye Centre is also dedicated to participating in, and hosting, a wide variety of community and wellness activities throughout the year from a summer youth science camp to a har-

"I didn't want that to be the story I told my children, or what I told myself," explained McCarthy during her 2023 Ted Talk. She decided she wanted to share a new story with her own children and went in search of a new, more positive perspective, forging an identity through food.

"I didn't want that to be the story I told my children, or what I told myself."
Lori McCarthy

Food insecurity increased in the province from 19% in 2018 to 26% in 2022.

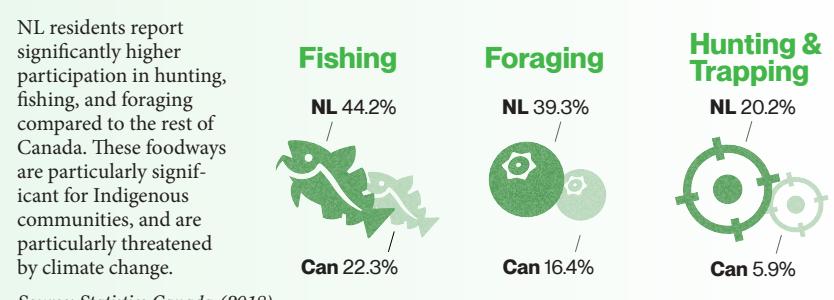


Provincial Food Insecurity Rates 2022

Food insecurity rates are based on the Canadian Income Survey where individuals were asked about their ability to purchase food for themselves and their family over the last 12 months. This same survey highlights that across Canada food insecurity is highest among single mothers and Indigenous and racialized families.

Source: Statistics Canada

NL vs Canada Participation in Hunting, Foraging, Fishing



Source: Statistics Canada (2018)

vest festival that drew over 800 people to the farm in October 2023.

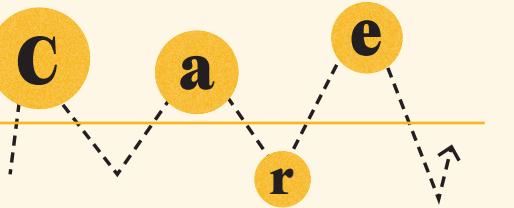
"That number of attendees is amazing for our small town," says Dr. Cunsolo. "And the fact that we donated more than 4,000 pounds of fresh vegetables to community freezers, shelters and support organizations throughout north, south and central Labrador is incredibly gratifying for everyone involved."

Other events include a strawberry u-pick, farmers' market, and Heart & Soil conversations featuring guest speakers on all things related to Northern farming, gardening and food production.

Working closely with their partners, the Pye Centre continues to grow each year, adding programs to help meet the needs of the community.

Marginal	6%
Moderate	11%
Severe	9%

The Economics of



Access to care services, both paid and unpaid, is critical for the overall functioning of our economy and our society. Childcare, elder care, healthcare, education and more, enable people to participate in the workforce and provide services essential to the wellbeing of our communities. This fact became even more evident during the early days of the pandemic and continues to be a critical issue with labour shortages in healthcare, childcare and education services.

For women, these issues are even more complex since they are both the primary providers of care services, and the ones most impacted when there is a lack of it. Nearly 80% of workers in the healthcare and education sectors in NL are women, and according to Statistics Canada's recent Conceptual Framework on Canada's Care Economy, while caregiving is shared amongst family members now more than ever, the majority of paid and unpaid care work is still done by women.

Taking childcare access as an example, Gillian Pearson, Memorial University graduate student, childcare policy re-

searcher and advocate, explains the disproportionate effect on women. "In a family with one man, one woman and two children – the woman tends to have the lower income, and so if there are no available daycare options, she will be the one to stay home. It's also usually the mother who takes parental leave when the baby is born, and any prolonged break in a career is hard to recover from financially – this all perpetuates women earning less."

The fact that women make up the bulk of the labour supply of care workers is not inherently problematic, she explains. "These are essential services in our society, many of which require a high level of training, and certainly require a great deal of physical, mental and emotional effort, but it becomes a problem when the low social value and regard for this type of work means wages are too low to attract and retain workers."

At the same time, because there is a recognized need for affordable care services in order for more women to participate in the labour market, new programs have been implemented to subsidize services like childcare. While these programs have been very effective for families that have been able to find spaces, it has also increased the demand for childcare services and put further strain on the labour supply side.

"What we have is a complex puzzle – addressing one side creates gaps in the other," says Pearson. "Clearly, we need to make sure we have affordable care services so women can have the opportunity to fully participate in the labour force, but we also need to ensure we're building the supply side of the equation – improving working conditions, offering fair wages, benefits, and avenues for career advancement."

Pearson acknowledges that striking the balance is no easy

occupation

by gender

Women have a much higher representation in occupations such as:

- Health
- Education and social services
- Business, finance and administration

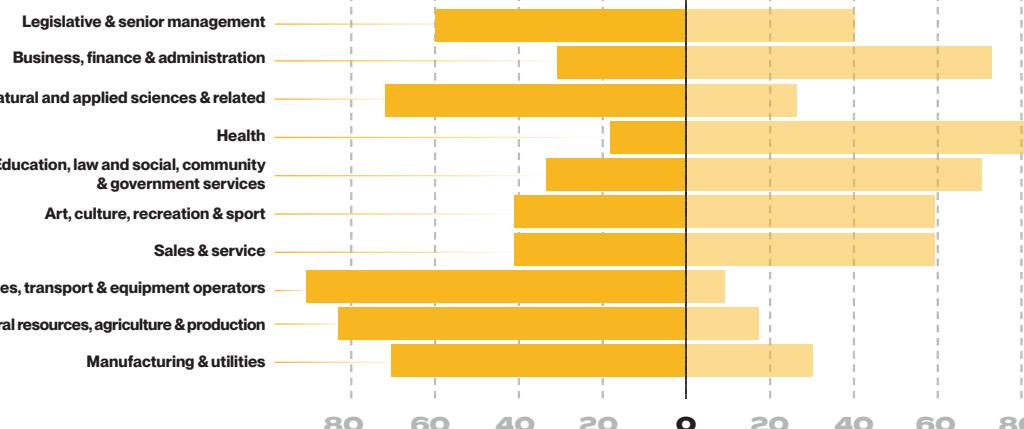
Men have higher representation in occupations related to:

- Trades
- Natural resources
- Applied sciences

Chart reflects the percentage of males and females age 15 and over employed in National Occupational Classification (NOC) categories in NL in 2021.

