



**Background Document:
Poverty Profile of the
Northeast Avalon Region**

Final Report: October 20, 2004

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Executive Summary

Poverty is a complex issue and there are a number of groups who are vulnerable to persistent low income. Understanding the underlying processes of poverty and its consequences is an important first step in effectively reducing the number of people living on low incomes and improving their overall quality of life. Studies have demonstrated that not only has poverty increased over the past decade but substantial differences exist within and among Canadian communities. The Northeast Avalon Regional Steering Committee realized early on that because this region contained the largest metropolitan areas in the province more detailed data would be necessary to provide an accurate analysis of issues facing this region. As a result, obtaining neighbourhood data for metropolitan areas was the first initiative taken on by the Steering Committee.

The purpose of this regional profile is to provide a “snapshot” of poverty, as it exists in this region, based on the data that is currently available for the Northeast Avalon SSP Region.

After presenting background information about the Northeast Avalon Strategic Social Plan Region and providing a brief literature review a regional profile is put forth that examines the communities and neighbourhoods of this region in terms of key poverty indicators or ‘at risk’ groups that have been identified in the literature review. Specifically it examines:

1. *Income*

- ❖ *Median family income* in the NEA region compared to provincial and national rates.
- ❖ *Median family income* by community and neighbourhood.
- ❖ The number of families below low-income cutoffs or thresholds for both *LICO* and *MBM*.
- ❖ *Employment rate* in the NEA region compared to provincial and national rates.
- ❖ *Employment rate* by community and neighbourhood.
- ❖ The relationship between *employment rate* and median family income by community and neighbourhood.

2. *Education*

- ❖ The proportion of *persons without a high school education* in the NEA region compared to provincial and national rates.
- ❖ The proportion of *persons without a high school education* by community and neighbourhood.
- ❖ The relationship between the proportion of *persons without a high school education* and median family income by community and neighbourhood.

3. *Social Assistance Recipients*

- ❖ The *proportion of social assistance recipients* in the NEA region compared to provincial and national rates.
- ❖ The proportion of *social assistance recipients* by community and neighbourhood.
- ❖ The relationship between the proportion of *social assistance recipients* and median family income by community and neighbourhood.

4. *Lone Parent Families*

- ❖ The *proportion of lone parent families* in the NEA region compared to provincial and national rates.

- ❖ The proportion of *lone parent families* by community and neighbourhood.
- ❖ The relationship between the proportion of *lone parent families* and median family income by community and neighbourhood.
- ❖ *Lone parent family income* in the NEA region compared to provincial and national rates.
- ❖ *Lone parent family income* by community and neighbourhood.

5. ***Elderly***

- ❖ The proportion of *elderly* in the NEA region compared to provincial and national rates.
- ❖ The proportion of *elderly* by community and neighbourhood.
- ❖ The relationship between the proportion of *elderly* and median family income by community and neighbourhood.

6. ***Youth***

- The proportion *youth* in the NEA region compared to provincial and national rates.
- The proportion of *youth* by community and neighbourhood.
- The relationship between the proportion of *youth* and median family income by community and neighbourhood.

7. ***Persons with Disabilities***

- ❖ The proportion *persons with disabilities* in the province compared to national rates.
- ❖ Comparison of income for *persons with disabilities* versus persons without disabilities, both provincially and nationally.

8. ***Aboriginal Groups***

- ❖ The proportion of *aboriginal groups* in St. John's in comparison to provincial and national rates.
- ❖ Median income of *aboriginal groups* versus non-aboriginal groups in St. John's, Newfoundland & Labrador and Canada.

9. ***Housing Issues***

- ❖ *Value of homes* in the NEA region compared to provincial and national rates.
- ❖ *Value of homes* by community and neighbourhood.
- ❖ *Home ownership* in the NEA region compared to provincial and national rates.
- ❖ *Home ownership* by community and neighbourhood.
- ❖ *Percent of income spent on mortgage payments* in the NEA region compared to provincial and national rates.
- ❖ *Percent of income spent on mortgage payments* by community and neighbourhood.
- ❖ *Rental rates* in the NEA region compared to provincial and national rates.
- ❖ *Rental rates* by community and neighbourhood.
- ❖ *Percent of income spent on rent payments* in the NEA region compared to provincial and national rates.
- ❖ *Percent of income spent on rent payments* by community and neighbourhood.

This research provides a baseline measure of key indicators and ‘at risk’ groups that have been identified as associated with low income. Furthermore, it has produced several key findings that facilitate a clearer understanding of poverty in the Northeast Avalon SSP region.

- ❖ There are at least 1405 families that fall below low-income cut-offs or thresholds (LICO & MBM) based on median family income. It must be noted that this is a conservative estimate in that it only includes two, three and four person families. Past research tells us that single individuals and large families are more likely to live in poverty. As well, it only includes those communities and neighbourhoods that fall below low income cut-offs or thresholds based on median family income, recall that even if communities and neighbourhoods do not fall below low income cut-offs or thresholds based on median family income there are still half of the families that fall below that income level.
- ❖ There is a significant relationship between median family income and both employment rate and education. Although the *cause* of this relationship is not certain, it has been shown that as employment rate and education levels decrease median family income also decreases.
- ❖ Additionally, there is a significant relationship between median family income and each of the at ‘risk groups’ examined in this profile. As the proportion of lone parents, social assistance recipients, youth or elderly increases in a community or neighbourhood the median family income decreases. Again, the *cause* of this relationship is not certain.
- ❖ In comparison to the province of Newfoundland and Labrador as a whole, the Northeast Avalon region performs well on each of the indicators examined. It is only when we consider each community individually that inequalities become apparent. For example, in 2000, the median family income in Torbay was \$43,000 whereas on Bell Island it was \$15,000. Clearly, the prosperity experienced by some individuals in this region is not shared by all.
- ❖ Likewise, when looking at larger metropolitan areas such as St. John’s or Mount Pearl, it looks as if these areas do well in comparison to other communities in this region. Only by examining neighbourhood level data do inconsistencies become evident. In St. John’s, median family income, in 2000, was \$31,000. However, median family income ranges from a high of \$90,000 on Kensington Drive to a low of \$14,600 on Graves Street. Once again, equal prosperity is not experienced by all individuals.
- ❖ Perhaps, the most significant finding, is that communities and neighbourhoods where income levels are the lowest also have the lowest employment rates, education levels and the highest proportion of ‘at risk’ groups such as lone parents and social services recipients.

In presenting the findings of this report the Northeast Avalon Steering Committee emphasizes that it does not wish to stigmatize any group, community or neighbourhood. Our goal is to raise public awareness and provide a baseline measure of key indicators and ‘at risk’ groups that have been identified as associated with low income. This research will almost certainly raise more questions than it answers and will hopefully act as a “springboard” for future research.

Acknowledgements

In any major undertaking, numerous people are closely involved in getting the initiative off the ground and ensuring its timely completion. The Northeast Avalon Region Steering Committee of the Strategic Social Plan gratefully acknowledges the commitment and expertise of numerous groups and individuals involved in the development of this comprehensive profile. Indeed, there are many people to formally thank for their outstanding contributions in this endeavor.

First, the Newfoundland and Labrador Statistics Agency has consistently provided extensive support, particularly the Community Accounts Team. Their cooperation and proficiency throughout this process has been exceptional.

In addition, numerous stakeholders from a variety of organizations have provided feedback, suggestions, and relevant information to help complete this strategy. Thank you for taking the time and interest to share your comments and provide guidance.

Of course, the Poverty Working Group members have been integral to the development of this document. These members, who represent a variety of community and government organizations, have invested countless hours and displayed remarkable leadership to guide this process. Without your commitment, guidance, and patience, this profile would not have evolved as it has over the last two years.

Finally, we must express our utmost gratitude to our tireless and enthusiastic Researcher, Lynnette West, for compiling this comprehensive piece of work. We appreciate your unique perspective and dedication for seeing this profile through to completion.

1.0. Background Information

1.1. The Strategic Social Plan

In the 1990's, the province of Newfoundland and Labrador underwent significant economic and social changes. Most notably, the cod fishery moratorium, changes in federal transfer funding, subsequent out-migration and shifting demographics had significant impacts on the province as a whole. In response to such upheaval, the Government of Newfoundland and Labrador appointed a Social Policy Advisory Committee (SPAC) in 1996.

This committee, comprised of various social policy stakeholders from around the province, conducted extensive consultations with interest groups and the general public to develop a framework for a provincial social plan. Based on these consultations, SPAC identified significant themes and recommendations, including: recognition that social well-being is essential to a strong and sustainable economy; emphasis on preventative approaches; increasing accountability; as well as the importance of partnerships between government and community. Based on SPAC's recommendations, a Strategic Social Plan emerged.

In 1998, Government released its Strategic Social Plan (SSP) for Newfoundland and Labrador entitled *People, Partners and Prosperity*.

Strategic Social Plan Vision

Our vision for Newfoundland and Labrador is one of healthy, educated, distinctive, self-reliant and prosperous people living in vibrant, supportive communities within sustainable regions.

Strategic Social Plan Values

- ❖ Self-reliance
- ❖ Collaboration
- ❖ Social Justice
- ❖ Equity
- ❖ Fairness

Strategic Social Plan Goals

- ❖ Vibrant communities built on citizen engagement;
- ❖ Sustainable regions based on strategic investment in people and communities;
- ❖ Self-reliant, healthy, educated people living in safe, nurturing communities;
- ❖ Integrated, evidence-based policy and decision-making.

A key component of the SSP is the building of regional partnerships throughout the province to implement the Plan. Six SSP regions were formed between 1998 and 2000, each with its own Steering Committee comprised of representatives from existing regional boards, including Health Institutions, Health and Community Services, School Districts and Economic Development Boards.

The six SSP regions are: *Labrador, Cormack-Grenfell, Central, Eastern, Avalon, and Northeast Avalon.*

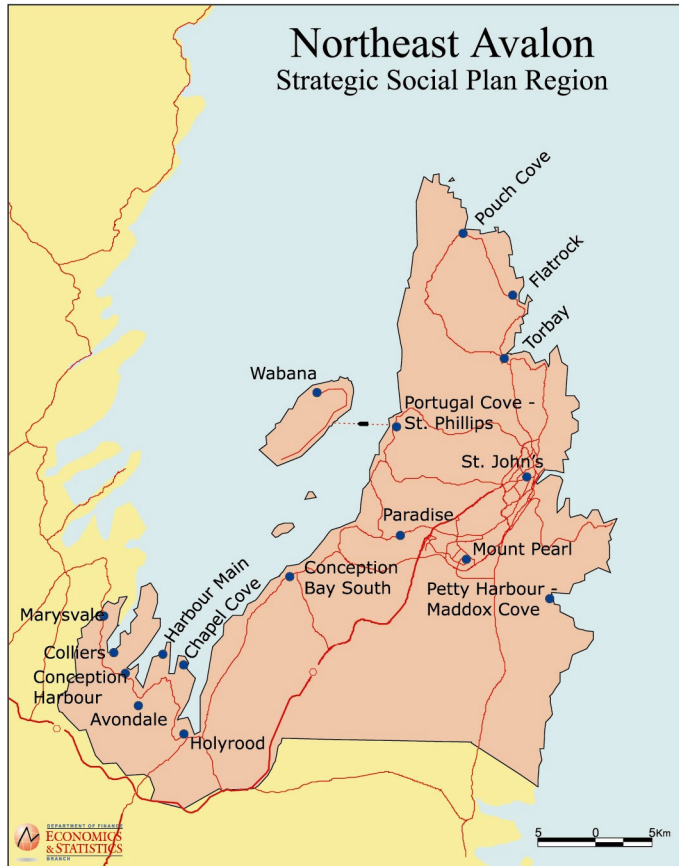
As the Steering Committees developed in each region, further stakeholders were added to the committee membership, including representatives from post secondary institutions, federal government and municipalities. In the Northeast Avalon Region, representatives from the Voluntary Community-Based Sector were added to provide broader community representation.

The main roles of these regional Steering Committees are to facilitate partnerships within the regions, to better link social and economic development, to support communities and to strengthen the “channels” for regional input into government policy, all of which are based on the vision and goals of the SSP.

It must be noted that as of early 2004, the SSP now comprises part of the government’s newly formed Rural Secretariat. The Rural Secretariat builds on the strengths of the Strategic Social Plan and provides a focal point for the development of collaborative approaches to economic and social development. The Secretariat will continue to promote the use of evidence in decision making, and will develop mechanisms for monitoring and evaluating the effectiveness of programs and services. This will build on work that has been going on through the Community Accounts and development of social and economic indicators for the Province, with an overall provincial vision that is consistent with that of the SSP.

1.2 Northeast Avalon Region

The Northeast Avalon region of the province extends from the St. John's metro area to Marysvale in Conception Bay Centre; from Pouch Cove to Petty Harbour-Maddox Cove, and includes Bell Island.



NortheastAvalonCommunities:

Avondale
 Bauline
 BellIsland(Freshwater,Lance
 Cove,Wabana)
 Colliers
 ConceptionBaySouth
 ConceptionHarbour
 Flatrock
 HarbourMain -ChapelCove -
 Lakeview
 Holyrood
 LogyBay -MiddleCove -Outer
 Cove
 Marysvale
 MountPearl
 Paradise
 PettyHarbour -MaddoxCove
 PortugalCove -St.Phillips
 PouchCove
 St.John's
 Torbay

This region includes a relatively high urban population within the capital area as well as the third highest rural population in the province. Although the physical area of Northeast Avalon encompasses 1389 km², making it the smallest of the SSP regions, it has the highest population (180,175) according to the 2001 Census. All communities in the region are within commuting distance of St. John's.

The Northeast Avalon comprises one Regional Economic Development zone, represented by the Capital Coast Development Alliance, or Zone 19. It is a major service area for the province, with a marked increase in economic growth and diversity in recent years. In addition, Northeast Avalon has been experiencing in-migration, mainly due to increased economic activity and the existence of post-secondary institutions.

1.3 Northeast Avalon Region Steering Committee Representatives

The Northeast Avalon Region Steering Committee members first came together in the fall of 2000, and by May of 2001 the Executive was formed. This Executive consists of a Chair and representatives from each of the main sectors: education, economic development, social, municipalities and voluntary community-based. Representatives from the SSP Office/Rural Secretariat (Executive Council) also provide links with government departments.

Education Eastern School District College of the North Atlantic Memorial University of Newfoundland	Health Health and Community Services, St. John's Region Eastern Health and Community Services Health Care Corporation of St. John's St. John's Nursing Home Board
Voluntary Community-Based Sector (4)	
Provincial Government/Crown Agencies Newfoundland and Labrador Housing Corporation SSP Unit (Executive Council)	Municipal Representation Newfoundland and Labrador Federation of Municipalities
Premier's Council on Social Development (Currently Vacant)	Economic Development Capital Coast Development Alliance (Zone 19)
Federal Government Human Resources Skills Development	

Steering Committee members meet on a regular basis to represent their respective organizations and consider issues of common concern among sectors. Members conduct joint planning and strategizing on these issues, then liaise with their own organizations to incorporate common priorities into their respective strategic plans. This integrated approach reflects the Committee's guiding principle of partnerships and collaboration, which are outlined below.

1.4 Guiding Principles

The Steering Committee has chosen the following principles to guide its direction:

- 1. Community Involvement***
- 2. Partnerships & Collaboration***
- 3. Prevention & Early Intervention***
- 4. Measuring Outcomes***

Community Involvement

The Northeast Avalon Region Steering Committee works closely with community groups through subcommittees, working groups and consultations with stakeholders. As of September 2002, four representatives of the Voluntary Community-Based Sector sit on the Steering Committee.

Partnerships and Collaboration

The Steering Committee members coordinate planning and strategies to improve services and decision-making. As well, members make recommendations for improvements and changes through such means as the provincial Health Forum, the Income Support Legislation Review and the Romanow Commission on Health Care.

Prevention & Early Intervention

Based on recommendations from SPAC, on which the SSP is based, the Northeast Avalon Region chose to focus on prevention and early intervention throughout all initiatives. There is significant documented evidence that investments in preventative approaches and early intervention to address root causes of problems result in long-term social and economic benefits.

Measuring Outcomes

The Northeast Avalon Region Steering committee is working closely with the Newfoundland and Labrador Statistics Agency (**Community Accounts**) to better know our communities and neighbourhoods. It is essential to base our decisions on evidence, or information that supports new approaches.

2.0 Focus on Poverty

In keeping with the evidence-based approach of the SSP, the Steering Committee reviewed key well-being indicators to identify regional concerns. In particular, the wealth of information provided in the province's Social Audit, entitled *From the Ground Up*, highlighted numerous areas of need. Through joint planning, the Steering Committee chose poverty issues (e.g., income, food security, housing, and general social inclusion) as a priority area to address in Northeast Avalon. Similar to the committee's first focus on Early Childhood Development, poverty spans all sectors and research supports the long-term benefits of addressing root causes.

2.1 Poverty Working Group

To guide the development of an integrated poverty strategy for the Northeast Avalon Region, the Steering Committee appointed a Poverty Working Group. This working group is comprised of both community and government representatives with experience in the area of service delivery, policy and policy analysis relating to poverty. The Steering Committee relies heavily on the analysis, expertise and recommendations of this group in implementing the SSP in this region.

Membership of the Poverty Working Group:

- ❖ Health and Community Services, St. John's Region
- ❖ Human Resources, Labour and Employment, Avalon Region
- ❖ Kids Eat Smart Foundation
- ❖ Memorial University/Newfoundland and Labrador Statistics Agency (consultative role)
- ❖ Newfoundland and Labrador Housing Corporation
- ❖ Salvation Army
- ❖ Women Interested in Successful Employment

2.2 Links with the Northeast Avalon Early Childhood Development Strategy

Similar to the Steering Committee's first focus on Early Childhood Development (ECD), poverty spans all sectors and research supports the long-term benefits of addressing root causes. Such benefits include healthier citizens, reduced institutional costs, and improved well-being of the community as a whole. The Steering Committee is developing joint strategies on ECD and poverty in the Northeast Avalon to increase coordination and collaboration among stakeholders. In addition to the Poverty Working Group described above, an Early Childhood Development Advisory Committee comprised of both community and government representatives with backgrounds in the area of children and families is helping to guide the process.