Source: Statistics Canada (2021)

making a living glossary



feat and some growing pains are inevitable. NL is currently in the midst of that supply and demand challenge, and considering our demographics and the current cost of living, getting a better balance soon is critical. But, according to Pearson, the situation in NL is not unique. "The same problem has happened in lots of other places, and they've been able to figure things out, so we have a lot of models we can learn from," says Pearson. The key is government investment, which Pearson thinks needs to include significant investment in the system as a whole. "We know from decades of research that investments in things like childcare and other measures to help women participate more fully in the workforce, pays off – the money comes back to the local economy. That's good for women, good for communities and good for the economy."

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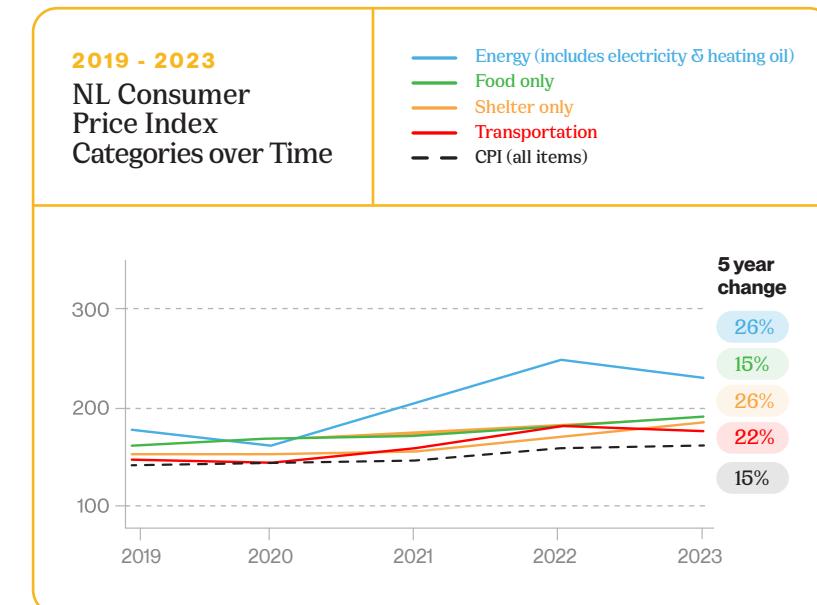


Gillian Pearson
Childcare Researcher and Advocate

Breaking down the CPI



The standard CPI is based on historical average family spending. However, not all families have the same spending patterns. Individuals and families who are struggling to make ends meet, will likely already limit their day-to-day spending to essentials such as food, shelter and transportation costs (all of which have increased in cost significantly), and have a smaller portion of their spending dedicated to other categories (many non-essential items such as electronics have decreased in cost). Essentially, for families that are already limiting their spending to basic necessities the CPI is not a true reflection of the increased cost of living – instead of a 15% increase in the CPI from 2018-2023, these families would have experienced an increase of approximately 22%.



Source: Statistics Canada

Median After-Tax Income

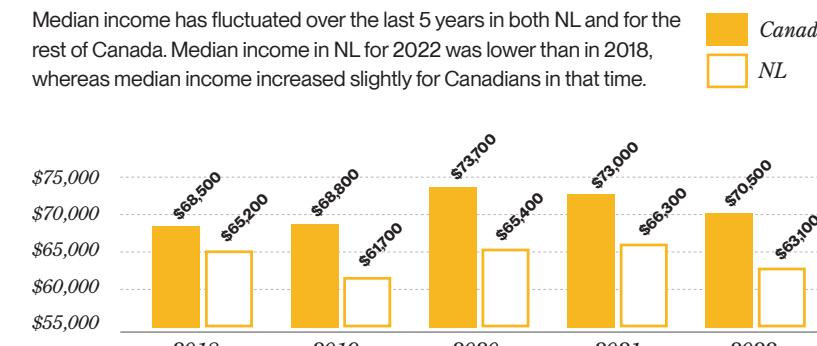
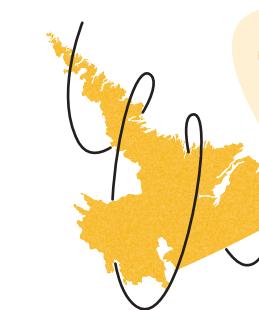


Chart reflects the median after-tax income of economic families and persons not in an economic family, 2022 constant dollars.

Source: Statistics Canada

Ownership Matters



Community-owned business creates a lifeline for rural sustainability



Instead of relying on a sole business owner, they worked with the NunatuKavut Community Council, and with funding support from

the provincial and federal governments, opened their own community-owned gas station and convenience store. After five years without a gas station, this social enterprise has significantly improved sustainability, with residents having regular access to gas and heating oil without the need to travel or fear of running out.

Setting up and running the venture as a social enterprise has also brought with it significant community capacity building for residents, like governance training for the Board, enhancing operational skills for frontline staff, and bolstering management leadership capabilities. These efforts are helping to ensure long-term growth and empowerment for the community.

If you want to learn more about community ownership, co-ops and social enterprise models for communities, check out the many resources and direct supports available through organizations like the Community Sector Council of NL, NL Federation of Cooperatives, Shorefast, Memorial's Centre for Social Enterprise and CBDCs.