As mentioned, the Steering Committee relies heavily on the analysis, expertise and recommendations of the working groups in implementing SSP strategies in this region. A significant aspect of any initiatives will be to ensure linkages between both poverty reduction and ECD strategies.

3.0 Literature Review

Poverty is an important social issue in that it affects both the physical and mental well being of individuals. Discussions of poverty incite passionate debate as to what exactly is poverty, what are the most successful means of reducing poverty, and ensuring “quality of life” for all individuals.

The Canadian Factbook on Poverty (2000), states that household poverty has increased in Canada over the past 25 years from 18% in 1989 to 22% in 1997. *Urban Poverty in Canada, A Statistical Profile* (Lee, 2000) states that overall, poverty increased throughout Canada in the early 1990’s, but even more so in metropolitan areas.

Although Canada has no “official” definition of poverty it is often equated with a lack of financial resources at one point in time or over a number of years. There has been a great deal of literature devoted to the measurement of poverty, in terms of disparity between the rich and the poor, the plight of those who have difficulties in making ends meet, and more recently, the length of time one stays poor (Kunz, 2003).

There are a number of “working definitions” used to measure poverty. In Canada, the leading measure has been Statistics Canada’s Low Income Cutoff (LICO). LICO defines a set of income cutoffs below which people are said to live in “straitened circumstances.” Another approach gaining popularity is the Market Basket Measure (MBM). It defines poverty in terms of the ability to purchase the basic necessities in life. Both the LICO and MBM produce a number of low income cutoffs or thresholds that adjust for family and community size. Either of these measures are often referred to as a ‘poverty line’ (Ross, Scott & Smith, 2000).

Besides incidence and distribution of poverty there are two other dimensions of poverty that are often considered. The first is *depth of poverty*, i.e. how far below the ‘poverty line’ a persons income falls. There are a number of households in which family income falls just above the ‘poverty line.’ It would not take much for these families to fall below this threshold, as stated in the *Canadian Factbook on Poverty*, “A large segment of the non-poor are nearly poor.” On the contrary, there are a number of households whose family income falls far below the ‘poverty line.’ For those families whose income falls increasingly below any given low income threshold the ability to provide for the well being of their family becomes increasingly difficult. A second factor that plays an important role in determining how severe the impact of a spell of poverty has on people, is *duration of poverty*. In most cases, short-term poverty is generally easier to bear than enduring poverty. Both of these concepts are often more difficult to measure than simply placing families above or below a low income cutoff based on the family’s income (Ross, Scott & Smith, 2000; Lee & Engler, 2000).

The following sections provide a general review of key elements of poverty and of those groups that have been identified as ‘at risk’ of living in poverty.

3.1 Social Isolation (inclusion/exclusion)

Unlike poverty, the definition of social exclusion usually includes financial security, but goes beyond that to examine those who are on the outside of mainstream society. Social exclusion occurs when people lack access to education, employment, decent housing, health care, and other conditions necessary for full participation in society. Economic and social barriers interact with one another, creating long-term effects on individuals and communities (Kunz, 2003).

The extent to which individuals are able to participate in society depends on the various capitals that he or she possesses.

Financial Capital refers to a person's income from various sources at one point in time as well as over a longer period. Those living on low-incomes often cannot afford the necessities of life. For example, low income can hinder individuals from maintaining a healthy lifestyle, in that healthy food often comes at a high price.

Human Capital has several aspects including being employed, job security, and having a job commensurate with one's qualifications.

Social Capital includes family and kinship networks, as well as participation in community activities. Those who live with family often have more financial support than those who live alone. In addition to individual networks, it also involves political and civil participation, as this type of social engagement often empowers individuals.

Physical Capital refers to housing, neighborhood and infrastructure. Poor housing and cramped space has a negative impact on physical and mental well being. Individuals may also be deprived of education and employment opportunities due to geographic distances (Kunz, 2003).

It has been shown in Human Resources and Development Canada (HRDC) research that those who experienced multiple disadvantages are even more vulnerable to persistent low income, poverty and social exclusion (Kunz, 2003).

It has not been until the last decade that research has begun to examine poverty and social exclusion in tandem. Consequently, the focus has shifted from describing the poor or the socially excluded, to understanding the process and consequences of poverty. More importantly, the move is toward identifying the common characteristics of poverty and their intersections with social exclusion (Kunz, 2003).

The Population Health Model also recognizes that the well-being of individuals is critically influenced by factors in their environment, called determinants of health. The concept of social inclusion/exclusion enlarges our understanding of how these factors affect people's participation in the community. For example, adequate income, education and strong relationship networks enable

people to participate (i.e. be included) as contributing, valued members of society. On the other hand, poverty, disability, unemployment, lack of education or lack of nurturing relationships often marginalize or exclude people from the mainstream activities of society. Inadequate education and health care in childhood have long-term effects into adulthood where they can create employment barriers. The effects of one barrier, such as a disability, become the cause of further exclusion, such as social isolation and poverty (Maritime Centre of Excellence for Women's Health, 2000).

3.2 Poverty and Poor Health

Poverty is not simply a problem for people who have fallen on hard times; its scope is much wider than that. Poverty rates are indicators of the health of citizens and the state of institutions. As well, poverty rates are predictors of things to come – poverty has detrimental impacts on the long-term health of a population.

“Better social and economic conditions mean a better overall health. This connection seems relatively simple: the more comfortable and better off you are, the healthier you are and the longer you are likely to live.”

Canadian Institute for Health Information (2004)

Wilkins, Berthelot & Ng (2002) examined trends in health and neighbourhood income for the years 1971 – 1996. During these years, life expectancy improved for all levels of income. At the same time, in all years, higher income neighbourhoods had longer average life expectancy than those with low income (Canadian Institute for Health Information, 2004).

Poverty results in inequitable access to many of the physical and social resources - including healthcare - which more affluent people take for granted, even when these resources are publicly funded.

“Prenatal care for women of child-bearing age is available with no ‘out of pocket’ cost. However, accessing prenatal care requires transportation and perhaps child care, resources that many women living in poverty simply do not have. Further, women living in poverty are less likely to have the social support networks that promote health and encourage them to seek prenatal care. Although publicly funded health care is based on the principle of equal access to all citizens, not all have equitable access to these needed services. The result is that those living in poverty are more likely to suffer from ill health.”

Bradley (2003)

Data from the *National Longitudinal Survey of Children and Youth* indicated that higher proportions of children living in low-income families were overweight. Low income families tend to buy cheaper high-calorie foods out of necessity over more expensive healthy food choices including fruits and vegetables. Likewise, according to a Statistics Canada Report, for people aged over 35 years, those

with diabetes were more likely than those without diabetes to have lower levels of income adequacy (Dietitians of Newfoundland and Labrador, Newfoundland and Labrador Public Health Association & Newfoundland and Labrador Association of Social Workers, 2003).

3.3 Reduction versus Alleviation

Poverty reduction means a sustained decrease in the number of poor and the extent of their deprivation. This requires that the root causes and structural factors of poverty be addressed. Reducing poverty places a focus on people's capabilities to avoid, or to limit, their deprivation (Canadian International Development Agency).

Key aspects of poverty reduction are:

1. Recognizing and developing the potential of those living in poverty
2. Increasing their productive capacity
3. Reducing the barriers limiting their participation in society

Poverty reduction must focus on improving the social, economic and environmental conditions of those living in poverty and their access to decision making. Working towards poverty reduction avoids its negative outcomes and ultimately renders poverty-alleviating services unnecessary (Canadian International Development Agency, Bradley, 2003).

3.4 “At Risk” Groups

According to the Canadian Association of Food Banks report, *Hunger Count 2003*, NL continues to have the highest provincial per capita food bank use. This does not necessarily indicate higher levels of poverty; it could very well be an indicator of easier access. The report notes that 39% of food recipients were children and that the majority of recipients were on social assistance. The working poor, those who received disability income or other income support such as Employment Insurance and those with no income at all were also included (Dietitians of Newfoundland & Labrador, Newfoundland & Labrador Public Health Association & Newfoundland & Labrador Association of Social Workers, 2003).

Details on groups identified as ‘at risk’ of living in poverty are discussed below.

Persons with Low Income

It is not surprising, that the more employment an individual has, the less likely they are to live in poverty. Persons in the working-age population who have no employment are most likely to be living in poverty. Newfoundland and Labrador’s rate of employment for those aged 20 to 64 has improved over the past 25 years going from 52% each month in 1976 to 59% in 2001. This trend is reflective of the national rate, however, Canada’s employment rate is still approximately 15% higher than this province, approximately 74% in 2001 (Social Audit).

The higher the occupational skill level, the less likely an individual is to be poor. On average, 25.9% of low-skilled workers are poor, compared to 11% of high-skilled workers. These figures show that not all low-skilled workers are poor, nor are all high-skilled workers immune to poverty.

Most people depend on the income from their jobs to support themselves. But for many working in low-wage jobs or part-time jobs, it is difficult or impossible to escape poverty. Increased poverty rates for working age households reflect in large part the failure of the market income to provide a living wage to all Canadian households. The main reason people are poor is their inability to find work that gives them adequate incomes. Canada has seen a decline in “good” secure full time jobs and a growth in the number of “bad” jobs with low wages that are temporary or part -time. Eight percent of workers with a full-time, full-year job live in poverty. These figures suggest that employment is not necessarily a solution to poverty (Lee, 2000; CIHI, 2004; National Council of Welfare, 1999; Ross, Scott & Smith, 2000).

Canada’s average minimum wage has declined in value by over 20% after adjusting for inflation since the mid-1970’s. Full -time work at low or minimum wage is sometimes not enough to stay above the low income cutoff. In the province of Newfoundland & Labrador an individual making minimum wage earns \$6.00 per hour, this equates to an annual income of \$12,480 (before taxes) based on a forty hour work week. For a single individual the low income cutoff (LICO) is \$13,311 in a rural area and \$16,407 in a metropolitan area. ***In this province, a person who works full time, full year, at minimum wage is living below the ‘poverty line’*** (Lee, 2000; CIHI, 2004; National Council of Welfare, 1999; Ross, Scott & Smith, 2000).

Persons with Low Levels of Education

Education is arguably the most recognized factor in earnings and economic opportunities (Kunz, 2003). Level of education is an important factor in distinguishing poor from non-poor households. The higher the level of education, the lower the likelihood of having a low income. In 1997, only 7.7% of those families with an adult university graduate were poor compared to 20.5% of those with an adult with less than nine years of schooling.

Findings presented by Lee (2000) demonstrate that education level does indeed have a relationship with poverty rates. In every city examined in the report, a person with a lower education was more likely to be poor than a person with a higher education. Despite this difference, notable proportions of people with a post-secondary certificate were poor. As such, a lack of education cannot be viewed as a sole cause of poverty, nor can more education be seen as the only solution to poverty (Lee, 2000).

In 2001, 15% of the population of Newfoundland & Labrador (aged 25 to 29) had less than a high school education compared to 10% in the rest of Canada. Furthermore, this province has a smaller proportion of university graduates, 10% in 2001 compared to 16% in Canada (Government of Newfoundland & Labrador, 2003).

Social Assistance Recipients

Social assistance programs are intended to provide financial assistance to meet the basic needs of individuals with little or no means of support. In 2000, approximately 14% of the population of Newfoundland & Labrador were in receipt of social assistance, this accounts for approximately 57,000 individuals. Although the proportion of individuals living on social assistance has declined steadily since 1996, for those individuals in receipt of this benefit the income they must live on often places them below the 'poverty line.' Basic provincial social assistance rates have been said to be 'implicit' poverty lines. They can be looked upon as the minimum income that has received the sanction of a provincial government. Individual provinces have not recently worked out an explicit budget to determine the adequacy of basic income assistance to satisfy the minimum requirements introduced by the Canada Assistance Plan (CAP)³ in 1966. Consequently, one cannot assume that SA recipients have sufficient income to meet their basic requirements (Ross, Scott & Smith, 2000).

In the province of Newfoundland & Labrador, a single employable individual receives a maximum benefit of \$7,395. The low income cutoff (LICO) is \$13,311 in a rural area, and \$16,407 in a metropolitan area. For a single parent, with one child, the maximum benefit is \$15,056. The low income cutoff (LICO) for a two person family is \$16,639 in a rural area and \$20,508 in a metropolitan area. *It must be noted that these social assistance rates are basic amounts and cannot be considered as a rate for all circumstances. In general, each assessment is based on the individual's needs.*

Lone Parent Families

Family type is another factor that influences sources and levels of household income. Although couples often become dual-earner families to increase their ability to make ends meet, lone-parent families and unattached individuals have fewer opportunities to gain additional income. Household

³ This legislation specified that the Federal Government share the cost of Provincial assistance payments for food, clothing, fuel, utilities, household supplies, healthcare, travel and transportation and personal requirements.

structures are changing with an increasing number of households headed by a lone parent or a single person. Lone-parent families are more likely than unattached individuals and couples to be poor. While the poverty rate for couples was 11.9% in 1996, single parent families headed by women had a 61.4% poverty rate. During the 1990's about half of all lone parent families were living in poverty. Almost half of the children living in poverty in Canada live in lone parent families, primarily headed by women (Government of Newfoundland & Labrador, 2003; Lee, 2000; National Council of Welfare, 199).

Family breakup has particular consequences for women and children. Women who have become lone parents between one year and the next are the most likely of any group to experience low income that year. One study found that 47% of women with children who were married one year and became lone parents the next experienced low income that year. This is partly the result of insufficient child and family support payments from absent fathers (CIHI, 2004).

Elderly

The Canadian Factbook on Poverty (2000) states that poverty among the elderly has continued to decrease over the past several years. Progress against low income among seniors is one of Canada's poverty-fighting success stories. Without government income programs such as Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Canada or Quebec Pension Plans (C/QPP), 58% of Canadians 65 and over would be poor. Because of public pensions, only 6% of seniors live on low incomes (CIHI, 2004).

Despite this positive finding, the poverty rate among unattached elderly individuals remains high at 45% in 1997. As well, there is a pronounced gender difference, with 49.1 % of elderly females living in poverty, compared to 33.3% of males. Lee (2000) also found that elderly women were more likely to live in poverty than were elderly men. He proposes that one reason for this is that over her lifetime, the average woman works in the paid labor force for a shorter period of time and at lower wages than does the average man. As a result, many elderly women contributed less to the C/QPP and to employer sponsored pension plans while they were working, and therefore they are eligible for smaller benefits from these programs. In addition, fewer women receive income from private pension plans than do men, and the amounts they receive from these sources are generally small. Elderly women typically receive a large share of their income from the income security programs of OAS, GIS and (SPA), and this share increases with age (Lee, 2000).

In the province of Newfoundland and Labrador, approximately two-thirds of all seniors who received the OHS in 2002 also received the GIS, the supplement provided to seniors with low income. The percentage for the country as a whole in 2002 was approximately 35%, in fact, this province has the highest proportion of seniors receiving the GIS than any other province in the country (Government of Newfoundland & Labrador, 2003).

Youth

Earners under the age of 40 have not experienced increases in average earnings over the last two decades. In some cases, they have even lost ground and are on a lower earnings track than older, more experienced groups (CIHI, 2004).

Although many factors are associated with poverty among youth, their low status in the labor market likely contributes to their high poverty rates. When youth do find employment, their wages are low.

Not surprisingly, they often end up with poorly paying jobs because of their lack of employment experience or schooling. Fifty-eight per cent of all minimum wage workers are youth, despite their relatively small numbers in the labor force. A special report by Statistics Canada showed that young people between 15 and 24 made up only 8% of the Canadian work force, but they represented 29% of the unemployed. The unemployment rate for youth was a shocking 15.8% in December 1997, while the rate for other workers was 7.2% for the same time period. Statistics Canada notes one particularly disturbing effect of this long period of youth unemployment is that many young people have never held jobs at all. The proportion of young people with no job experience at all jumped from 9.8% in December 1989 to 24.6% in December 1997 (Lee, 2000; National Council of Welfare, 1999).

Nationally, poverty has been increasing among young families. In 1981, a family in which the oldest adult is under 25, had a 21.7% chance of being poor; by 1997 this chance had more than doubled at 46.1% (National Council of Welfare, 1999).

Children

Because most children do not grow up in isolation, child poverty is essentially family poverty. Childhood poverty is associated with higher chances of poor health, low educational attainment, riskier environments, and riskier behaviors among children. These are all negative outcomes for the long-term development of individuals.

Although the number of children under the age of 18 living in the province of Newfoundland & Labrador has declined by approximately 30% since 1991, the number of children living in poverty has not declined accordingly. In 1991, 21% of children were living in poverty in this province, in 2000, this proportion had risen to 26%. The national rates for 1991 and 2000 are 19% and 17% respectively. The greater the number of children in a family the more likely the family will be living in poverty (Government of Newfoundland & Labrador, 2003).

Women

Women are often identified as a group at risk of living in poverty. Nationally, 20% of women live in poverty as compared to 16% of men. While more women now participate in the labour market, they are more likely to be employed on a part-time, temporary or seasonal basis without long term security, health benefits or pension plans. Women continue to earn less money than men. In the province of Newfoundland & Labrador approximately 17% more women than men earn less than \$7.00 per hour. In jobs that are full-time, full year 31% of females earn less than \$15,000 a year as compared to 16% of males. In 1960, women in this province earned 51% of men's income, now, forty years later, women still only earn 63% of a man's income (Townson, 2000; Government of Newfoundland & Labrador, 2003).

Although not reflected in employment and income statistics, women in the province of Newfoundland & Labrador are achieving higher levels of education than men. In the year 2001, 87% of women aged 23 to 34 had, at a minimum, graduated from high school in comparison to 83% of men. Further, women in this age group also held a greater proportion of university degrees, 22% compared to 15 % for men (Government of Newfoundland & Labrador, 2003).

Gender differences are evident among the 'at risk' groups discussed above. Nationally, 49.1% of elderly females are living in poverty compared to 33.3% of males. Likewise, women head approximately 80% of lone parent households (Lee, 2000).

Persons with Disabilities

Nationally, more than 55% of adults with disabilities live below the low income cut-off (LICO) as compared to 19% of adults without disabilities. People with disabilities are far more likely to be unemployed or underemployed than other Canadians and the majority of those who are employed earn less than \$15,000 per year (Bach, 2003).