UNDERRATED

how some groups are overrepresented as low-wage earners

Bridget Clarke, St. John's Status of Women Council

Maria Gentle, YWCA St. John's

We often hear that Newfoundland and Labrador is experiencing a labour shortage, but the real issue is low wages, particularly for sectors that have traditionally been dominated by women. Low wage workers are also more likely to be racialized or new to Canada, and many have limited alternative employment options open to them. In fact, the biggest wage gap exists for women and gender diverse individuals who are also a newcomer, racialized, Indigenous, 2SLGBTQIA+, or have a disability. In other words,

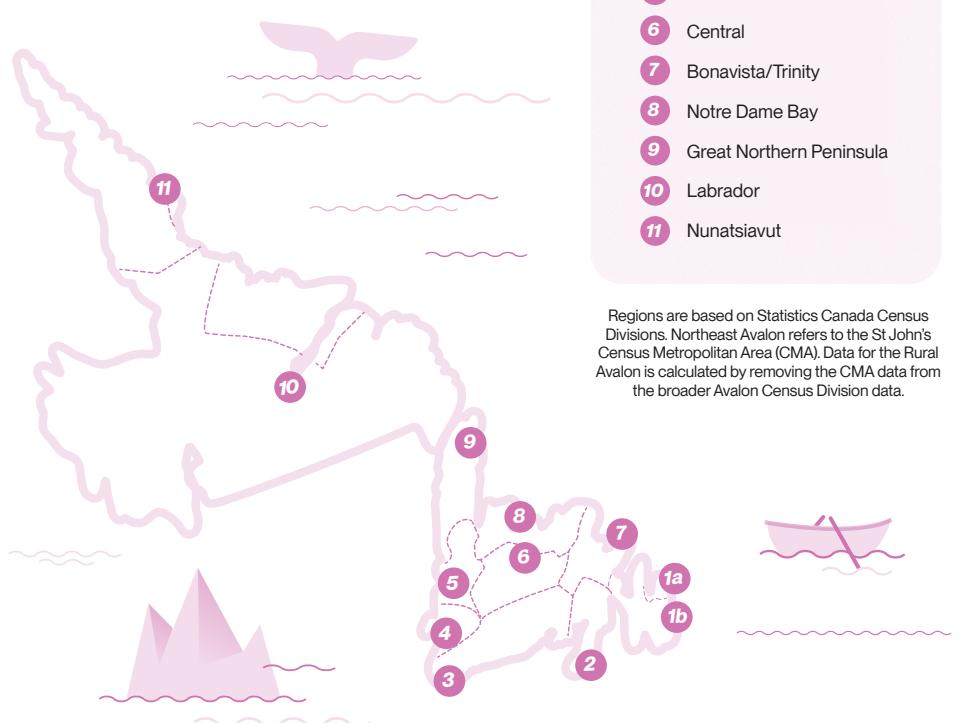
the most marginalized are most likely to have the least financial resources because of discrimination.

We also know that people often find themselves stuck on government income assistance, not because they don't want to work, but because minimum wage does not provide a better financial outcome.

This isn't a failure on the part of individuals, it's a failure of our society, our social policies and systems.