Most people with disabilities face barriers to education and employment that places them at higher risk of living in poverty. As stated earlier, employment income generally increases with levels of education. Unfortunately, 15% of children with disabilities do not attend a regular school and a further 40% of children with intellectual disabilities are not integrated into regular classes. In the majority of cases these individuals receive lower levels of education than those integrated into 'regular classes' and are often excluded from social activities that are associated with regular school attendance. Workplace barriers range from discrimination in recruitment practices, lack of access to employment and workplace supports to lack of training opportunities (Bach, 2003).

Besides barriers to employment and education persons with disabilities often experience substantial financial costs associated with their disability, for example, medical expenses or expensive modifications to their homes and vehicle. Likewise, many children with disabilities have medical expenses for which their parents are not insured and must therefore pay for themselves. Less than half of the two million people with disabilities in this country have access to the support services available (Bach, 2003).

In 2001, 14% of the population of Newfoundland and Labrador (over the age of 18) reported living with a physical disability that held them back from doing their routine activities. Almost half of these individuals lived in households earning less than \$20,000 a year. Persons with disabilities (physical, mental, developmental and/or social) consistently make up approximately one third of persons living on Social Assistance (Government of Newfoundland & Labrador, 2003).

Aboriginal Groups

Nationally, in 1996, 41% of Aboriginal women and 48% of Aboriginal men were employed compared to 53% of non-Aboriginal women and 66% of non-Aboriginal men. Those who are employed tend to be concentrated in low paying occupations. In 1996 the average income of Aboriginal people was \$15,700 compared to \$25,400 for non-Aboriginal people (Anderson, 2003).

As stated earlier, education is arguably the most recognized factor in earnings and economic opportunities. While Aboriginal people have made gains in education in past years, they have experienced little improvement relative to non-Aboriginal people. In 1996, over half (54%) of Aboriginal people aged 15 and over had not received a high school education compared to 35% of non-Aboriginal people. Likewise, young Aboriginal people (age 15-19) are less likely to attend school than non-Aboriginal people, 68% compared to 83% respectively. There are many reasons for the challenges Aboriginal people face in predominantly non-Aboriginal education systems. For example, language difficulties, fewer role models to encourage them to continue their schooling and geographically isolated communities often make it difficult to recruit and retain qualified teachers (Anderson, 2003).

We have seen in previous sections that lone parent families have substantially higher poverty rates than two parent families, in 1996 almost one-third of Aboriginal children lived in lone parent

families, almost twice the rate of the general population. As well, families with higher numbers of children often tend to have increased poverty rates. On average, Aboriginal women tend to have more children than non-Aboriginal women, 2.3 children compared to 1.8 children respectively (Anderson, 2003).

New Canadians

Anybody not born in Canada is considered a 'New Canadian,' or an immigrant. A new Canadian's legal status can be that of citizen, landed immigrant or non-permanent resident. Immigrants come to this country for a variety of reasons, to seek employment or investment opportunities, to be re-united with family and to escape war or persecution. New Canadians are more likely to be living in poverty and their experience of poverty can be of a longer duration than that of the general population (Urban Poverty Consortium of Waterloo Region, 2000).

Although many recent immigrants to Canada are skilled workers and have completed post-secondary education, language and cultural barriers and a lack of knowledge around job-search techniques could explain a higher rate and a longer duration of poverty. Immigrants with academic, professional or trade qualifications often experience difficulty having foreign credentials recognized (Urban Poverty Consortium of Waterloo Region, 2000).

This review has shown that poverty is a complex issue and there are a number of groups who are vulnerable to persistent low income. Understanding the underlying processes of poverty and its consequences is an important first step in effectively reducing the number of people living on low incomes and improving their overall quality of life.

3.5 Local Studies

A number of research initiatives have examined poverty in this province. Examples are as follows:

Investing in People: New Directions for Social Assistance Legislation
Department of Human Resources and Employment, 2002

Summative Evaluation of the Single Parent Support Program (SPEP)
Don Gallant & Associates, June 2002

Expanding Their Universe, Reshaping the Future – A Report on the Impact of School Fees and Fundraising on Social Inclusion
Community Services Council Newfound & Labrador November, 2003

Community Plan for Addressing Homelessness: Supporting Communities Partnership Initiative (SCPI)
St. John's, Newfoundland and Labrador
IHRD, Goss Gilroy Incorporated & Bobbie Boland (2001)

The Cost of Eating in Newfoundland & Labrador 2003
Dietitians of Newfoundland & Labrador, Newfoundland & Labrador Public Health Association, Newfoundland & Labrador Association of Social Workers

This is not meant to be an exhaustive list. It is simply a sample of local research initiatives. Summaries of these local studies can be seen in Appendix B

4.0 Regional Profile

Studies have demonstrated that substantial differences exist within and among Canadian communities. By examining data at a neighbourhood level within metropolitan areas, reports such as *Poverty by Postal Code (2003)* and *Urban Poverty in Canada: A statistical profile (2000)* have shown that the number of high-poverty neighborhoods have increased within metropolitan areas. The Northeast Avalon Regional Steering Committee realized early on that because this region contained the largest metropolitan areas in the province more detailed data would be necessary to provide an accurate analysis of issues facing this region. As a result, obtaining neighbourhood data for metropolitan areas was the first initiative taken on by the Steering Committee.

The purpose of this regional profile is to provide a “snapshot” of poverty, as it exists in this region, based on the data that is currently available for the Northeast Avalon SSP Region. It examines communities of this region in terms of key poverty indicators or ‘at risk’ groups that have been identified in the literature review.

As previously stated, the Northeast Avalon Regional Steering Committee works closely with the Newfoundland and Labrador Statistics Agency (**Community Accounts**) to better know our communities and neighbourhoods. Most of the data for this report has been gathered from this source. Community boundaries were developed by Community Accounts and neighbourhood boundaries were developed by Northeast Avalon Steering Committee members and its Community Accounts sub-committee (comprised of both government and community representatives). For the purposes of this report boundaries are the same as they appear on the Community Accounts website www.communityaccounts.ca For consistency, each neighbourhood has an approximate population of 1000.

For many of the poverty indicators or ‘at risk’ groups presented in this report, data is available (and is presented) at the national, provincial, regional and community level. For communities where neighbourhood level data are available (St. John’s, Torbay and Mount Pearl) further analysis is provided to give a clearer picture of that particular community.

It must be noted, that data for Conception Bay South is currently unavailable due to changes in postal codes. This data will become available from Community Accounts in the future.

Each section first examines the Northeast Avalon SSP region in comparison to the province and the country. Next, communities within the Northeast Avalon are examined. Finally, neighbourhood level data is examined. For some “at risk” groups, such as persons with disabilities and ab original groups data is currently only available at the provincial level, and is presented as such.

Detailed tables of neighbourhood boundaries and neighbourhood level data are available in appendix C and D, respectively.

In presenting the findings of this report the Northeast Avalon Steering Committee emphasizes that it does not wish to stigmatize any group, community or neighbourhood. Our goal is to raise public awareness of the stresses facing a significant number of communities, neighbourhoods and at risk groups in this region.

4.1 Population

The Northeast Avalon Region is the most densely populated region in the province with a total population of 180,175 (approximately 35% of the entire province). Within this region there is a diverse range of communities from rural areas like Chapel Cove with a total population of 355 individuals to metropolitan areas like St. John's with a total of 100,995 individuals. Exhibit 1 shows the population of each community within the Northeast Avalon SSP Region as well as the province.

Exhibit 1: Population of Communities within the Northeast Avalon SSP Region

Community	Population
Chapel Cove	355
Colliers	695
Harbour Main	710
Avondale	740
Conception Harbour	785
Marysvale	925
Petty Harbour-Maddox Cove	955
Pouch Cove	1,685
Holyrood	1,890
Bell Island	3,075
Portugal Cove-St. Phillips	5,765
Torbay	7,115
Paradise	9,270
Conception Bay South	19,945
Mount Pearl	25,170
St. John's	100,995

Newfoundland & Labrador	512,930
Northeast Avalon	180,175

Census of the Population, 2001, Statistics Canada

- ❖ Approximately 56% of the population of this region resides in the city of St. John's. A further 37% reside in the areas just outside the city i.e. Mount Pearl, Conception Bay South, Paradise, Torbay and Portugal Cove-St. Phillips.

4.2 Income

4.2.a Median Family Income - Northeast Avalon in Relation to NL and Canada

People depend on income to support themselves. Most income studies organize their data around the family unit assuming that all members of a household pool their income, in turn, having equal access to family economic resources. The definition of family used by Statistics Canada in assessing poverty is the *economic family*; the same definition is used in this regional profile (CCSD, 2000).

Economic Family:

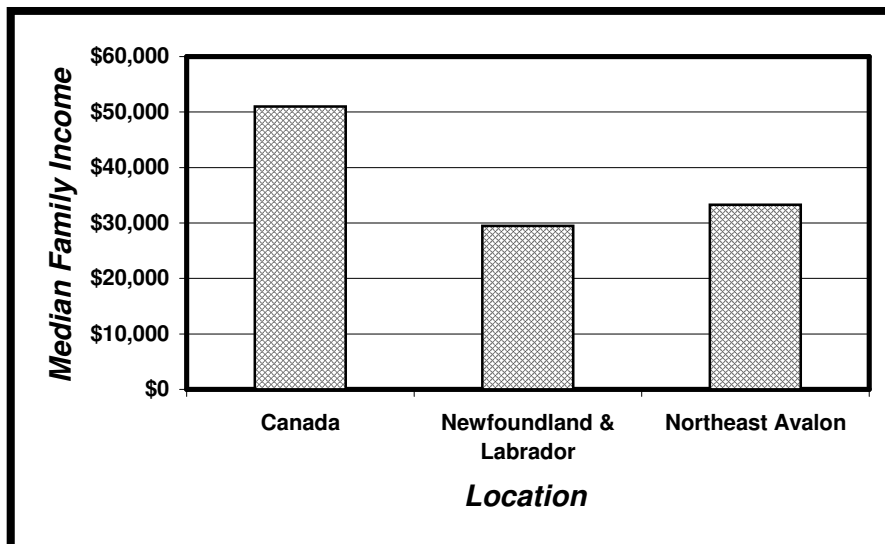
All occupants of a dwelling unit that are related by blood, marriage, adoption or common law relationships.

An economic family may or may not include children and could also include single individuals.

Median family income is that point at which exactly half of the families fall below that income level and half of families are above that income. *Median family income includes income from all sources, i.e. market income and government transfers.*

Median family income is the primary indicator used in this report. All other indicators and ‘at risk’ groups are correlated with median family income to determine if a relationship exists.

Exhibit 2: Median Family Income (2000). Canada, Newfoundland & Labrador and the Northeast Avalon SSP Region.



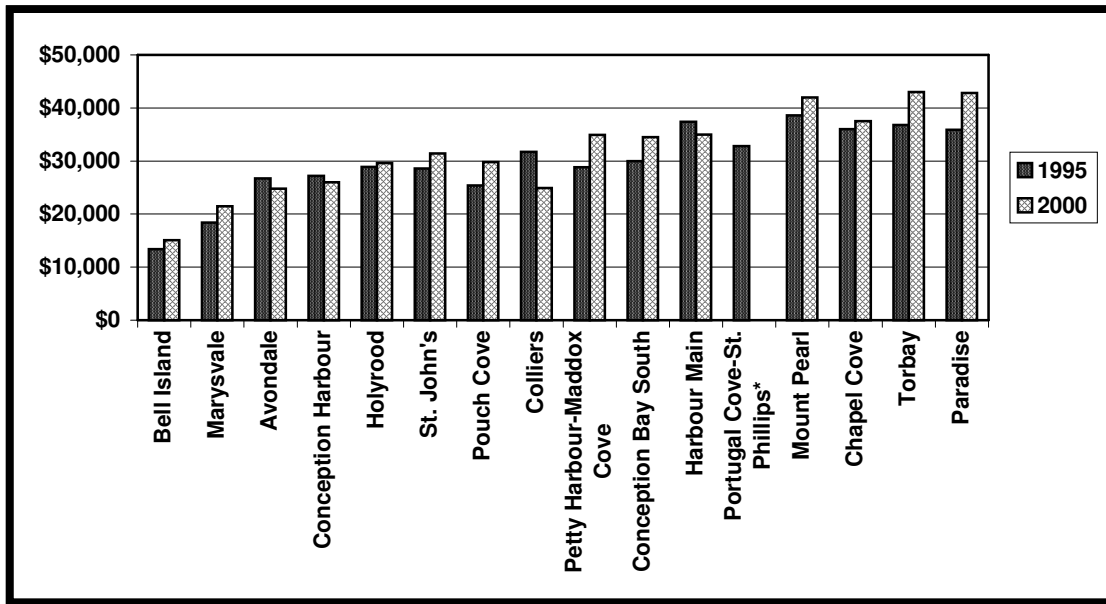
Canada Customs and Revenue Agency summary, 2000

- ❖ Exhibit 2 shows median family income for Canada, Newfoundland & Labrador and the Northeast Avalon SSP Region.
- ❖ Median family income in Newfoundland & Labrador is approximately 58% of the rest of Canada. In the Northeast Avalon it is slightly higher at 65%.

4.2.b Median Family Income (1995 & 2000) – Communities of Northeast Avalon SSP Region

Although median family income in the Northeast Avalon Region is greater than in the rest of the province it is not until we look at individual communities that we begin to get a true understanding of our region as a whole. Exhibit 3 shows median family income for all communities for the years 1995 & 2000.

Exhibit 3: Median Family Income (1995 & 2000). Communities of the Northeast Avalon



Canada Customs and Revenue Agency summary, 2000

* Indicates data is unavailable

- ❖ Median family income has increased throughout most of the communities of the Northeast Avalon. The exceptions being Avondale, Conception Harbour, and Colliers.

4.2.c Median Family Income – Communities of Northeast Avalon SSP Region

Exhibit 4 displays median family income in the Northeast Avalon Region rank ordered from highest to lowest.

Exhibit 4: Median Family Income (2000). Communities of the Northeast Avalon

Community	Median Family Income
Bell Island	\$15,100
Marysvale	\$21,500
Avondale	\$24,800
Colliers	\$24,900
Conception Harbour	\$26,000
Holyrood	\$29,600
Pouch Cove	\$29,800
St. John's	\$31,400
Conception Bay South	\$34,500
Petty Harbour-Maddox Cove	\$34,900
Harbour Main	\$35,000
Chapel Cove	\$37,500
Mount Pearl	\$42,000
Paradise	\$42,800
Torbay	\$43,000
Portugal Cove-St. Phillips*	--

Canada	\$51,000
Newfoundland & Labrador	\$29,500
Northeast Avalon	\$33,300

Canada Customs and Revenue Agency summary, 2000

* Indicates data is unavailable

- ❖ Median family income ranges from a low of \$15,100 on Bell Island to a high of \$43,000 in Torbay.
- ❖ The three communities with the lowest median family income are Bell Island, Marysvale and Avondale.
- ❖ In total, there are five communities where median family income is lower than the provincial level and eight communities lower than in the Northeast Avalon region.
- ❖ There are no communities where the median family income is higher than the national level.

4.2.d Median Family Income – Neighbourhoods (St. John’s)

When looking at median family income strictly by community, St. John’s falls approximately mid-range in comparison to other communities within this region. However, St. John’s is a large metropolitan area, the largest in the region, and a great diversity of median family income exists within the city. By examining St. John’s by neighbourhood, we begin to get a picture of this diversity. In total, there are 95 classified neighbourhoods in St. John’s. Exhibit 5 examines median family income by neighbourhood, highlighting the 10 neighbourhoods where median family income is the lowest and the 10 where it is the highest.

Exhibit 5: Median Family Income (2000). St. John’s by Neighbourhood

Neighbourhood	Median Family Income
<i>Lowest 10</i>	
Graves Street	\$14,600
Crosbie Road	\$14,900
Pasadena Crescent	\$16,500
Harvey Road	\$16,700
Blackmarsh Road East	\$16,800
Ricketts Road	\$16,800
LeMarchant Road East	\$17,000
Empire Avenue West	\$17,100
Water Street East	\$17,400
Shea Heights-Blackhead	\$18,400
<i>Highest 10</i>	
Winnipeg Street	\$61,300
Birmingham Street	\$61,900
Oakridge Drive	\$64,100
Poplar Avenue	\$64,600
Eastbourne Avenue	\$69,500
Stavanger Drive	\$73,800
Southlands	\$75,300
Bally Haly	\$77,400
Halley Drive	\$82,000
Kensington Drive	\$90,900

Canada	\$51,000
Newfoundland & Labrador	\$29,500
Northeast Avalon	\$33,300

Canada Customs and Revenue Agency summary, 2000

- ❖ Median family income ranges from a low of \$14,600 on Graves Street to a high of \$90,900 on Kensington Drive.
- ❖ In total, there are 41 neighbourhoods where the median family income is lower than the provincial level, this represents approximately 42,000 people or 8% of the population of the province. There are 45 neighbourhoods where the median family income is lower than that of the Northeast Avalon region, representing approximately 46,000 people or 9% of the entire population of the province.
- ❖ There are 19 neighbourhoods where the median family income is higher than the Canadian level.

4.2.e Median Family Income – Neighbourhoods (Mount Pearl)

Mount Pearl fares well in comparison to the other communities within the Northeast Avalon region, median family income being \$42,000. Like St. John's, Mount Pearl is a large metropolitan area containing a diverse range of income levels. Mount Pearl has been classified into a total of 28 neighbourhoods. Exhibit 6 looks at median family income in Mount Pearl highlighting the five neighbourhoods where median family income is the lowest and the five where it is the highest.

Exhibit 6: Median Family Income (2000). Mount Pearl by Neighbourhood

Neighbourhood	Median Family Income
<i>Lowest</i>	
Park Avenue East	\$25,500
Kenmount Park South	\$28,200
Kenmount Park North	\$29,500
Park Avenue North	\$30,700
Centennial Square	\$33,700
<i>Highest</i>	
Westbrook Landing	\$58,400
Ashford Drive West	\$59,600
Parsons Meadow	\$66,300
Westminster	\$74,800
Admiralty Wood	\$91,800

Canada	\$51,000
Newfoundland & Labrador	\$29,500
Northeast Avalon	\$33,300

Canada Customs and Revenue Agency summary, 2000

- ❖ Median family income ranges from a low of \$25,500 on Park Avenue East to a high of \$91,800 in Admiralty Wood.
- ❖ The three communities with the lowest median family income are Park Avenue East, Kenmount Park South and Kenmount Park North.
- ❖ In total, there are only two neighbourhoods where the median family income is lower than the provincial level and four lower than the Northeast Avalon region.
- ❖ There are eight neighbourhoods in Mount Pearl where the median family income is higher than the national level.

4.2.f Median Family Income – Neighbourhoods (Torbay)

Torbay has one of the highest median family incomes within the Northeast Avalon region at \$43,000. Exhibit 7 displays median family income for all the neighbourhoods that make up this community.

Exhibit 7: Median Family Income (2000). Torbay by Neighbourhood

Neighbourhood	Median Family Income
Bauline	\$33,700
North Pond	\$39,300
Torbay North	\$41,300
Central Torbay	\$42,600
Flatrock	\$42,700
Indian Meal Line	\$44,000
Motion Lane	\$44,500
Logy Bay-Middle Cove-Outer Cove	\$46,200
Torbay South	\$50,700

Canada	\$51,000
Newfoundland & Labrador	\$29,500
Northeast Avalon	\$33,300

Canada Customs and Revenue Agency summary, 2000

- ❖ Median family income ranges from a low of \$33,700 in Bauline to a high of \$50,700 in Torbay South.
- ❖ The three communities with the lowest median family income are Bauline, North Pond and Torbay North.
- ❖ There are no neighbourhoods in the community of Torbay where the median family income is lower than in the province or the Northeast Avalon region.
- ❖ There are no neighbourhoods where the median family income is higher than the Canadian level.

4.2.g Below Low Income Cut-Off (LICO) or Market Basket Measure (MBM) Low Income Thresholds – Communities of Northeast Avalon SSP Region

There are a number of “working definitions” used to measure poverty. In Canada, the leading measure has been Statistics Canada’s Low Income Cutoff (LICO). LICO defines a set of income cut-offs, below which people are said to live in “straitened circumstances.” Another approach that has been gaining popularity is the Market Basket Measure (MBM). It defines poverty in terms of the ability to purchase the basic necessities in life. Both the MBM and LICO adjust for family and community size (Ross, Scott & Smith, 2000).

When we look at median family income in the province or in this region as a whole, neither falls below low income thresholds for either LICO or MBM. In examining individual communities within this region it is clear that there are communities that fall below the “poverty line” based on median family income. Exhibit 8 shows the communities within this region that fall below LICO.

Exhibit 8: Communities Falling below LICO based on Median Family Income

Family Size	Income Level	Community	Number of Families in Community	% of All Families in Community
2	\$16,639	Bell Island	450	53%
3	\$20,694	Bell Island	195	23%
4	\$25,050	Avondale	50	23%
		Marysvale	55	20%
		Bell Island	120	14%
		Colliers	55	28%

Before-tax LICO (2002, using 1992 base)
Census of the Population, 2001, Statistics Canada

- ❖ In this region there are a total of 4 communities, Bell Island, Avondale, Marysvale and Colliers that that have 2, 3 or 4 person families that fall below LICO.
- ❖ This represents approximately 380 families on Bell Island, and 25 families in each of Avondale, Marysvale and Colliers.⁴

⁴ Calculating the approximate number of families that fall below the low income thresholds for both LICO or and MBM is based on the fact that median family income indicates that exactly half of the families fall below this income level

Exhibit 9: Communities Falling below the Market Basket Measure Low Income Threshold based on Median Family Income

Reference Family	Income Level	Community	Number of Families in Community	% of All Families in Community
Two Parents and Two Children	\$25,556	Avondale	50	23%
		Marysvale	55	20%
		Bell Island	120	14%
		Colliers	55	28%

Market Basket Measure (2002)
Census of the Population, 2001, Statistics Canada

- ❖ In this case the MBM and LICO are the same in ranking communities above or below “a poverty line” based on median family income.

4.2.h Below Low Income Cut-Off (LICO) or Market Basket Measure (MBM) Low Income Thresholds – Neighbourhoods (St John’s)

When looking at median family income strictly by community, St. John’s falls neither below LICO or MBM low income thresholds. However, St. John’s is a large metropolitan area and there is great diversity in median family income within the city. By examining St. John’s by neighbourhood, we begin to get a picture of this diversity and it is clear that there are neighbourhoods that fall below the ‘poverty line.’ Exhibit 7 shows the neighbourhoods within the city of St. John’s that fall below LICO.

Exhibit 10: Neighbourhoods Falling below LICO based on Median Family Income

Family Size	Income Level	Neighbourhood	Number of Families in Neighbourhood	% of All Families in Neighbourhood
2	\$16,639	Graves Street	110	44%
		Crosbie Road	115	64%
		Pasadena Crescent	180	59%
3	\$20,694	Graves Street	70	28%
		Crosbie Road	35	19%
		Pasadena Crescent	60	20%
		Harvey Road	50	31%
		Blackmarsh Road East	100	36%
		Ricketts Road	70	30%
		LeMarchant Road East	95	31%
		Empire Avenue West	115	30%
		Water Street East	50	18%
		Shea-Heights Blackhead	210	32%
		Brazil Street	15	7%
		Alexander Street	25	16%
		Beaumont Street	55	21%
Spencer Street	85	29%		
4	\$25,050	Graves Street	55	22%
		Crosbie Road	30	17%
		Pasadena Crescent	45	15%
		Harvey Road	20	13%
		Blackmarsh Road East	40	15%
		Ricketts Road	50	21%
		LeMarchant Road East	35	11%
		Empire Avenue West	90	24%
		Water Street East	55	19%
		Shea-Heights Blackhead	155	24%
		Brazil Street	10	5%
		Alexander Street	30	19%
		Beaumont Street	50	19%
		Spencer Street	40	14%
		Harding Road	75	25%
		Upper Springdale Street	30	11%
		Sudbury Street	45	19%
		Shaw Street	70	26%
		Bell's Turn	55	19%
		Adams Avenue	35	14%
		O'Neil Avenue	50	17%
		Parliament Street	30	14%
		Anthony Avenue	80	25%
		O'Leary Avenue	55	16%
		Polina Road	35	12%
		Hayward Avenue	35	11%
		Signal Hill	75	20%
Mount Scio*				
Wishingwell Road	65	24%		
Edinberg Street	20	9%		

Before-tax LICO (2002, using 1992 base)
 Census of the Population, 2001, Statistics Canada
 * Indicates data unavailable

- ❖ In St. John's are a total of 30 neighbourhoods with 2, 3 or 4 person families that fall below LICO.
- ❖ This represents approximately 950 families.

Exhibit 11: Communities Falling below the Market Basket Measure Low Income Threshold based on Median Family Income

Reference Family	Income Level	Community	Number of Families in Community	% of All Families in Community
Two Parents and two children	\$25,556	Graves Street	55	22%
		Crosbie Road	30	17%
		Pasadena Crescent	45	15%
		Harvey Road	20	13%
		Blackmarsh Road East	40	15%
		Ricketts Road	50	21%
		LeMarchant Road East	35	11%
		Empire Avenue West	90	24%
		Water Street East	55	19%
		Shea-Heights Blackhead	155	24%
		Brazil Street	10	5%
		Alexander Street	30	19%
		Beaumont Street	50	19%
		Spencer Street	40	14%
		Harding Road	75	25%
		Upper Springdale Street	30	11%
		Sudbury Street	45	19%
		Shaw Street	70	26%
		Bell's Turn	55	19%
		Adams Avenue	35	14%
		O'Neil Avenue	50	17%
		Parliament Street	30	14%
		Anthony Avenue	80	25%
		O'Leary Avenue	55	16%
		Polina Road	35	12%
		Hayward Avenue	35	11%
		Signal Hill	75	20%
		Mount Scio*		
Wishingwell Road	65	24%		
Edinberg Street	20	9%		
Mount Cashel Road	20	10%		

Market Basket Measure (2002)
 Census of the Population, 2001, Statistics Canada
 *indicates that data is unavailable

- ❖ In this case the MBM and LICO are approximately the same in ranking communities above or below “a poverty line” based on median family income. The exception is that in the case of MBM there is one more neighbourhood that falls below MBM low income threshold.

4.2.i Below Low Income Cut-Off (LICO) or Market Basket Measure (MBM) Low Income Thresholds – Neighbourhoods (Mount Pearl & Torbay)

- ❖ The lowest median family income in the community of *Mount Pearl* is \$25,500 in the neighbourhood of Park Avenue East. Therefore, based on median family income there are no neighbourhoods in this community that fall below the low-income cutoffs (thresholds) for either LICO or MBM.
- ❖ Similarly, the lowest median family income in the community of *Torbay* is \$33,700 in the neighbourhood of Bauline. Therefore, based on median family income there are no neighbourhoods in this community that fall below the low-income cutoffs (thresholds) for either LICO or MBM.
- ❖ This is not to say that there are no families in these communities which fall below either of these low income cutoffs. Recall, that median family income means that exactly half of the families (in a given neighbourhood) make less than the given income level.

4.2.j Employment Rate – Northeast Avalon in Relation to NL and Canada

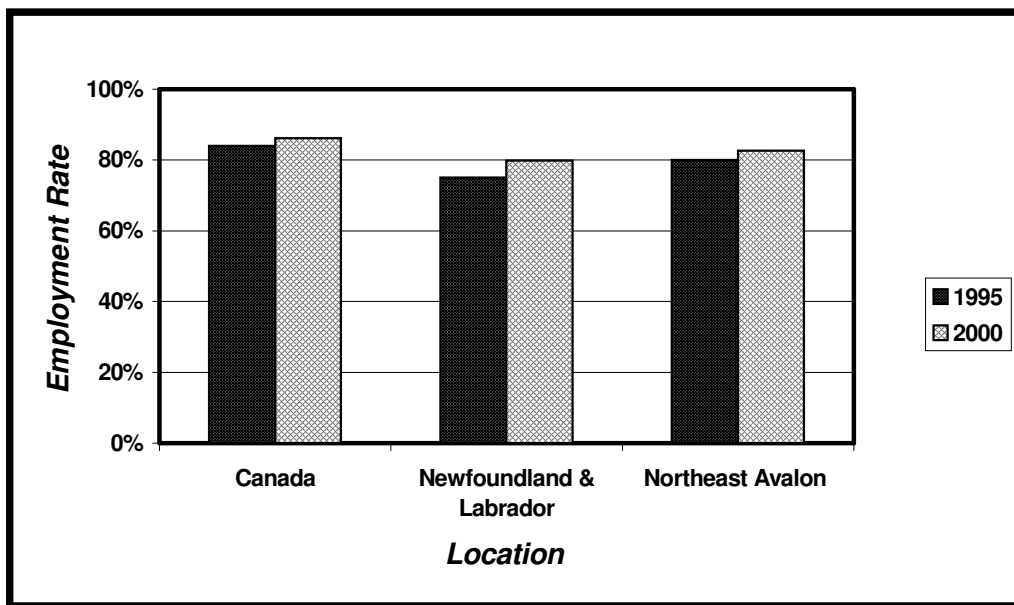
Employment is an important factor in any examination of low income. The more employment an individual has, the less likely they are to live in poverty. This being said, employment does not necessarily protect against low income, factors such as wages and duration of employment must also be considered. *Employment rate* is examined in this section as an indicator of employment level within the Northeast Avalon region.

Employment Rate:

The number of employed individuals as a percentage of the working age (18-64 years) population. Employment rate refers to those individuals who have indicated being employed for at least one week during the year

Exhibit 12 displays employment rate of the *prime labour force (age 25 – 54)* in Canada, NL and the Northeast Avalon region. For the purpose of this exhibit prime labour force was used to allow for consistency between years (1995 & 2000) and locations (Canada, NL & Northeast Avalon). *The remainder of this section uses employment rate for those individuals age 18 – 64.*

Exhibit 12: Employment Rate 1995 and 2000 (Prime Labour Force, Age 25 – 54)



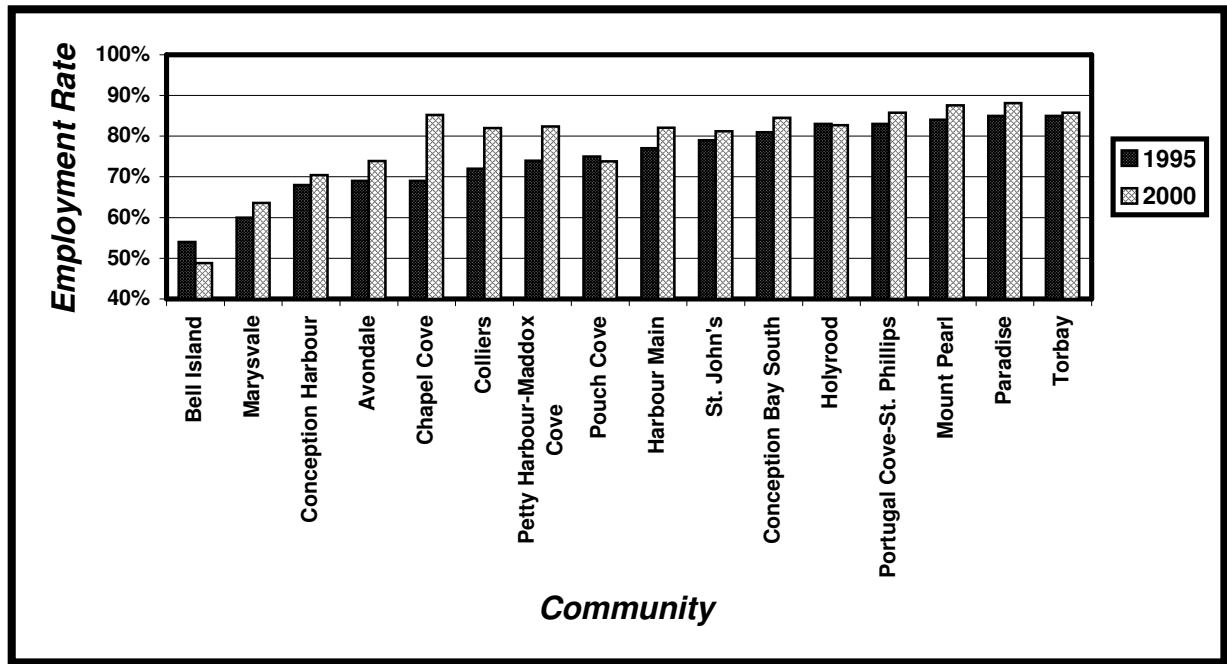
Census of the Population, 2001, Statistics Canada

- ❖ Exhibit 12 demonstrates that the Employment Rate in Canada, NL and the Northeast Avalon region has increased between 1995 and 2000.
- ❖ Although the employment rate in Canada is slightly higher than in both NL and the Northeast Avalon, there is no significant difference in the employment rate between Canada, NL and the Northeast Avalon for either 1995 or 2000.

4.2.k Employment Rate – Communities of Northeast Avalon SSP Region

Although employment rate in the Northeast Avalon region is consistent with both the provincial and the national level when we examine individual communities within this region we begin to see that there are disparities. Exhibit 13 again uses the *prime labour force (age 25 – 54)* in examining how employment rate has changed between the years of 1995 & 2000.

Exhibit 13: Employment Rate by Community, 1995 and 2000
(Prime Labour Force, Age 25 – 54)



Census of the Population, 1996 & 2001, Statistics Canada

- ❖ Exhibit 13 demonstrates that the employment rate has increased throughout most of the communities of the Northeast Avalon region. The exceptions being Bell Island, Pouch Cove and Holyrood.
- ❖ In the communities of Chapel Cove, Colliers and Petty Harbour-Maddox Cove the increase has been substantial and has brought the employment rate to a level consistent with other communities within this region, between 80 - 90%.
- ❖ The communities of Bell Island, Marysvale, Conception Harbour, Avondale and Pouch Cove continue to fall well below 80% employment rate.

4.2.1 Employment Rate – Communities of Northeast Avalon SSP Region

Exhibit 11 shows employment rate for individuals between the ages of 18 – 64 in the communities of the Northeast Avalon Region. ***For this age group the provincial and regional rate is 73% and 77% respectively.*** By looking at employment rate at the community level and for working age individuals (age 18 – 64) we get a more accurate picture of those who rely on employment as the primary source of income.

Exhibit 14: Employment Rate, 2000, by Community (Age 18-64)

Community	Employment Rate (age 18-64)
Bell Island	47%
Marysvale	62%
Conception Harbour	64%
Colliers	68%
Avondale	69%
Pouch Cove	70%
Chapel Cove	72%
Petty Harbour-Maddox Cove	74%
Harbour Main	75%
St. John' s	76%
Holyrood	77%
Conception Bay South	79%
Portugal Cove-St. Phillips	79%
Mount Pearl	82%
Paradise	84%
Torbay	84%

Newfoundland & Labrador	73%
Northeast Avalon	77%

Census of the Population, 2001, Statistics Canada

- ❖ Employment rate varies within these communities of this region ranging from a low of 47% on Bell Island to a high of 84% in Torbay.
- ❖ The three communities with the lowest employment rate are Bell Island, Marysvale and Conception Harbour.
- ❖ In total, there are seven communities where the employment rate is lower than the provincial rate and 10 communities lower than the Northeast Avalon region.
- ❖ There is no significant difference between men and women, between the ages of 18-64, in employment rate.
- ❖ A correlational analysis indicates that there is a significant, positive relationship between median family income and employment rate by community. This means that as employment rate increases, median family income also increases.

4.2.m Employment Rate – Neighbourhoods (St. John’s)

When employment rate is examined by community, St John’s is approximately midrange. Only when we look at St. John’s by neighbourhood do we begin to see the inequality that exists throughout the 95 neighbourhoods that comprise this metropolitan area. Exhibit 15 examines employment rate by neighbourhood, highlighting the 10 neighbourhoods where the employment rate is the lowest and the 10 where it is the highest.