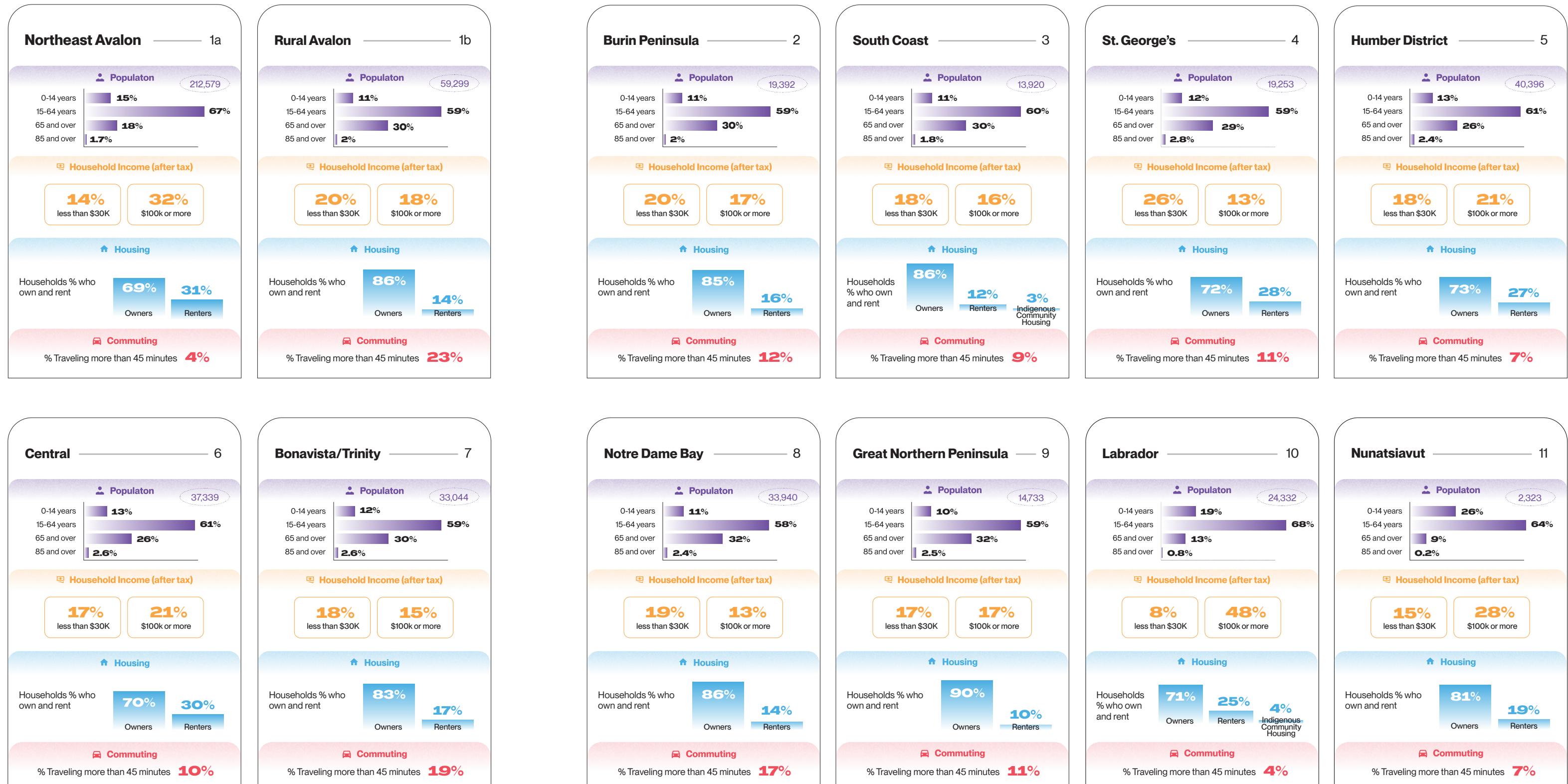
Diving *deeper* into the data

Understanding the local context is critical to making smart decisions, especially when resources and capacity are limited. While numbers can't tell the whole story, they help us dive deeper into how key issues like housing and income inequality are impacting us at a regional and local level.



Monthly Housing Costs (Median)											
	Avalon	Burin Peninsula	South Coast	St. George's	Humber District	Central	Bonavista/Trinity	Notre Dame Bay	Great Northern Peninsula	Labrador	Nunatsiavut
Owned dwellings	\$1,070	\$476	\$432	\$464	\$765	\$860	\$468	\$412	\$436	\$960	\$332
Rented dwellings	\$930	\$705	\$680	\$725	\$850	\$850	\$770	\$710	\$695	\$900	\$564

Source: Statistics Canada (2021)



POPULATION CHANGE



Mind the (Population) Gap

The number of new immigrants arriving in NL annually has almost tripled in the last 20 years, and according to projections from Statistics Canada, the proportion of immigrants in NL will double again by 2041.

Increasing immigration is essential to meeting the growing labour shortage – according to a recent survey conducted by Memorial University economist, Dr. Tony Fang, approximately 50% of Atlantic Canadian companies are experiencing labour shortages.

But getting newcomers to the province is only one part of the puzzle, Fang explains, the harder part is keeping them here. Fang suggests a key part of retention is really up to local residents.

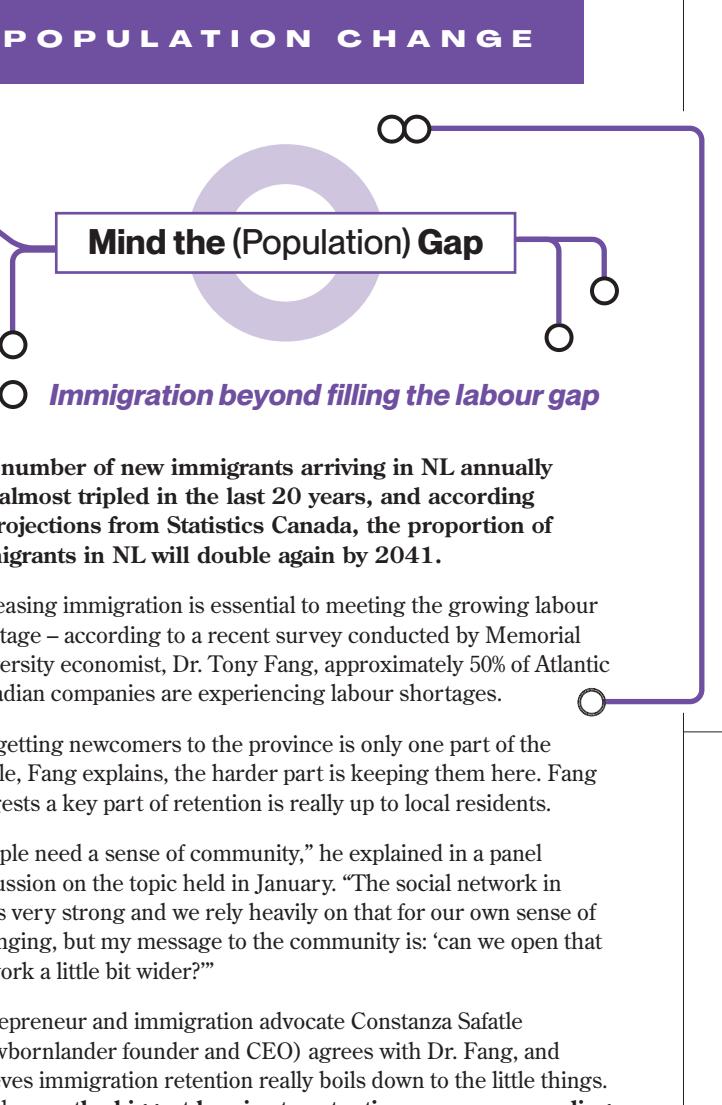
“People need a sense of community,” he explained in a panel discussion on the topic held in January. “The social network in NL is very strong and we rely heavily on that for our own sense of belonging, but my message to the community is: ‘can we open that network a little bit wider?’”

Entrepreneur and immigration advocate Constanza Safatle (Newbornlander founder and CEO) agrees with Dr. Fang, and believes immigration retention really boils down to the little things. Safatle sees the **biggest barrier to retention as a compounding of the multitude of smaller barriers and hurdles which newcomers have to overcome to establish themselves in NL** – things like getting a driver’s license and vehicle insurance, accessing English language training, and having their skills and experience recognized as transferable to a Canadian context.