Exhibit 15: Employment Rate (2000), St. John’s by Neighbourhood (Age 18-64)

Neighbourhood	Employment Rate (age 18-64)
<i>Lowest 10</i>	
Graves Street	42%
Blackmarsh Road East	45%
Ricketts Road	54%
Bell’s Turn	57%
Brazil Street	58%
Pasadena Crescent	59%
Harding Road	59%
Empire Avenue West	63%
Spencer Street	64%
Edinburgh Street	67%
<i>Highest 10</i>	
Road de Luxe	86%
James Lane	86%
Birmingham Street	86%
Harbour Drive	87%
Bellevue Crescent	87%
Paton Street	88%
Hall’s Road	89%
Harrington Drive	90%
Poplar Avenue	91%
Southlands	93%

Newfoundland & Labrador	73%
Northeast Avalon	77%

Census of the Population, 2001, Statistics Canada

- ❖ Employment rate ranges from a low of 42% on Graves Street to a high of 93% in Southlands.
- ❖ There are 25 neighbourhoods where the employment rate is lower than the province, representing approximately 25,000 people or 5% of the provincial population.
- ❖ There are 43 neighbourhoods where the employment rate is lower than that of the Northeast Avalon region, approximately 43,000 people or 8% of the population of Newfoundland & Labrador.
- ❖ There is no significant difference between men and women, between the ages of 18-64, in employment rate.
- ❖ A correlational analysis indicates that there is a significant, positive relationship between median family income and employment rate by neighbourhood. This means that as the employment rate increases, median family income also increases.

4.2.n Employment Rate – Neighbourhoods (Mount Pearl)

In comparison to the other communities within the Northeast Avalon region the employment rate in Mount Pearl is among the highest at 82%. Again, when we examine Mount Pearl by neighbourhood disparities become evident. Exhibit 16 looks at employment rate highlighting the five neighbourhoods where median family income is the lowest and the five where it is the highest.

Exhibit 16: Employment Rate (2000), Mount Pearl by Neighbourhood (Age 18-64)

Neighbourhood	Employment Rate (age 18-64)
Lowest	
Park Avenue East	50%
Park Avenue North	70%
Centennial Square	72%
Donovans	73%
Glendale East	75%
Highest	
Michener Avenue South	89%
Sauve Street	90%
Ashford Drive West	92%
Westminster	92%
Westbrook Landing	93%

Newfoundland & Labrador	73%
Northeast Avalon	77%

Census of the Population, 2001, Statistics Canada

- ❖ The employment rate, for 18 – 64 year olds ranges from a low of 50% on Park Avenue East to a high of 93% in Westbrook Landing.
- ❖ The three neighbourhoods with the lowest employment rate are Park Avenue East, Park Avenue North and Centennial Square.
- ❖ In total, there are three neighbourhoods where the employment rate is lower than the provincial rate and six lower than the Northeast Avalon region.
- ❖ There is no significant difference between men and women, between the ages of 18-64, in employment rate.
- ❖ A correlational analysis indicates that there is a significant, positive relationship between median family income and employment rate meaning that as the employment rate increases, median family income also increases.

4.2.o Employment Rate – Neighbourhoods (Torbay)

Torbay has the highest employment rate of all the communities that make up Northeast Avalon region at 84%. Exhibit 17 displays employment rate for all the neighbourhoods that make up this community.

Exhibit 17: Employment Rate (2000), Torbay by Neighbourhood (Age 18-64)

Neighbourhood	Employment Rate (age 18 – 64)
Bauline	74%
North Pond	79%
Logy Bay-Middle Cove-Outer Cove	83%
Central Torbay	83%
Motion Lane	84%
Indian Meal Line	84%
Torbay South	84%
Flatrock	84%
Torbay North	89%

Newfoundland & Labrador	73%
Northeast Avalon	77%

Census of the Population, 2001, Statistics Canada

- ❖ The employment rate, for 18 – 64 year olds ranges from a low of 74% in Bauline to a high of 89% in Torbay North.
- ❖ The three neighbourhoods with the lowest employment rate are Bauline, North Pond and Logy Bay-Middle Cove- Outer Cove.
- ❖ There are no neighbourhoods where the employment rate is lower than the province and only one where the employment rate is lower than that of the Northeast Avalon region.
- ❖ There is no significant difference between men and women, between the ages of 18-64, in employment rate.
- ❖ A correlational analysis indicates that there is no significant relationship between median family income and employment rate by neighbourhoods.

4.3 Education

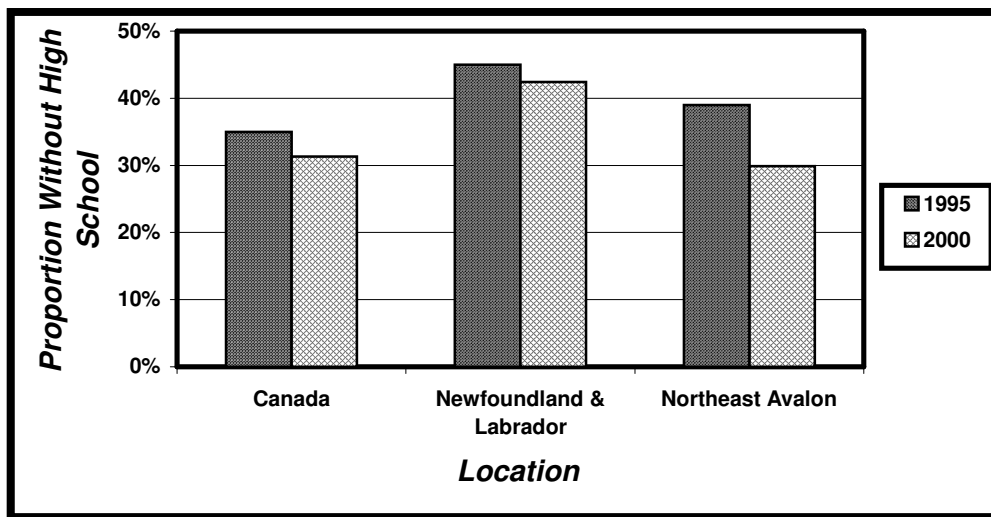
4.3.a Education – Northeast Avalon in Comparison to NL and Canada

Many researchers have found a relationship between education and earning potential. Indeed, education is arguably the most recognized factor in identifying those living on low income. For individuals without *at least* a high school education, the risk of living on low income is substantially higher. Percent of individuals *without a high school education* is examined in this section as an indicator of education levels within the Northeast Avalon region.

Without High School Education:
The number of individuals (aged 18-64)
without a high school education as a
proportion of all individuals reporting.

Exhibit 18 shows percentage of individuals *aged 15 +* without a high school education in Canada, NL and the Northeast Avalon region. For the purpose of this exhibit the 15 + age group was used to allow for consistency between the years (1995 & 2000) and locations (Canada, NL & Northeast Avalon). The remainder of this section uses percentage of individuals age 18 – 64 without a high school education.

Exhibit 18: Percent of Individuals (age 15 +) without a High School Education, 1996 & 2001



Census of the Population, 1996 & 2001, Statistics Canada

- ❖ Exhibit 18 demonstrates that the percent of individuals (age 15 +) without a high school education has decreased between 1995 and 2000 in Canada, NL and the Northeast Avalon.
- ❖ Although the proportion of individuals without a high school education has decreased, the provincial rate is still higher than the national rate.
- ❖ The most substantial decrease has been in the Northeast Avalon region and in 2000 the proportion of individuals without a high school education has dropped slightly below the national level.

4.3.b Education – Communities of Northeast Avalon SSP Region

Exhibit 19 shows the proportion of individuals between the ages of 18 – 64 without a high school education within the communities of the Northeast Avalon. For this age group the provincial and regional rate is 33% and 22% respectively. By examining education at the community level we see the disparities that exist between communities in the proportion of individuals without a high school education.

Exhibit 19: Percent of Individuals, age 18-64, (2000) Without a High School Education by Community

Community	% Without High School age (18 - 64)
Colliers	48%
Marysvale	45%
Bell Island	44%
Conception Harbour	42%
Pouch Cove	36%
Avondale	35%
Petty Harbour-Maddox Cove	32%
Portugal Cove-St. Phillips	26%
Conception Bay South	24%
Harbour Main	23%
Holyrood	22%
St. John' s	21%
Torbay	21%
Paradise	21%
Chapel Cove	18%
Mount Pearl	16%

Newfoundland & Labrador	33%
Northeast Avalon	22%

Census of the Population, 2001, Statistics Canada

- ❖ The percentage of individuals, between the age of 18-64, without a high school education ranges from a high of 48% in Colliers to a low of 16% in Mount Pearl.
- ❖ The three communities with the highest percentage of individuals without a high school education are Colliers, Marysvale and Bell Island.
- ❖ In total, there are six communities higher than the provincial level and 11 higher than in Northeast Avalon region.
- ❖ There is no significant difference between males and females, between the ages of 18-64, in those without a high school education.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and the percent of individuals without a high school education by community. This means that as the percent of those without a high school education increases, median family income decreases.

4.3.c Education – Neighbourhoods (St. John’s)

The proportion of individuals, between the ages of 18 & 64, in St John’s without a high school education is 21%. When we look at St. John’s by neighbourhood, again, it becomes evident that discrepancies exist among neighbourhoods. Exhibit 20 examines education by neighbourhood, highlighting the 10 neighbourhoods where the proportion of individuals without a high school education is the highest and the 10 where it is the lowest.

Exhibit 20: Percent of Individuals, age 18-64, (2000) Without a High School Education (St. John’s by Neighbourhood)

Neighbourhood	% Without Highschool (age 18-64)
<i>Highest</i>	
Blackmarsh Road East	57%
Graves Street	52%
Brazil Street	48%
Shea Heights -	46%
Blackhead	45%
Nortre Dame Drive	45%
Harding Road	41%
Ricketts Road	41%
Empire Avenue West	36%
LeMarchant Road East	36%
O’Leary Avenue	27%
<i>Lowest</i>	
Stirling Crescent	4%
Road de Luxe	4%
Poplar Avenue	4%
Whiteway Street	4%
Kensington Drive	4%
Guzzwell Drive	4%
Churchill Square	4%
Oakridge Drive	4%
Bally Haly	4%
Paton Street	3%

Newfoundland & Labrador	33%
Northeast Avalon	22%

Census of the Population, 2001, Statistics Canada

- ❖ The proportion of individuals without a high school education ranges from a high of 57% on Blackmarsh Road East to a low 4% on Paton Street.
- ❖ There are 13 neighbourhoods where the proportion of individuals without a high school education is higher than the provincial rate, representing approximately 13,000 individuals.
- ❖ There are 40 neighbourhoods where the proportion of individuals without a high school education is higher than that of the Northeast Avalon region, approximately 40,000 people or 8% of the population of NL.
- ❖ There is no significant difference between males and females for the proportion of those without a high school education.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and the proportion of individuals without a high school education. This means that

as the proportion of individuals without a high school education increases, median family income decreases.

4.3.d Education – Neighbourhoods (Mount Pearl)

The proportion of individuals, between the ages of 18 & 64, in Mount Pearl without a high school education is the lowest of all communities in the Northeast Avalon region at 16%. Although Mount Pearl, as a whole, has the lowest level of individuals without a high school education Exhibit 21 clearly demonstrates that inequalities exist. Exhibit 24 examines education by neighbourhood, highlighting the 5 neighbourhoods where the proportion of individuals without a high school education is the highest and the 5 where it is the lowest.

Exhibit 21: Percent of Individuals, age 18-64, (2000) Without a High School Education (Mount Pearl by Neighbourhood)

Neighbourhood	% Without High School age (18 - 64)
Highest	
Park Avenue East	38%
Centennial Square	29%
Park Avenue North	29%
Kenmount Park South	27%
Smallwood Drive East	25%
Lowest	
Parsons Meadow	10%
Moore Drive	9%
Westbrook Landing	8%
Admiralty Wood	6%
Michener Avenue South	5%

Newfoundland & Labrador	33%
Northeast Avalon	22%

Census of the Population, 2001, Statistics Canada

- ❖ The proportion of individuals without a high school education ranges from a high of 38% on Park Avenue East to a low 5% on Michener Avenue South.
- ❖ The 3 neighbourhoods with the highest percentage of individuals without a high school education are Park Avenue East, Centennial Square and Park Avenue North.
- ❖ There is only one neighbourhood where the proportion of individuals without a high school education is higher than the provincial rate and 5 higher than that of the Northeast Avalon region.
- ❖ There is no significant difference between males and females for the proportion of those without a high school education.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and the proportion of individuals without a high school education. This means that as the proportion of individuals without a high school education increases, median family income decreases.

4.3.e Education – Neighbourhoods (Torbay)

The proportion of individuals between the ages of 18 -64 without a high school education in Torbay is 21%, the same as St. John's. Exhibit 22 examines education for all the neighbourhoods that make up this community.

Exhibit 22: Percent of Individuals, age 18-64, (2000) Without a High School Education (Torbay by Neighbourhood)

Neighbourhood	% Without High School age (18 - 64)
Bauline	38%
Indian Meal Line	27%
Central Torbay	25%
Torbay North	24%
Flatrock	21%
North Pond	16%
Torbay South	15%
Motion Lane	14%
Logy Bay-Middle Cove-Outer Cove	13%

Newfoundland & Labrador	33%
Northeast Avalon	22%

Census of the Population, 2001, Statistics Canada

- ❖ The proportion of individuals without a high school education ranges from a high of 38% in Bauline to a low 13% in Logy Bay-Middle Cove-Outer Cove.
- ❖ The 3 neighbourhoods with the highest percentage of individuals without a high school education are Bauline, Indian Meal Line and Central Torbay.
- ❖ There is only one neighbourhood where the proportion of individuals without a high school education is higher than the provincial rate and 4 where the proportion is higher than the Northeast Avalon region.
- ❖ There is no significant difference between males and females for the proportion of those without a high school education.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and the proportion of individuals without a high school education. This means that as the proportion of individuals without a high school education increases, median family income decreases.

4.4 Social Assistance Incidence

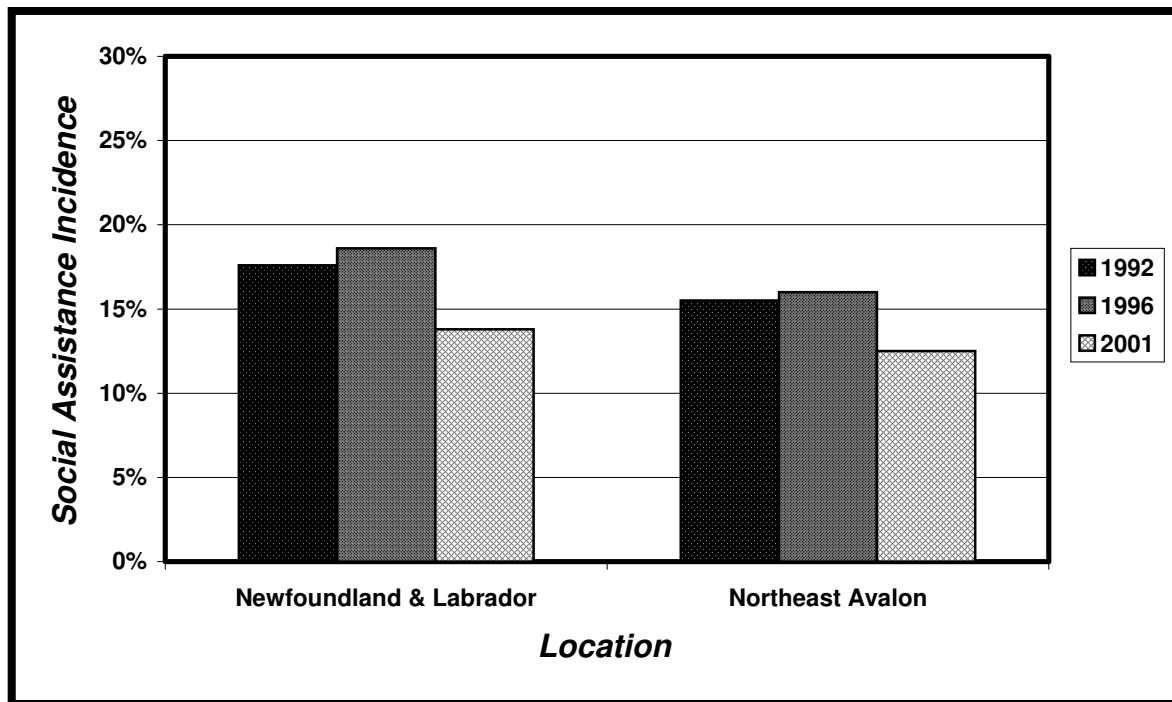
4.4.a Social Assistance Incidence – Northeast Avalon in Comparison to NL

Social assistance programs are intended to provide financial assistance to meet the basic needs of individuals and families with little or no means of support.

Social Assistance Incidence:
The number of individuals receiving social assistance during the year (including dependents), divided by the total population.

Exhibit 23 shows social assistance incidence for the Northeast Avalon region and the province for the years 1992, 1996 and 2001.

Exhibit 23: Social Assistance Incidence 1992, 1996 & 2001



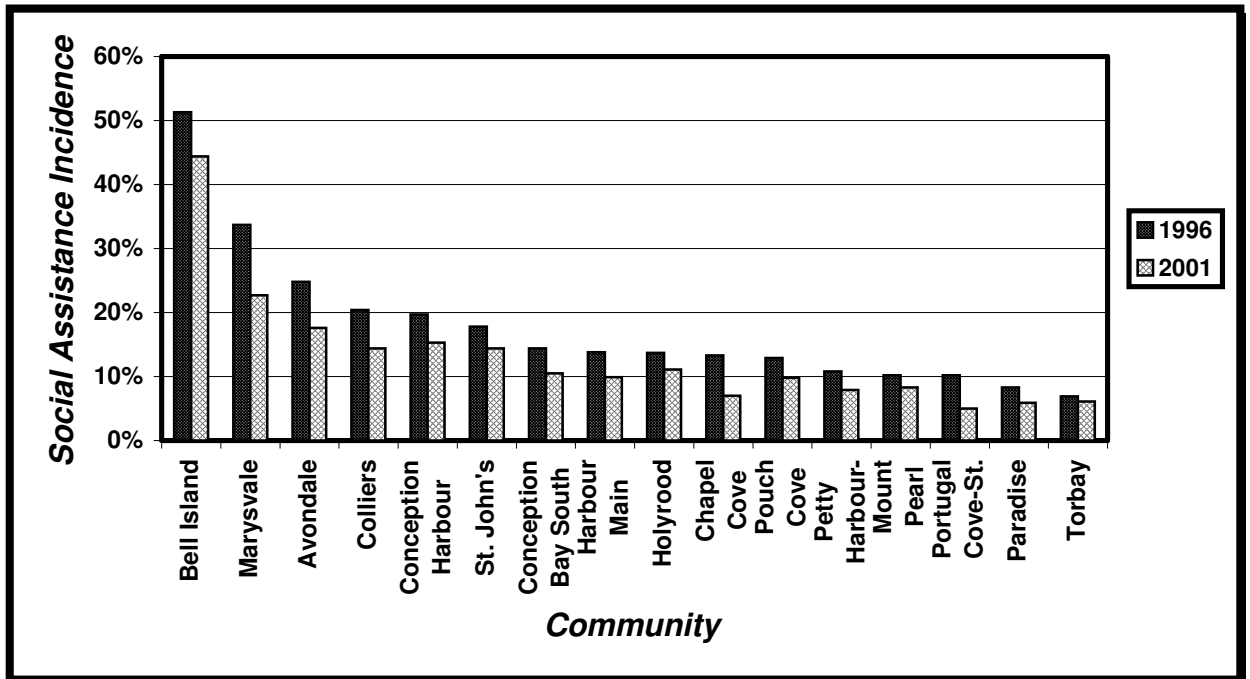
Department of Human Resources and Employment

- ❖ The provincial social assistance incidence is slightly higher than the Northeast Avalon for each year presented in exhibit 23.
- ❖ Social assistance incidence increased slightly between the years of 1992 – 1996 and then decreased substantially up until 2001. This pattern is the same for both the province and the Northeast Avalon.

4.4.b Social Assistance Incidence – Communities of the Northeast Avalon SSP Region (1996 & 2001)

By looking at social assistance incidence by community we gain an understanding of the inconsistencies that exist throughout the Northeast Avalon in the proportion of individuals on social assistance.

Exhibit 24: Social Assistance Incidence by Community, 1996 and 2001



Department of Human Resources and Employment

- ❖ Exhibit 24 demonstrates that social assistance incidence has decreased in every community within the Northeast Avalon region as it has within the region as a whole and the province.
- ❖ Although social assistance incidence has decreased in each community, in the community of Bell Island it remains substantially higher than other communities, above 40%.

4.4.c Social Assistance Incidence – Communities of the Northeast Avalon SSP Region

Exhibit 25 shows social assistance incidence, 2001, rank ordered from highest to lowest for the communities that comprise the Northeast Avalon SSP region

Exhibit 25: Social Assistance Incidence by Community, 2001

Community	Social Assistance Incidence
Bell Island	44%
Marysvale	23%
Avondale	18%
Conception Harbour	15%
Colliers	14%
St. John's	14%
Holyrood	11%
Conception Bay South	11%
Harbour Main	10%
Pouch Cove	10%
Mount Pearl	8%
Petty Harbour-Maddox Cove	8%
Chapel Cove	7%
Torbay	6%
Paradise	6%
Portugal Cove-St. Phillips	5%

Newfoundland & Labrador	14%
Northeast Avalon	13%

Provincial Department of Human Resources and Development

- ❖ There is great diversity in social assistance incidence within the communities of this region, ranging from 44% in Bell Island to 5% in Portugal Cove-St. Phillips.
- ❖ The three communities with the highest incidence of social assistance are Bell Island, Marysvale and Avondale. Even among these three, the rate for Bell Island is approximately twice that of Marysvale and Avondale.
- ❖ In total there are six communities where the social assistance incidence is higher than the provincial rate and six higher than the Northeast Avalon region.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and social assistance incidence by community. This means that as the incidence of social assistance increases, median family income decreases.

4.4.d Social Assistance Incidence – Neighbourhoods (St. John’s)

Social assistance incidence in St John’s is 14%. When we look at St. John’s by neighbourhood we begin to see the disparity between neighbourhoods in social assistance incidence. Exhibit 26 examines social assistance incidence by neighbourhood, highlighting the 10 neighbourhoods where social assistance incidence is the highest and the 10 where it is the lowest.

Exhibit 26: Social Assistance Incidence (2001). St. John’s by Neighbourhood

Neighbourhood	Social Assistance Incidence
<i>Highest</i>	
Graves Street	65%
Ricketts Road	53%
Mount Scio	51%
Harding Road	45%
Empire Avenue West	45%
LeMarchant Road East	40%
Blackmarsh Road East	39%
Pasadena Crescent	39%
Brazil Street	36%
Harbour Drive	36%
<i>Lowest</i>	
Eastmeadows	2%
Bally Haly	2%
Hall’s Road	2%
Halley Drive	2%
Oakridge Drive	2%
Churchill Square	1%
Kensington Drive	1%
Road de Luxe*	--
Southlands*	--
Stavenger Drive*	--

Newfoundland & Labrador	14%
Northeast Avalon	13%

Provincial Department of Human Resources and Development

* Indicates that data is unavailable due to small sample size - confidentiality

- ❖ Social assistance incidence ranges from a high of 65% on Graves Street to a low of less than 1% on Stavenger Drive.
- ❖ In St. John’s, there are 38 neighbourhoods where the social assistance incidence is higher than the provincial rate, representing approximately 38,000 people or 7% of the provincial population.
- ❖ There are 40 neighbourhoods where the social assistance incidence is higher than that of the Northeast Avalon region, approximately 40,000 people, or 8% of the total population of the province.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and social assistance incidence. This means that as the rate of social assistance increases, median family income decreases.

4.4.e Social Assistance Incidence – Neighbourhoods (Mount Pearl)

Mount Pearl has one of the lowest incidence of social assistance when we look at the city as a whole. However, when we examine Mount Pearl by neighbourhood disparities are again evident. Exhibit 27 displays social assistance incidence highlighting the five highest and the five lowest neighbourhoods.

Exhibit 27: Social Assistance Incidence (2001). Mount Pearl by Neighbourhood

Neighbourhood	Social Assistance Incidence
<i>Highest</i>	
Park Avenue East	29%
Kenmount Park South	25%
Ruth Avenue South	14%
Jackman Drive West	14%
Donovans	12%
<i>Lowest</i>	
Ashford Drive East	3%
Kenmount Park North	2%
Westminster	2%
Ashford Drive West	2%
Admiralty Wood*	--

Newfoundland & Labrador	14%
Northeast Avalon	13%

Provincial Department of Human Resources and Development
 * Indicates that data is unavailable due to small sample size - confidentiality

- ❖ Social assistance incidence ranges from a high of 29% on Park Avenue East to less than 2% in Admiralty Wood.
- ❖ The three neighbourhoods with the highest social assistance incidence are Park Avenue East, Kenmount Park South and Ruth Avenue South.
- ❖ There are two neighbourhoods where the social assistance incidence is higher than the provincial rate and four higher than the Northeast Avalon region.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and social assistance incidence. This means that as the rate of social assistance increases, median family income decreases.

4.4.f Social Assistance Incidence – Neighbourhoods (Torbay)

Torbay has one of the lowest social assistance incidence of all the communities comprising Northeast Avalon region, 6%. Exhibit 20 displays the social assistance incidence for all the neighbourhoods that make up this community.

Exhibit 28: Social Assistance Incidence (2001). Torbay by Neighbourhood

Neighbourhood	Social Assistance Incidence
North Pond	10%
Bauline	9%
Indian Meal Line	8%
Central Torbay	5%
Motion Lane	5%
Flatrock	5%
Torbay South	5%
Torbay North	4%
Logy Bay-Middle Cove-Outer Cove	2%

Newfoundland & Labrador	14%
Northeast Avalon	13%

Provincial Department of Human Resources and Development

- ❖ Social assistance incidence ranges from a high of 10% in North Pond to a low of 2% in Logy Bay-Middle Cove-Outer Cove.
- ❖ The three neighbourhoods with the highest social assistance incidence are North Pond, Bauline and Indian Meal Line.
- ❖ There are no neighbourhoods where the social assistance incidence is higher than provincial or regional levels.
- ❖ A correlational analysis indicates that there is no significant relationship between median family income and social assistance incidence.

4.5 Family Structure

4.5.a Lone Parent Families – Northeast Avalon in Comparison to NL and Canada

Lone parent families have often been identified as a group at risk of living on a low income. In most cases there is only one possible wage earner for the entire family. This is also the individual who has the sole responsibility for caring for the family.

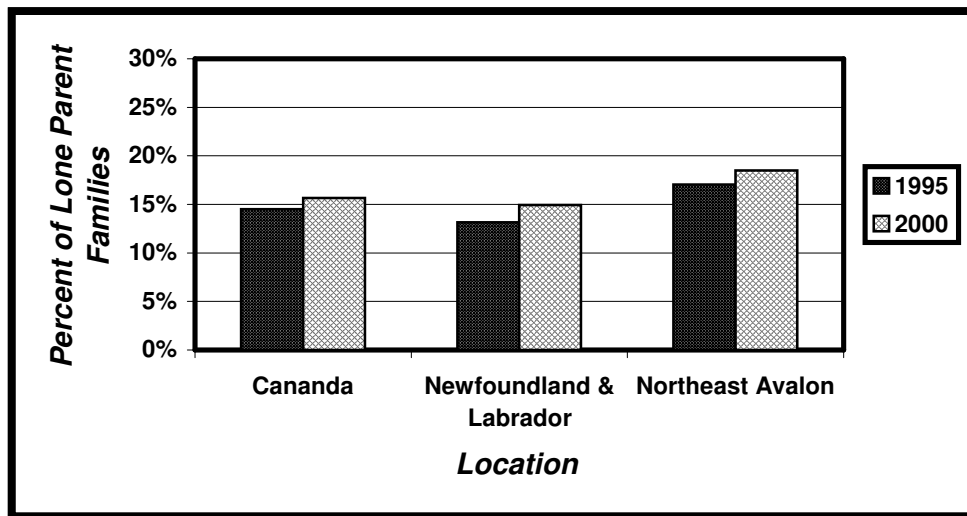
Lone Parent Family:

A lone parent, of any marital status, with at least one never-married son or daughter living in the same dwelling.

Percent of lone parent families is the total number of lone parent families divided the total number of economic families.

Exhibit 26 displays that the percentage of lone parent families in Canada, Newfoundland & Labrador and the Northeast Avalon Region for 1995 and 2000.

Exhibit 29: Percent of Lone Parent Families, 1996 & 2000



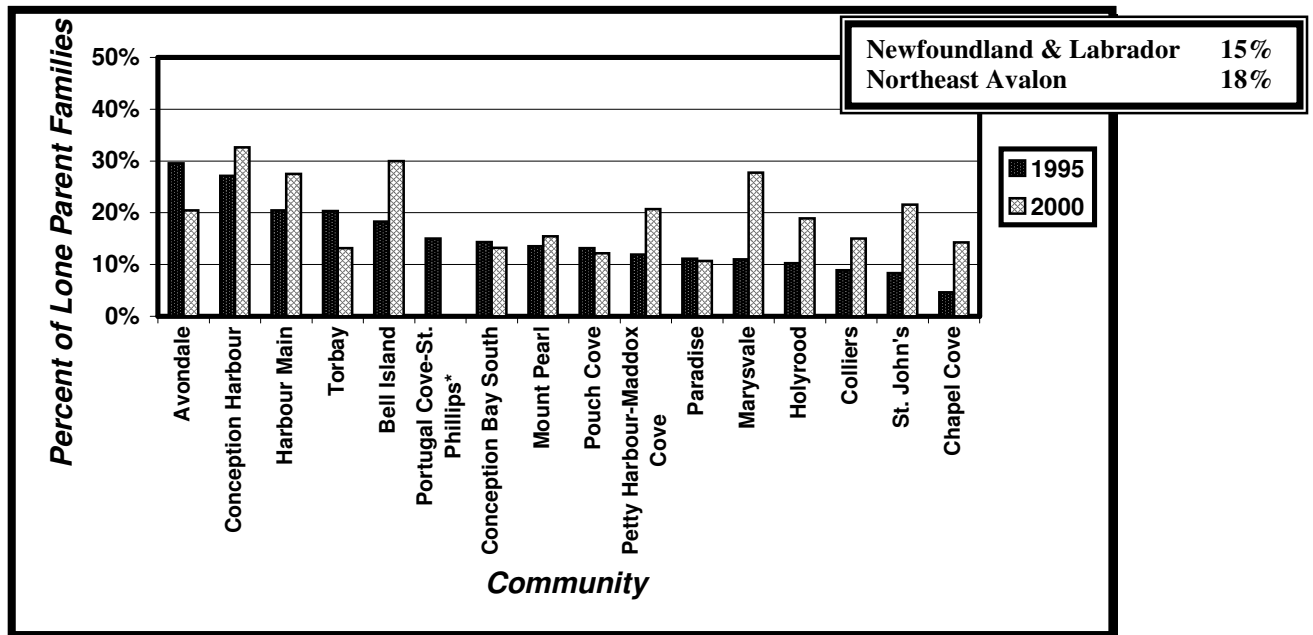
Census of the Population, 1996 & 2001, Statistics Canada

- ❖ The proportion of lone parent families has increased in the Northeast Avalon region between 1995 & 2000 as it has provincially and nationally. Although this increase is consistent, the proportion of lone parent families is higher in the Northeast Avalon region than either provincially or nationally.

4.5.b Lone Parent Families – Communities of Northeast Avalon SSP Region (1995 & 2000)

In examining the percent of lone parent families by community and over time it is clear that there is great diversity among these communities in the proportion of lone parent families and how the rate has changes over time.

Exhibit 30: Percent of Lone Parent Families by Community, 1995 & 2000



Census of the Population, 1996 & 2001, Statistics Canada

* Indicates data unavailable

- ❖ Exhibit 27 shows that the percentage of lone parent families has increased in many of the communities within the Northeast Avalon region between 1995 and 2000, the exceptions being Avondale, Torbay, Conception Bay South, Pouch Cove and Paradise.
- ❖ In the communities of Bell Island, Marysvale and St. John's the increase has been quite substantial, 12%, 17% and 14% respectively; while the community of Avondale has had a 9% decrease.

4.5.c Lone Parent Families – Communities of Northeast Avalon SSP Region

Exhibit 28 shows the percent of lone parent families, rank ordered from highest to lowest, for all the communities within the Northeast Avalon Region.

Exhibit 31: Percent of Lone Parent Families by Community (2000)

Community	% Lone Parent Families
Conception Harbour	33%
Bell Island	30%
Marysvale	28%
Harbour Main	28%
St. John' s	22%
Petty Harbour-Maddox Cove	21%
Avondale	20%
Holyrood	19%
Mount Pearl	15%
Colliers	15%
Conception Bay South	13%
Torbay	13%
Pouch Cove	12%
Paradise	11%
Portugal Cove-St. Phillips*	--

Newfoundland & Labrador	15%
Northeast Avalon	18%

Census of the Population, 2001, Statistics Canada

* indicates data unavailable

- ❖ The proportion of lone parent families within communities range from 33% in Conception Harbour to 11% in Paradise.
- ❖ The three communities with the highest percentage of lone parent families are Conception Harbour, Bell Island, and Marysvale.
- ❖ In total there are nine communities where the proportion of lone parent families is higher than the provincial rate and eight higher than the Northeast Avalon region.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and percentage of single parent families by community. This means that as the percent of single parent families increases, median family income decreases.

4.5.d Lone Parent Families – Neighbourhoods (St. John’s)

The proportion of lone parent families in St John’s is 22% which, in itself, is higher than both the provincial and regional rate. Exhibit 32 examines lone parent families by neighbourhood, highlighting the 10 where the proportion is the highest and the 10 where it is the lowest.

Exhibit 32: Percent of Lone Parent Families (2000). St. John’s by Neighbourhood

Neighbourhood	% of Lone Parent Families
<i>Highest</i>	
Graves Street	58%
Drake Crescent	50%
LeMarchant Road East	48%
Pasadena Crescent	46%
Polina Road	42%
Harvy Road	41%
Ricketts Road	40%
Blackmarsh Road East	40%
Bell’s Turn	38%
Nortre Dame Drive	38%
<i>Lowest</i>	
London Road	8%
Churchill Square	8%
Mount Cashel Road	8%
Eastbourn Crescent	7%
Stavenger Drive*	7%
Halley Drive*	--
Hall’s Road*	--
Kensington Drive*	--
Mount Scio*	--
Southlands*	--

Newfoundland & Labrador	15%
Northeast Avalon	18%

Census of the Population, 2001, Statistics Canada

* Indicates that data is unavailable due to small sample size - confidentiality

- ❖ The proportion of single parent families ranges from a high of 58% on Graves Street to a low less than 7% on Stavenger Drive, Halley Drive, Hall’s Road, Kensington Drive, Mount Scio and Southlands.
- ❖ There are 68 neighbourhoods where the proportion single parent families is higher than that of the province, representing approximately 5200 families or 23% of all the single parent families in this province.
- ❖ There are 53 neighbourhoods where the proportion of single parent families is higher than the Northeast Avalon region, representing approximately 4400 families or 19% of all the single parent families in this province.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and the percent of single parent families in St. John’s. This means that as the proportion of single parent families increases, median family income decreases.

4.5.e Lone Parent Families – Neighbourhoods (Mount Pearl)

The proportion of lone parent families in Mount Pearl is 15% which is among the lowest in the region. Exhibit 33 examines the proportion of lone parent families by neighbourhood, highlighting the 5 highest and the 5 lowest neighbourhoods.

Exhibit 33: Percent of Lone Parent Families by (2000). Mount Pearl by Neighbourhood

Neighbourhood	% of Lone Parent Families
<i>Highest</i>	
Park Avenue East	40%
Kenmount Park South	28%
Glendale East	25%
Pearlgate Centre	25%
Centennial Square	21%
<i>Lowest</i>	
Ashford Drive West	7%
Parsons Meadow	6%
Glendale West	5%
Kenmount Park North*	--
Admiralty Wood*	--

Newfoundland & Labrador	15%
Northeast Avalon	18%

Census of the Population, 2001, Statistics Canada

* Indicates that data is unavailable due to small sample size - confidentiality

- ❖ The proportion of single parent families ranges from a high of 40% on Park Avenue East to less than 5% in Kenmount Park North and Admiralty Wood.
- ❖ The 3 neighbourhoods with the highest proportion of single parent families are Park Avenue East, Kenmount Park South and Glendale East.
- ❖ There are 13 neighbourhoods where the proportion single parent families is higher than the provincial rate and 12 neighbourhoods where the proportion is higher than the Northeast Avalon region.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and the percent of single parent families in Mount Pearl. This means that as the proportion of single parent families increases, median family income decreases.