“These things that you might think are minor details, but combined, these are the things that make it difficult for people to stay, this is ultimately what makes people feel like they don’t have a place here,” she explained. “In Newfoundland and Labrador nobody stays for the weather, but nobody leaves for the weather either! We can create a space where newcomers feel they bring something to the community, they have value in this community – until newcomers feel that they have value, they do not feel at home.”

“In Newfoundland and Labrador nobody stays for the weather, but nobody leaves for the weather either!”

Constanza Safatle
Entrepreneur & Advocate



NL has experienced significant changes in the population over the last few years. While the aging population and declining fertility rates have continued, international migration has increased.

Between July 2022 and July 2023, NL experienced a record low number of births, a record high number of deaths and received almost double the all-time high in international migration and non-permanent residents (net).

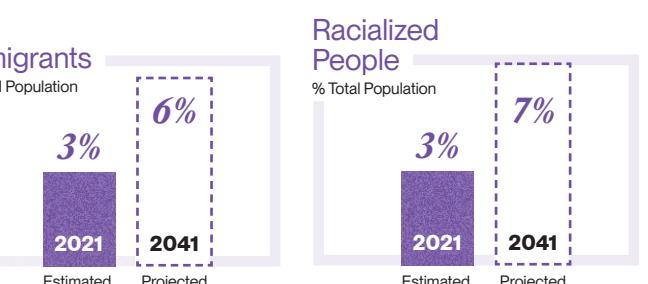
Natural change is calculated by subtracting the total number of deaths by the total number of births. The number of immigrants refers to the number of new permanent residents or landed immigrants. Non-Permanent Residents refer to people who are in NL on a temporary basis including foreign workers, international students and refugee claimants and other temporary residents who are allowed to remain in Canada on humanitarian grounds. Net interprovincial migration represents the difference between the number of people who moved to NL from other provinces and the number of NLers who moved to other parts of Canada.

Population Projections

Proportion of immigrants and racialized people

Based on projections from Statistics Canada, the proportion of the NL population who are immigrants will double by 2041, and the proportion of racialized people will more than double.

Source: Statistics Canada



Laurabel Mba
DEIB-AR Leader
Consultant & Founder
Laurabel Mba Consulting



Inclusive Ideas

“Economic insecurity hits racialized people, migrants and immigrants differently. Many people who have been marginalized are unable to avail of resources and support that are financially and culturally accessible to them. Sometimes, we don’t see this because it is human nature to think about ourselves and our experiences. If I don’t see myself in you, if you don’t look like me, it’s harder to understand your struggles and your dreams. And if I don’t understand, it’s harder to connect. But there are lots of ways to learn and connect with other cultures



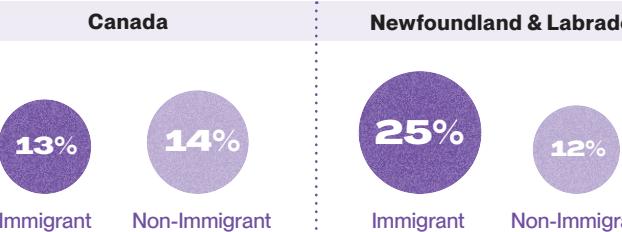
in your community. Attend events and make an effort to **connect in the spaces they are creating**. Don’t be afraid to be rejected or feel out of place when you show up. It will **take time and a concerted effort to build trust** with these communities. Social media, podcasts, movies and books are easy ways to learn about other cultures and communities. People are telling you their stories and showing who they are. You can also connect with people who offer services to support your inclusionary work.”

Belonging & Loneliness

Immigrants to NL report higher rates of chronic loneliness and not having people they can depend on relative to national averages. NL has historically struggled with retention of new immigrants and while there are many factors that contribute to why people choose to leave the province, research has shown that social isolation, distance from family and larger challenges like racism and the stress of the immigration system all play a role.

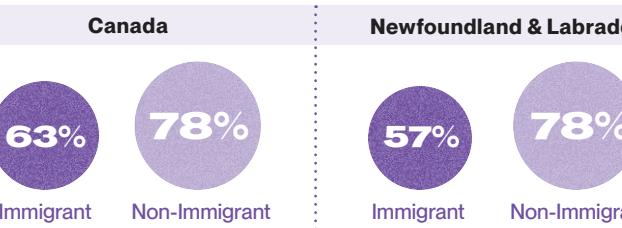
Loneliness

People reporting they always or often feel lonely



Support Network

People reporting they always or often have people they can depend on when they really need it.



Source: Statistics Canada (2023)

NEW TRAINING PROGRAM

The **Amal Youth and Family Centre** is helping to unlock employment opportunities for newcomers. Collaborating with **Taskforce NL** and the **Northpine Foundation**, the new program will offer guidance and support to both employers and employees, workplace-based language training, information sessions on issues such as labour law and financial literacy, and transportation support.

RESEARCH ON LGBTQ+ INCLUSION

A new research study led by **Dr. Sulaimon Giwa** of Memorial’s **School of Social Work** in collaboration with the **YWCA St. John’s**, is capturing the experience of LGBTQ+ newcomers in NL and exploring barriers to inclusion as well as practical solutions that better support people as they find their place in the community.

Post-2020

Shifting perspective for youth in a changed world.



Kassandra Drodge, M.A.

Kassandra was the St. John’s representative at the recent Youthful Cities 2023-24 Urban Work Summit. We asked her to share her perspective on how things have changed for young people in NL and what she thinks is on the horizon.

The idea of a good place to live depends on many things, especially for those of us under 30.

Since the pandemic things have changed. We’ve changed how we see our past and future due to global, local, and private events. We’ve witnessed public losses of jobs, lives, houses, and more. Before the pandemic, we were all doing everything “right”. We went to school and work, participated in extracurriculars, and many of us believed in the status quo.