4.5.f Lone Parent Families – Neighbourhoods (Torbay)

The proportion of lone parent families in Torbay is 13%. Exhibit 34 examines the proportion of lone parent families for all the neighbourhoods that make up this community.

Exhibit 34: Percent of Lone Parent Families (2000). Torbay by Neighbourhood

Neighbourhood	% of Lone Parent Families
Torbay South	23%
Motion Lane	18%
North Pond	16%
Indian Meal Line	14%
Torbay North	13%
Flatrock	10%
Logy Bay-Middle Cove-Outer Cove	7%
Central Torbay	6%
Bauline*	--

Newfoundland & Labrador	15%
Northeast Avalon	18%

Census of the Population, 2001, Statistics Canada

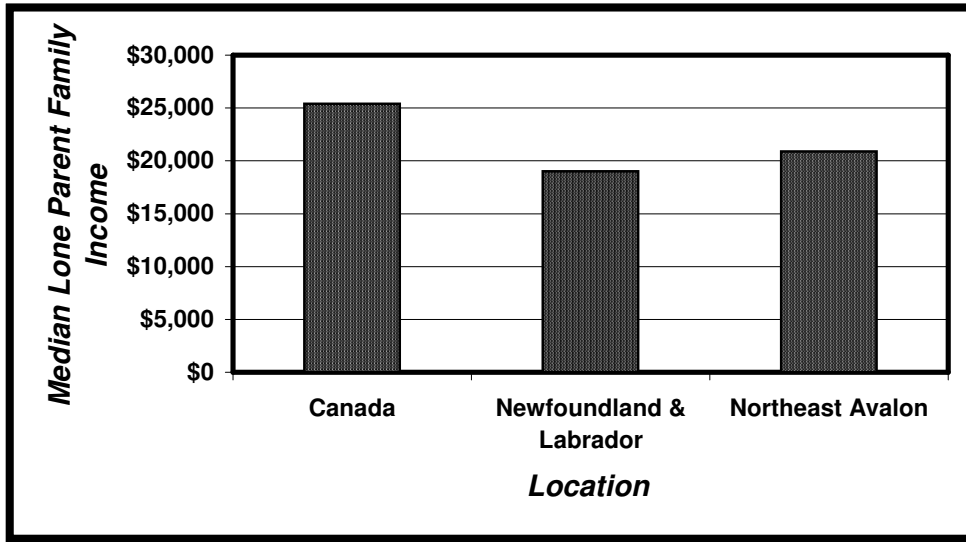
* Indicates that data is unavailable due to small sample size - confidentiality

- ❖ The proportion of single parent families ranges from a high of 23% on Torbay South to a low less than 6% in Bauline.
- ❖ The 3 neighbourhoods with the highest proportion of single parent families are Torbay South, Motion Lane and North Pond.
- ❖ There are three neighbourhoods where the proportion single parent families is higher than the provincial rate and one higher than the Northeast Avalon region.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and the percent of single parent families in Torbay. This means that as the proportion of single parent families increases, median family income decreases.

4.5.g Median Lone Parent Family Income - Northeast Avalon in Relation to NL and Canada

As previously stated, people depend on income to support themselves. For lone parent families, earning potential is most often diminished. Exhibit 35 displays median lone parent family income for Canada, NL and the Northeast Avalon region.

Exhibit 35: Median Lone Parent Family Income (2000)



Canada Customs and Revenue Agency summary, 2000.

- ❖ Median lone parent family income is below \$26,000 in Canada, Newfoundland & Labrador and the Northeast Avalon SSP Region.
- ❖ In Newfoundland & Labrador, median lone parent family income is approximately 74% that of the rest of Canada - \$19,000. In the Northeast Avalon it is slightly higher at 82% or \$20,900.

4.5.h Median Lone Parent Family Income – Communities of Northeast Avalon SSP Region

Although median lone parent family income in the Northeast Avalon Region is greater than in the rest of the province when we look at individual communities we begin to get a better understanding of our region as a whole.

Exhibit 36: Median Lone Parent Family Income (2000) by Community

Community	Median Lone Parent Family Income
Bell Island	\$15,300
Avondale	\$16,900
Marysvale	\$18,000
Pouch Cove	\$19,100
Colliers	\$20,000
St. John' s	\$20,500
Conception Harbour	\$20,600
Petty Harbour-Maddox Cove	\$21,600
Conception Bay South	\$21,700
Holyrood	\$23,100
Harbour Main	\$23,500
Paradise	\$23,700
Mount Pearl	\$24,400
Chapel Cove	\$26,200
Torbay	\$27,400
Portugal Cove-St. Phillips*	--

Canada	\$25,400
Newfoundland & Labrador	\$19,000
Northeast Avalon	\$20,900

Canada Customs and Revenue Agency summary, 2000

* Indicates that data is unavailable

- ❖ Median lone parent family income ranges from a low of \$15, 300 on Bell Island to a high of \$27,400 in Torbay.
- ❖ The three communities with the lowest median lone parent family income are Bell Island, Avondale and Marysvale.
- ❖ In total, there are three communities where the median lone parent family income is lower than the province and seven communities lower than the Northeast Avalon region.
- ❖ There are two communities where median lone parent family income is higher than the national level.

4.5.i Median Lone Parent Family Income – Neighbourhoods (St. John’s)

When looking at median lone parent family income strictly by community, St. John’s falls approximately midrange in comparison to other communities in this region. However, there is great diversity of median family income within the city. By examining St. John’s by neighbourhood, we begin to get a picture of this diversity. Exhibit 37 examines median family income by neighbourhood, highlighting the 10 neighbourhoods where median family income is the lowest and the 10 where it is the highest.

Exhibit 37: Median Lone Parent Family Income (2000) St. John’s by Neighbourhood

Neighbourhood	Median Lone Parent Family Income
<i>Lowest</i>	
Blackmarsh Road East	\$14,800
Graves Street	\$14,800
Empire Avenue West	\$15,000
Bell’s Turn	\$15,400
Crosbie Road	\$15,400
Shaw Street	\$15,700
Berteau Avenue	\$15,700
Harding Road	\$15,700
Ricketts Road	\$15,700
Pasadena Crescent	\$15,900
<i>Highest</i>	
Paton Street	\$48,800
Birmingham Street*	--
Eastbourne Crescent*	--
Halley Drive*	--
Hall’s Road*	--
Kensington Drive*	--
Parliament Street*	--
Southlands*	--
Stavanger Drive*	--
Winnipeg Street*	--

Canada	\$25,400
Newfoundland & Labrador	\$19,000
Northeast Avalon	\$20,900

Canada Customs and Revenue Agency summary, 2000

* Indicates that data is unavailable due to small sample size - confidentiality

- ❖ Median single parent family income ranges from a low of \$14,800 on Blackmarsh Road East to a high of \$48,800 on Paton Street.
- ❖ In total, there are 25 neighbourhoods where the median single parent family income is lower than the provincial level and 31 neighbourhoods lower than the Northeast Avalon region.
- ❖ There are 38 neighbourhoods where the median family income is higher than the national level.

4.5.j Median Lone Parent Family Income – Neighbourhoods (Mount Pearl)

Mount Pearl has among the highest median lone parent family incomes in comparison to other communities within the Northeast Avalon region, \$24,400. Like St. John's, Mount Pearl contains a diverse range of income levels. Exhibit 38 looks at median lone parent family income in Mount Pearl highlighting the five neighbourhoods where median lone parent family income is the lowest and the five where it is the highest.

Exhibit 38: Median Lone Parent Family Income (2000) Mount Pearl by Neighbourhood

Neighbourhood	Median Lone Parent Family Income
<i>Lowest</i>	
Park Avenue East	\$14,800
Glendale North	\$17,700
Mount Carson Avenue	\$18,500
Kenmount Park South	\$18,700
Donovans	\$19,600
<i>Highest</i>	
Westbrook Landing	\$41,400
Admiralty Wood*	--
Ashford Drive West*	--
Parsons Meadow*	--
Westminster*	--

Canada	\$25,400
Newfoundland & Labrador	\$19,000
Northeast Avalon	\$20,900

Canada Customs and Revenue Agency summary, 2000

* Indicates that data is unavailable due to small sample size - confidentiality

- ❖ Median lone parent family income ranges from a low of \$14,800 on Park Avenue East to a high of \$41,400 in Westbrook Landing
- ❖ The three communities with the lowest median lone parent family income are Park Avenue East, Glendale North and Mount Carson Avenue.
- ❖ In total, there are four neighbourhoods where the median lone parent family income is lower than the province and four neighbourhoods lower than the Northeast Avalon region.
- ❖ There are 14 neighbourhoods where the median lone parent family income is higher than in Canada.

4.5.k Median Lone Parent Family Income – Neighbourhoods (Torbay)

Torbay has among the highest median lone parent family incomes of all the communities within the Northeast Avalon region at \$\$27,400. Exhibit 39 displays median family income for all the neighbourhoods that make up this community.

Exhibit 39: Median Lone Parent Family Income (2000) Torbay by Neighbourhood

Neighbourhood	Median Lone Parent Family Income
North Pond	\$21,200
Motion Lane	\$22,000
Flatrock	\$27,000
Indian Meal Line	\$29,300
Torbay North	\$30,300
Central Torbay	\$30,900
Logy Bay-Middle Cove-Outer Cove	\$31,800
Torbay South	\$36,300
Bauline*	--

Canada	\$25,400
Newfoundland & Labrador	\$19,000
Northeast Avalon	\$20,900

Canada Customs and Revenue Agency summary, 2000

* Indicates that data is unavailable due to small sample size - confidentiality

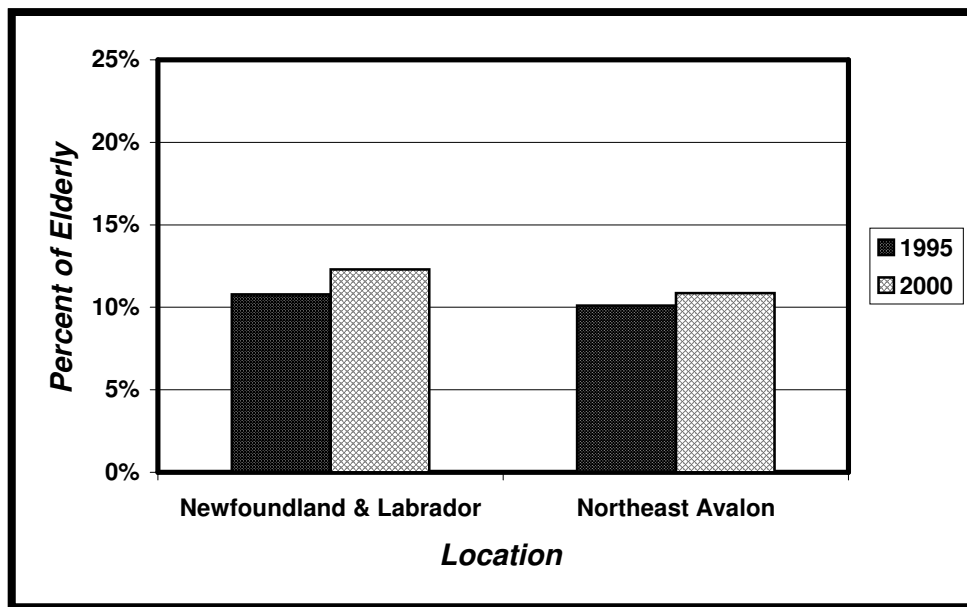
- ❖ Median lone parent family income ranges from a low of \$21,200 in North Pond to a high of \$36,300 in Torbay South
- ❖ The three communities with the lowest single parent median family income are North Pond, Motion Lane and Flatrock.
- ❖ There are no neighbourhoods where the median single parent family income is lower than the provincial or regional level.
- ❖ There are six neighbourhoods where the median single parent family income is higher than in Canada.

4.6 Percent of Elderly (65+)

4.6.a Percent of Elderly (65+) – Northeast Avalon in Comparison to NL

The elderly in our society have been identified as a group at risk of living on low income. Although this risk has decreased in recent years for the elderly as a whole this has not necessarily been the case for female and unattached elderly. There is concern that as the number of elderly increases in our society there will be an increasing number of individuals living on low income.

Exhibit 40: Percentage of Elderly 65+ (1995 & 2000).



- ❖ Exhibit 40 indicates that the percent of elderly has indeed increased between the years 1995 & 2000 both provincially and regionally.
- ❖ The proportion of elderly individuals is slightly lower on the Northeast Avalon than in the province as a whole.

4.6.b Percent of Elderly (65+) – Communities of Northeast Avalon SSP Region

Although the proportion of elderly within the Northeast Avalon region is similar to the provincial rate discrepancies exist when individual communities are examined.

Exhibit 41: Percent of Elderly 65+, by Community (2000)

Neighbourhood	% of Population over 65
Holyrood	16%
Harbour Main	15%
Bell Island	15%
Conception Harbour	15%
Avondale	14%
Chapel Cove	13%
St. John' s	13%
Pouch Cove	10%
Colliers	10%
Petty Harbour-Maddox Cove	10%
Conception Bay South	9%
Marysvale	9%
Portugal Cove-St. Phillips	8%
Mount Pearl	8%
Torbay	7%
Paradise	5%

Newfoundland & Labrador	12%
Northeast Avalon	11%

Census of the Population, 2001, Statistics Canada

- ❖ The three communities with the highest percentage of elderly individuals are Holyrood, Harbour Main, Bell Island and Conception Harbour.
- ❖ In total there are 10 communities where the percent of elderly individuals is higher than the provincial rate and seven higher than that of the Northeast Avalon region.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and percent of elderly individuals by community. This means that as the percent of elderly individuals in a community increases, median family income decreases.

4.6.c Percent of Elderly (65+) – Neighbourhoods (St. John’s)

The proportion of elderly individuals in St John’s is 13% just above the provincial rate. It is only when the individual neighbourhoods of St. John’s are examined that it becomes clear that there is a discrepancy between neighbourhoods in the proportion of elderly residing there. Exhibit 42 examines the proportion of elderly by neighbourhood, highlighting the 10 highest and the 10 the lowest.

Exhibit 42: Percent of Elderly, 65+, St. John’s by Neighbourhood (2000)

Neighbourhood	% of Population over 65
<i>Highest</i>	
Mount Cashel Road	52%
Churchill Square	37%
Parliament Street	35%
Road de Luxe	35%
Downing Street	28%
Janeway Place	24%
Paton Street	23%
Albany Street	23%
Whiteway Street	22%
Shaw Street	22%
<i>Lowest</i>	
Doyle’s Road	5%
Hall’s Road	5%
Kilbride Avenue	4%
Purcell Street	4%
Meadowbrook drive	4%
Kensington Drive	4%
Hefferman’s Line	3%
Harding Road	3%
Birmingham Street	3%
Drake Crescent	3%

Census of the Population, 2001, Statistics Canada

- ❖ The three neighbourhoods with the highest percentage of elderly individuals are Mount Cashel Road, Churchill Square, Parliament Street and Road de Luxe.
- ❖ In total, there are 26 neighbourhoods where the percent of elderly individuals is higher than the provincial rate and 17 higher than the Northeast Avalon region.
- ❖ There is no significant difference between the percentage of males and females in neighbourhoods.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and percent of elderly individuals by neighbourhood. This means that as the percent of elderly individuals in a neighbourhood increases, median family income decreases.

4.6.d Percent of Elderly (65+) – Neighbourhoods (Mount Pearl)

The proportion of elderly individuals in Mount Pearl is among the lowest of all communities within the Northeast Avalon region, 8%. Although it has among the lowest, there are neighbourhoods where there is a substantial proportion of elderly individuals residing. Exhibit 43 examines the proportion of elderly by neighbourhood, highlighting the 5 highest and the 5 the lowest.

Exhibit 43: Percent of Elderly, 65+, Mount Pearl by Neighbourhood (2000)

Neighbourhood	% of Population over 65
<i>Highest</i>	
Kenmount Park North	32%
Park Avenue North	15%
Glendale East	14%
Smallwood Drive East	14%
Centennial Square	14%
<i>Lowest</i>	
Westminster	4%
Jackman Drive East	3%
Pearlgate Centre	3%
Michener Avenue South	3%
Kenmount Park South	2%

Newfoundland & Labrador	12%
Northeast Avalon	11%

Census of the Population, 2001, Statistics Canada

- ❖ The 3 neighbourhoods with the highest percentage of individuals over the age of 65 are Kenmount Park North, Park Avenue North and Glendale East.
- ❖ In total, there are six neighbourhoods where the percent of elderly individuals is higher than the provincial rate and seven higher than the Northeast Avalon region.
- ❖ There is no significant difference between the number of males and females by neighbourhood.
- ❖ A correlational analysis indicates that there is a significant, negative relationship between median family income and percent of elderly individuals by neighbourhood. This means that as the percent of elderly individuals in a community increases, median family income decreases.

4.6.e Percent of Elderly 65+ – Neighbourhoods (Torbay)

The proportion of elderly individuals in Torbay is 7% which is among the lowest in the region. Exhibit 44 displays the proportion of elderly individuals in all neighbourhoods of this community.