Canadian youth are envisioning new ways to live and participate in an emerging society. The post 2020 “what if?” question has motivated adaptive and innovative solutions that prioritize remote/hybrid work environments, four-day work weeks/flex time, and enhanced vacation and childcare/health benefits. The need for true work/life balance is paramount for Canadian youth as we are increasingly aware of the fragility of life and how quickly things can change.

Ideas from the Youthful Cities 2023-24 Urban Work Summit

Support for unions to empower workplaces, **support BIPOC women leaders** and encourage equitable employment practices.

Encouraging government to **highlight health and happiness** as a core value by investing in public healthcare and post-secondary education for domestic and international students.

Offering a **subsidized school-work program** in Newfoundland and Labrador with a focus on growing public transit and telecommunication networks across the province.

Inclusive Action

Building the Blueprint for Action



Understanding the housing crisis in rural NL

Homelessness is not just a St. John's issue. For years, Choices for Youth has noted that nearly 30% of those accessing its support services in St. John's are doing so because of a lack of services in their home communities.

A new report by Hope Jamieson, commissioned by Choices for Youth and Municipalities NL, digs deeper into the gap in services by shedding light on the underlying factors contributing to housing and homelessness issues in rural and remote communities in the province.

"You can't solve a problem you can't understand the size and shape of," comments Jamieson, a housing advocate and researcher, who spoke extensively with municipalities, community service providers, and people with lived experience as part of the research project.



"You can't solve a problem you can't understand the size and shape of"
Hope Jamieson
Housing Advocate and Researcher

The report, entitled *Pull Together* and released in March 2024, identifies several key themes and issues

that overlap and connect in unique ways based on individual and community circumstances.

Cost of living is crucial; housing is simply more expensive, the report explains. There are also significant income disparities between those employed part-year, part-time and full-time – a reality for communities that contribute to two critical seasonal industries in the province: tourism and the fishery.

The report also illustrates the connection between housing affordability and rural economic growth and sustainability. If rural businesses cannot pay workers enough to afford housing, those businesses will cease to exist. For areas with resource-dependent industries, boom and bust cycles can decrease the availability and affordability of housing for local people while still struggling to house workers required for industry.

With a rapidly aging population, the report emphasizes the need to consider community demographics when planning housing solutions.

"Older adults are affected by the 'fit to need' issue – living alone in large homes they can't afford because they have no other options within their home community," Jamieson elaborates. "This creates a bottleneck in supply, resulting in a lack of housing for families, which affects the community having enough people to work."

The report also highlights limited housing options as a challenge. Single detached homes make up the majority of the housing options available. Rural NL has few incentives for alternate housing, such as co-ops, multi-unit structures and tiny homes, which could decrease the cost of housing. Those who qualify for NL Housing often face long waitlists as there are multiple vacant units in need of significant renovation.

"At the community level, these issues are all intertwined. It was clear in talking to community organizations that the demand for services and complexity of issues is increasing, but the funding for organizations to undertake this work has not," says Jamieson. "Access to a variety of support services in rural communities is essential, especially given the cost and availability of transportation. Organizations need to be adequately resourced to effectively cover the large regions they're tasked with serving."

Read the full report to learn more about all 42 Calls for Change and how you can take action towards Truth and Reconciliation in the province.



The housing crisis isn't new; more people may be paying attention now, but our transition houses and many other shelters have been full for years on end.



We have increasing demand and increasing complexity, and it is critical that housing solutions consider both. Poverty, housing insecurity, and insufficient income are one set of issues, and gender-based violence, addictions and mental illness compound those concerns. These challenges can be solved, and we need to change funding and service delivery models to make that happen.



Dan J. Meades
Provincial Coordinator

The Transition House Association of Newfoundland and Labrador

In the St. John's metro region, Indigenous people are twice as likely to experience homelessness.

In the St. John's metro region, Indigenous people are twice as likely to experience homelessness compared to the non-Indigenous population, according to data from End Homelessness St. John's First Voice, the urban Indigenous coalition serving St. John's and the surrounding area, has identified housing and homelessness as a key area of change in its community action plan. The plan points to many critical calls for change to address homelessness for Indigenous people, including the need to ensure that demographic data is collected and used to shape how programs are developed and evaluated.

Read the full report to learn more about all 42 Calls for Change and how you can take action towards Truth and Reconciliation in the province.



Housing Insecurity

by household

Housing insecurity includes three factors:



Adequacy

If a person's home is in need of major repairs.



Affordability

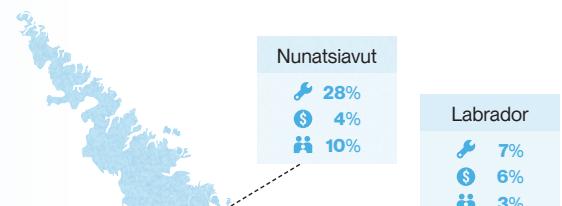
If a person's housing is affordable (costs less than 30% of their income).



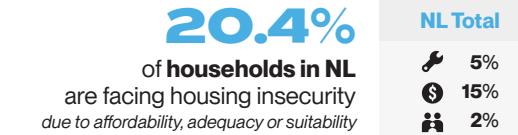
Suitability

If the home is suitable for the size and make-up of the family.

Map shows the percentage of households in a given region facing housing insecurity related to Adequacy, Affordability, or Suitability.



Map shows the percentage of households in a given region facing housing insecurity related to Adequacy, Affordability, or Suitability.



20.4% of households in NL are facing housing insecurity due to affordability, adequacy or suitability



Affordability is worse today. In 2020 (the year these income numbers came from), significant federal programs were implemented to provide income support during the pandemic; these supplements are no longer in place. Housing prices across the province have also increased substantially over this time.



In NL, 33% of households that rent their home and 9% of households that own their home spent more than 30% of their income on shelter in 2021.



Affordability is the biggest challenge for the Northeast Avalon (St. John's Metro) and is also a significant factor in areas such as Central, Humber and St. George's. In Nunatsiavut however, housing adequacy is a critical issue with many homes in need of repairs.

Source: Statistics Canada



Housing Affordability

Percentage of population spending 30% or more of their income on housing costs.

Total Population	10%
Youth (age 18-24)	12%
Seniors (age 65 and over)	11%
Immigrants	15%
Non-permanent residents	30%
Racialized individuals (visible minority)	20%

Not all groups face the same level of housing insecurity. Racialized individuals and non-permanent residents are more likely to experience housing insecurity—especially related to affordability.

Note: figures in table represent percentage of total individuals, whereas the map graphic refers to percentage of total households.
Source: Statistics Canada (2021)

Housing in many *shapes & sizes*

Long-Term Rentals in a Tourism-Rental Market

→ *Otter Housing Association*

Youth living in tourism-driven communities across the province face unique housing challenges including a shortage of long-term rentals and a lack of winterized homes (as landlords convert affordable housing to short-term rentals). Otter Housing is working to create solutions that ensure affordable housing coexists with a thriving tourism sector. The group's first project is several net-zero energy affordable rental units coming to Port Rexton.

Local Municipal Leadership for Innovative Solutions

→ *Town of Gander*

The strategic housing initiative "Build Up Gander" preserves the town's character while creating an inclusive community encouraging growth. This includes updating municipal regulations to allow more flexible development, recommending sites for infill developments, undertaking a community housing needs assessment update, and proposing a series of municipal initiatives directly related to housing.

Affordable Housing Designed for Seniors

→ *Connections for Seniors*

Connections for Seniors is dedicated to enhancing the quality of life for seniors in NL. A recently announced project is Alexander Street in St. John's, a new affordable housing option designed exclusively for seniors and their unique needs, which will include 60 self-contained units upon completion in 2025.

Housing Co-ops

→ *Co-operative Housing Association of Newfoundland and Labrador - CHANAL*

CHANAL supports 30 housing cooperatives across the province through various services. Cooperative members own shares, providing the individual or family with a home. Housing charges cover monthly expenses and repair costs. These charges tend to be lower than rent or a mortgage. CHANAL has a large waitlist and is supporting new cooperative housing associations to add more housing units across the province.

Rural Seniors Housing for Community Sustainability

→ *St. Anthony Basin Resources Inc - SABRI*

SABRI Estates is a 26-unit housing development primarily for seniors with four units offered below market-rate. It is operated by a nonprofit social enterprise dedicated to expanding the economic base of the Great Northern Peninsula.

Wrap-Around Supports, Early Intervention and Stable Housing for Youth

→ *Choices for Youth*

Choices for Youth (CFY) supports children, youth, and young families through housing and wrap-around supports. CFY offers over 90 housing and shelter units including emergency and supportive housing, rapid rehousing programs, and in-community housing with wrap-around supports. They also provide a range of services to support young people related to employment and overall health and mental wellbeing.

Addressing the housing crisis will require a variety of forms of housing with a major emphasis on affordability as defined by actual incomes in the community. Local organizations in NL are already taking an innovative and holistic approach to meeting the unique needs of their communities and people who are facing the greatest societal disadvantages. Investments like the NL Community Housing Growth Fund and the Affordable Rental Housing Program are important steps toward strategic solutions that meet community needs.

Supportive Housing for Women and Gender-Diverse Individuals in Labrador

→ *Mokami Status of Women Council*

A grassroots housing initiative with a person-centred approach, Mokami offers eight safe and supportive transitional apartment units in Happy Valley-Goose Bay for women and gender-diverse individuals who are homeless or at risk of becoming homeless. Residents attend regular meetings and are encouraged to participate in programming promoting personal and community connections. Mokami is planning to build or acquire more permanent supportive housing as a longer-term solution for local women and gender-diverse individuals while continuing to centre community connection and care.

Diverse Options for Adults Facing Multiple Barriers

→ *Stella's Circle*

Currently offering 133 supportive and affordable housing units, Stella's Circle is developing a new location to house its Just Us Women's Program along with 15 transitional housing units. They are also exploring other options, including the redevelopment of properties in St. John's. They support individuals in finding and staying in safe, affordable rentals and provide mentoring and related assistance to community organizations across the province.

Affordable Housing and Childcare for Women and Gender-Diverse Newcomers

→ *YWCA St. John's*

The YWCA St. John's is working to secure funding for a mixed-use development combining housing for newcomer communities and affordable childcare. The development will include affordable rental units, shared community spaces, and regulated, non-profit childcare. The housing units will be reserved for women and gender-diverse newcomers. A portion of childcare spaces will be held for residents, with the remainder made available to community members.

Transitional and Affordable Housing for Indigenous women and the 2SLGBTQQIA+ Community

→ *First Light - St. John's Friendship Centre*

First Light's transitional housing program is scheduled to open in the spring of 2024 and will consist of 10 furnished units designed to support Indigenous women and the 2SLGBTQQIA+ community. This program will address homelessness among Indigenous Peoples and provide safety to Indigenous women and the queer community (which currently lacks any dedicated shelter spaces). The program will double the number of affordable housing units currently offered by First Light.

St. John's Snapshot

Chronic Homelessness

Chronic homelessness means a person has been homeless for 6 months or more over the past year.

68% of unhoused people in St. John's are chronically homeless.

The number of people known to be experiencing chronic homelessness increased by 57% between February 2023 and February 2024 due to both an increase in people entering homelessness as well as increased data availability.

In February 2024, 368 individuals were known to be experiencing homelessness, 249 of whom were experiencing chronic homelessness.

Source: End Homelessness St. John's (2024)

Vacancy rates in St. John's decreased from 7.5% in 2020 to just 2.9% in 2022.

Source: CMHC Rental Market Survey

housing glossary

affordable housing – housing that costs less than 30% of a household's before-tax income

coordinated access – a standardized, community-wide system that streamlines the process for people experiencing homelessness to access housing and supports

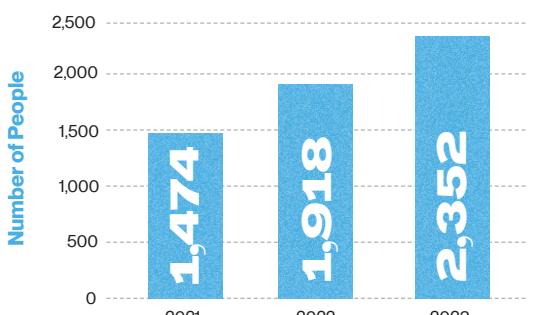
homelessness – the situation of an individual or family who does not have stable, permanent, appropriate housing

housing continuum – a concept used to describe the broad range of housing options available to households to access affordable and appropriate housing; this includes homelessness, shelters and transitional housing, community housing, affordable rental, market rental, and home ownership

housing first philosophy – the acknowledgment that access to housing is the first step to ending homelessness, that everyone deserves housing and people are better able to move forward with their lives if they are first housed

Indigenous homelessness – Indigenous Peoples who are in the state of having no home due to colonization, trauma and/or whose social, cultural, economic and political conditions place them in poverty; must be viewed through a composite lens of Indigenous worldviews

The Newfoundland and Labrador Housing Corporation social housing waitlist has increased significantly in recent years – a total of 60% between 2021 and 2023.



Source: Newfoundland and Labrador Housing Association

Waitlist for Social Housing

60% Increase 2021-23



Homes or Investment: How we think about home ownership

Tom Cooper, PhD.

Memorial University Faculty of Business Administration

Having a safe place to lay your head at the end of the day is as basic a human need as food and water, but for much of modern history, housing – more specifically, home ownership – has also been a way for people to acquire (and demonstrate) wealth. The dual role of housing as a fundamental human need and a commodity presents a complex challenge. **As homes become viewed primarily as investments, their prices are driven not just by the demand for shelter, but also by their potential to increase in value and generate rental income.**

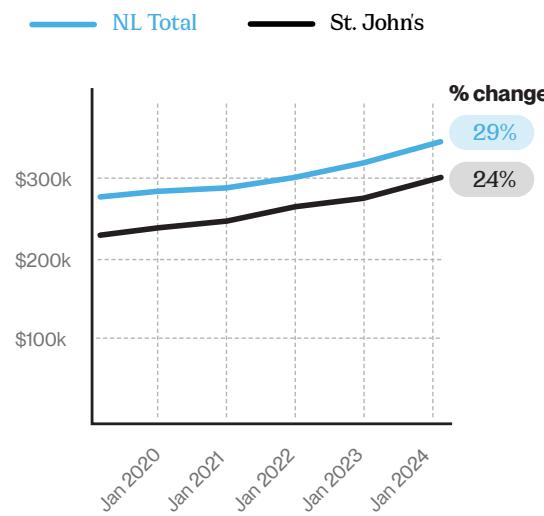
This commodification of housing, on the one hand, provides an opportunity for individuals to secure their financial future through property ownership. On the other hand, it also means that an escalation in property values makes it difficult for first-time homebuyers, creates competition, and increases costs in the rental market.

Essentially, this can result in a market where investment logic prevails, overshadowing the essential purpose of providing shelter, and in turn putting this basic need out of reach for many people without the monetary means to participate in an increasingly competitive market.

The current challenge for housing lies in finding a balance that allows us to satisfy our basic need for shelter and to pursue economic security through investment. As policymakers and stakeholders navigate this complex landscape, innovative solutions are required to ensure that housing remains within reach for all segments of society.

MLS Housing Price Index Benchmark Price

Housing Prices



The Housing Price Index Benchmark Price in NL increased by 29%, and 24% in St. John's, in the last 5 years. The MLS HPI Benchmark is an estimate similar to the average home price but aims to capture a typical home purchase price in a given market and excludes the highest and lowest prices from its calculation.

Source: Canadian Real Estate Association

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This year, we started the NL Vital Signs Collective, a group of community organizations and leaders sharing their time, insights and research to help shape Vital Signs and this report.

Reach out to the NL Vital Signs team to ask about joining us.

**Creative Conversations****2024 NL Vital Signs Creative Expression**

A young woman stands in a Labrador garden plot with a bucket in hand and rubber boots on her feet.

Captured by emerging interdisciplinary artist Tanea Hynes, this contemporary photograph references the immediacy and depth of classic portraiture. It reflects relationship between people and the land as simultaneously local and universal.

Hynes is exploring multiple narratives with this image including the short growing season in the North, the reality of resource extraction, and the thin, almost imperceptible, line between labour and leisure.

Born in Labrador City but now based in Montreal, Hynes has shown across North America, and self-published a volume of images entitled WORKHORSE in 2021. Her work is characterized by an exploration of interconnectedness that dovetails nicely with the 2024 edition of Vital Signs and its theme, the Cost of Living.

Gardens, Tanea Hynes

Mining is a fact of life in Labrador City, offering consistent and stable employment to almost everyone in the community while it encroaches upon natural spaces throughout the region.

According to local environmental specialists like Corinna, the subject of the photo, the threat of industrial contaminants in the soil and groundwater is real and imminent. In leisure and everyday life in Labrador City, proximity to resource extraction is a constant.

The artist herself is a third-generation open pit mine worker. In this portrait, which is part of a larger series, Hynes dances the line between subject and photographer and opens a conversation about what it takes to survive in an ever-more fragmented world.

This perspective echoes the stories of many, if not most, communities in this province. We are all engaged in a complex and delicate tug-of-war between economic development and the value we place on culture, environment and our quality of life.

**about the NL Vital Signs creative expression**

Art opens our heads and hearts to new ideas and perspectives. It offers the opportunity to see the truth of many things at once. It felt timely in this provincial Year of the Arts to partner with Business and Arts NL to offer the first call for creative expression for NL Vital Signs.