Exhibit 44: Percent of Elderly, 65+, Torbay by Neighbourhood (2000)

Neighbourhood	% of Population over 65
Bauline	11%
Logy Bay-Middle Cove-Outer Cove	9%
Torbay North	8%
North Pond	8%
Torbay South	8%
Indian Meal Line	7%
Flatrock	7%
Motion Lane	7%
Central Torbay	5%

Newfoundland & Labrador	15%
Northeast Avalon	18%

Census of the Population, 2001, Statistics Canada

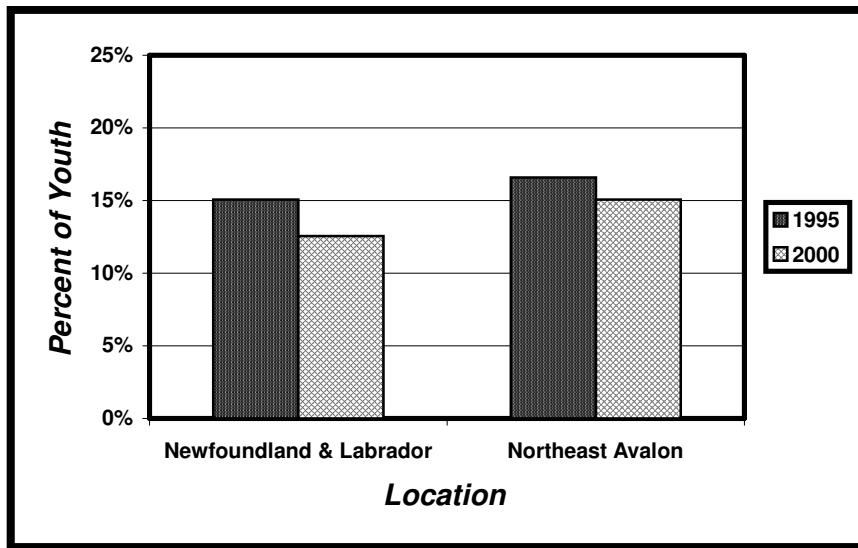
- ❖ The 3 neighbourhoods in the highest proportion of individuals over the age of 65 are Bauline, Logy Bay-Middle Cove-Outer Cove and Torbay North.
- ❖ In total there are no neighbourhoods where the percent of elderly individuals is higher than the provincial or regional level.
- ❖ There is no significant difference between the number of males and females by neighbourhood.
- ❖ A correlational analysis indicates that there is no a significant relationship between median family income and percent of elderly individuals by neighbourhoods in Torbay.

4.7 Youth Age 20 - 29

4.7.a Youth (Age 20 -29) – Northeast Avalon in Relation to NL

Youth, as a group, have often been identified as at risk of living on low income. Because of factors such as low status in the labour market, lack of experience, etc. they are often among the poorest paid workers. In fact, youth represent over 50% of minimum wage workers in this country despite their relatively small numbers in the labour force.

Exhibit 45: Percent of Youth, 20 -29, (1995 & 2000), Newfoundland & Labrador and Northeast Avalon



Census of the Population, 2001, Statistics Canada

- ❖ Exhibit 45 demonstrates that the proportion of youth is slightly higher in the Northeast Avalon region than in the province. Overall, however, the proportion of youth has declined between the years 1995 & 2000.

4.7.b Youth (Age 20 -29) – Communities of Northeast Avalon SSP Region

Although the proportion of youth within the Northeast Avalon region is similar to the provincial rate when individual communities are examined, differences emerge.

Exhibit 46: Percent of Youth between the ages of 20 – 29 by Community (2000)

Neighbourhood	% of Youth (age 20-29)
St. John' s	17%
Mount Pearl	15%
Paradise	14%
Torbay	14%
Petty Harbour-Maddox Cove	13%
Marysvale	12%
Conception Bay South	12%
Colliers	12%
Pouch Cove	12%
Avondale	11%
Portugal Cove-St. Phillips	11%
Holyrood	11%
Conception Harbour	11%
Harbour Main	11%
Bell Island	8%
Chapel Cove	6%

Newfoundland & Labrador	13%
Northeast Avalon	15%

Census of the Population, 2001, Statistics Canada

- ❖ The proportion of youth ranges from a high of 17% in St. John's to a low of 6% in Chapel Cove.
- ❖ The three communities with the highest percentage of youth are St. John's, Mount Pearl and Paradise.
- ❖ In total there is four communities where the proportion of youth is higher than the provincial rate and one higher than the Northeast Avalon region.
- ❖ A correlational analysis indicates that there no significant relationship between median family income and percent of youth by community.

4.7.c Youth (Age 20 -29) – Neighbourhoods (St. John’s)

Even though St. John’s has the highest proportion of youth if the Northeast Avalon at 17% this is not consistent throughout the city. Only when St. John’s is examined by neighbourhood does the distribution of youth become apparent. Exhibit 47 examines the proportion of youth by neighbourhood, highlighting the 10 highest and the 10 the lowest.

Exhibit 47: Percent of Youth between the ages of 20 – 29, St. John’s by Neighbourhood (2000)

Neighbourhood	% of Youth (age 20-29)
<i>Highest</i>	
Crosbie Road	32%
O’Brien’s Hill	30%
London Road	30%
Hall’s Road	29%
Harbour Drive	28%
Baird Place	28%
Polina Road	27%
Wishingwell Road	26%
Paton Street	25%
Harbour View Avenue	24%
<i>Lowest</i>	
Southlands	12%
Churchill Square	11%
Road de Luxe	11%
Shaw Street	10%
Heffernan’s Line	10%
Parliament Street	10%
Downing Street	9%
Kensington Drive	9%
Stavanger Drive	8%
Mount Cashel Road	8%

Newfoundland & Labrador	13%
Northeast Avalon	15%

Census of the Population, 2001, Statistics Canada

- ❖ The proportion of youth ranges from a high of 32% on Crosbie Road to a low of 8% on Mount Cashel Road.
- ❖ The three neighbourhoods with the highest proportion of youth are Crosbie Road, O’Brien’s Hill and London Road.
- ❖ In total there are 62 neighbourhoods where the percent of youth is higher than the provincial rate and 50 higher than the Northeast Avalon region.
- ❖ A correlational analysis indicates that there is no significant relationship between median family income and percent of youth by neighbourhood in St. John’s.

4.7.d Youth (age 20 - 29) – Neighbourhoods (Mount Pearl)

The proportion of youth in Mount Pearl is among the highest of all communities within the Northeast Avalon region, 15%. There are however, neighbourhoods where there is a substantial proportion of youth are residing. Exhibit 48 examines the proportion of youth by neighbourhood, highlighting the 5 highest and the 5 the lowest.

Exhibit 48: Percent of Youth, 20 – 29, Mount Pearl by Neighbourhood (2000)

Neighbourhood	% of Youth (age 20 – 29)
<i>Highest</i>	
Kenmount Park South	22%
Mount Carson Avenue	22%
Ruth Avenue South	20%
Whiteley Drive	18%
Michener Avenue North	17%
<i>Lowest</i>	
Smallwood Drive East	13%
Westbrook Landing	12%
Donovans	12%
Kenmount Park North	11%
Admiralty Wood	10%

Newfoundland & Labrador	13%
Northeast Avalon	15%

Census of the Population, 2001, Statistics Canada

- ❖ The proportion of youth ranges from a high of 22% in Kenmount Park South to a low of 10% in Admiralty Wood.
- ❖ The 3 neighbourhoods in the highest proportion of youth are Kenmount Park South, Mount Carson Avenue and Ruth Avenue south.
- ❖ In total there are 20 neighbourhoods where the percent of youth is higher than the provincial rate and eight higher than the Northeast Avalon.
- ❖ A correlational analysis indicates that there is no significant relationship between median family income and percent of youth by neighbourhood.

4.7.e Youth (age 20 – 29) – Neighbourhoods (Torbay)

The proportion of youth in Torbay is 14% which is among the highest in the region. Exhibit 49 displays the proportion of youth in all neighbourhoods of this community.

Exhibit 49: Percent of Youth, 20 – 29, Torbay by Neighbourhood (2000)

Neighbourhood	% of Youth (age 20 – 29)
Central Torbay	17%
Indian Meal Line	16%
North Pond	15%
Torbay North	15%
Torbay South	13%
Motion Lane	12%
Logy Bay-Middle Cove-Outer Cove	12%
Bauline	11%
Flatrock	11%

Newfoundland & Labrador	13%
Northeast Avalon	15%

Census of the Population, 2001, Statistics Canada

- ❖ The 3 neighbourhoods in the highest proportion of youth are Central Torbay, Indian Meal Line and North Pond.
- ❖ In total there four neighbourhoods where the percent of youth is higher than the provincial rate and two higher than the Northeast Avalon region.
- ❖ A correlational analysis indicates that there is no a significant relationship between median family income and percent of youth by neighbourhood.

4.8 Persons with Disabilities

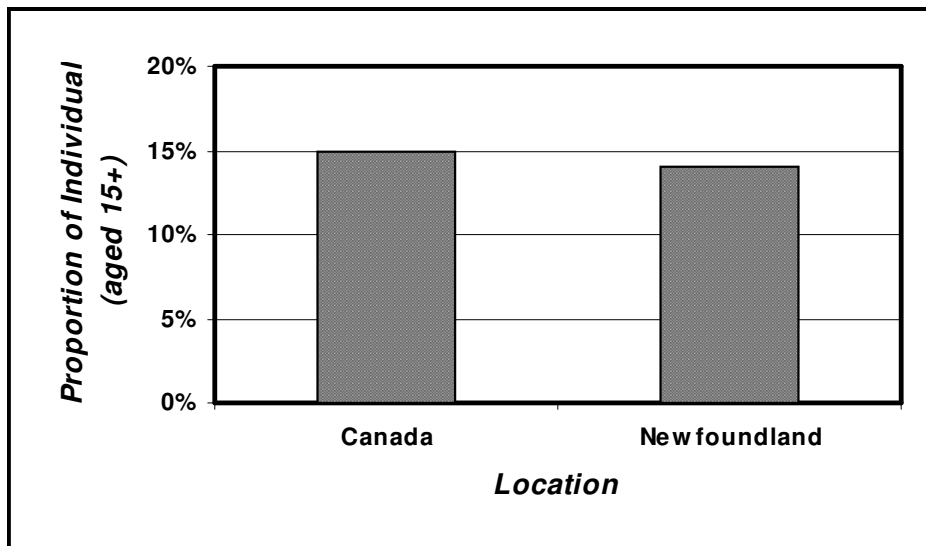
Persons with disabilities in our society have been identified as a group at risk of living on low income.

Persons with Disabilities:

The Participation and Activity Limitation Survey (PALS) uses the World Health Organization's (WHO) framework of disability: the relationship as the relationship between body structures and functions, daily activities and social participation, while recognizing the role of environmental factors. For the purpose of PALS, persons with disabilities are those who reported difficulties with daily living activities, or who indicated that a physical, mental condition or health problem reduced the kind or amount of activities they could do.

Exhibit 50 illustrates the number of individuals, over the age of 15, in the province with disabilities in comparison to the national rate.

Exhibit 50: Percent of Persons with Disabilities (age 15+), Canada and Newfoundland & Labrador (2000)

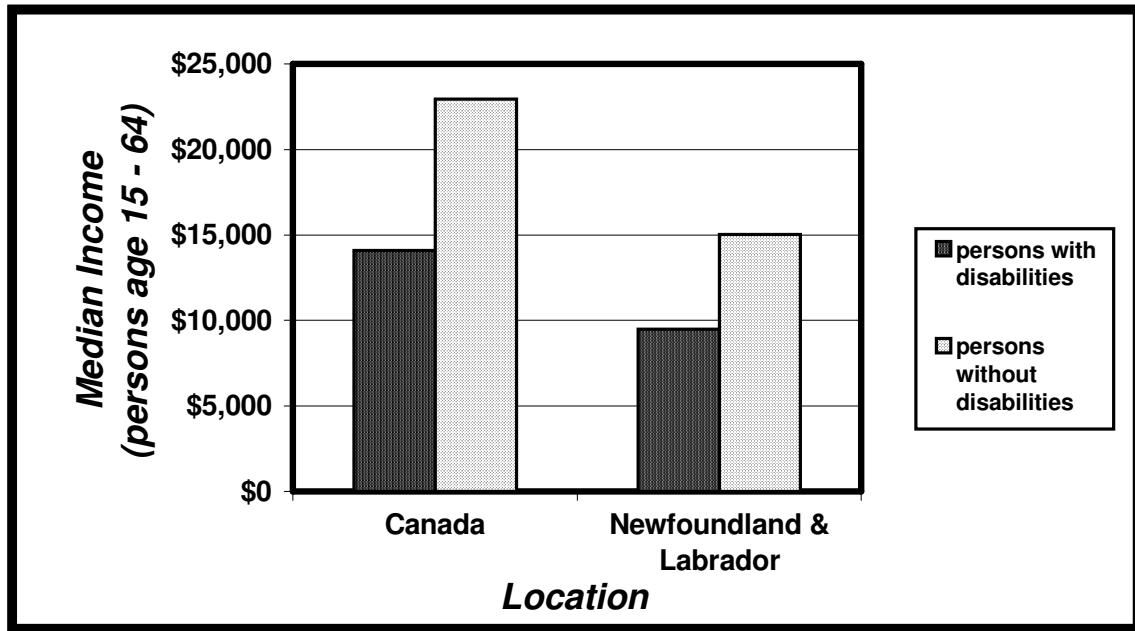


Census of the Population, 2001, Statistics Canada

- ❖ Exhibit 50 demonstrated that Newfoundland & Labrador has a slightly lower proportion of individuals over the age of 15 that are living with a disability.

Exhibit 51 illustrates the median income of individuals, age 15 to 64, in the province with disabilities in comparison to the national rate.

Exhibit 51: Median Income of Persons with Disabilities (age 15 - 64) compared to persons Without Disabilities, Canada and Newfoundland & Labrador (2000)



Census of the Population, 2001, Statistics Canada

- ❖ In Canada the median income of persons with disabilities is 61% of that of persons without disabilities.
- ❖ In Newfoundland & Labrador the median income of persons with disabilities is 63% of that of persons without disabilities.

4.9 Aboriginal Groups

Aboriginal groups in our society are often identified as at risk of living on low income.

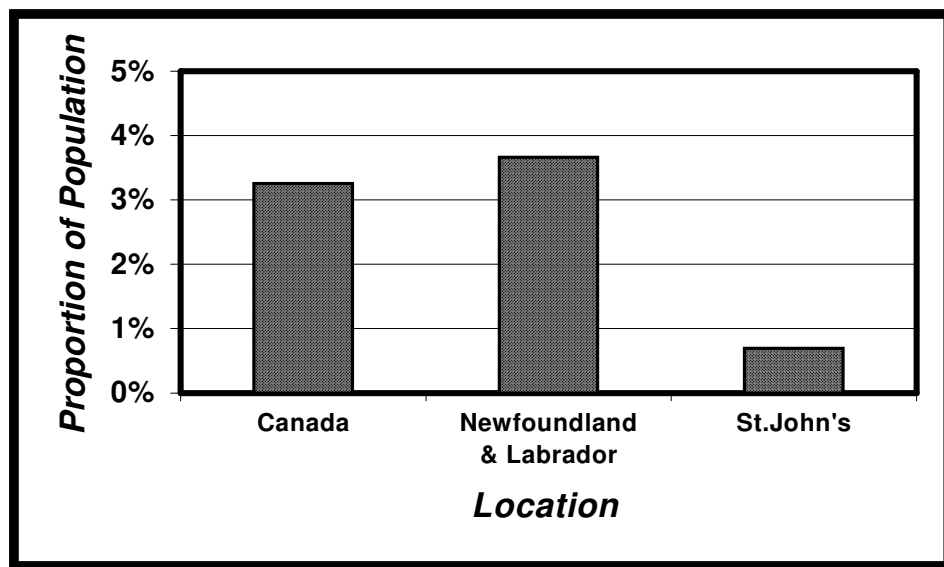
Aboriginal Groups:

An Aboriginal person is a North American Indian or a member of a First Nation, Métis or Inuit. North American Indians or members of a First Nation include status, treaty or registered Indians, as well as non-status and non-registered Indians.

Anderson. 2003

Exhibit 52 illustrates the proportion of aboriginal individuals in Canada, Newfoundland & Labrador and St. John's.

Exhibit 52: Percent of Aboriginal Population, Canada, Newfoundland & Labrador and St. John's (2000)

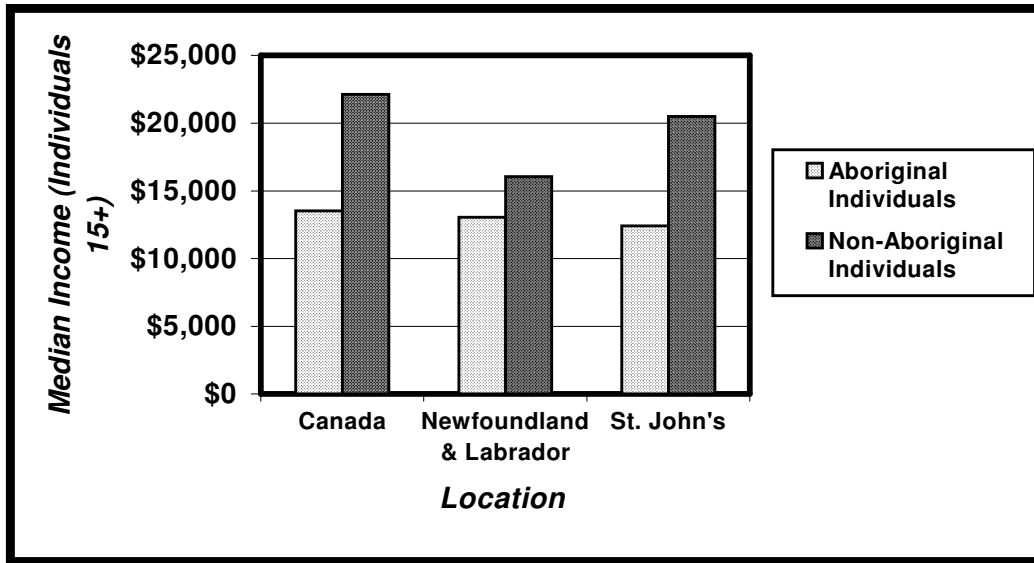


Census of the Population, 2001, Statistics Canada

- ❖ Exhibit 52 demonstrated that Newfoundland & Labrador has a slightly higher proportion of aboriginal individuals than the national rate.
- ❖ Only a small proportion of aboriginal individuals, less than 1%, live in the city of St. John's.

Exhibit 53 illustrates the median income of aboriginal individuals, age 15 +, in Canada, Newfoundland & Labrador and St. John's in comparison to non-aboriginal individuals.

Exhibit 53: Median Income of Aboriginal Persons (age 15 +) compared to Non-Aboriginal Persons, Canada, Newfoundland & Labrador and St. John's (2000)



- ❖ In Canada the median income of aboriginal persons is 61% of that of non-aboriginal persons.
- ❖ In Newfoundland & Labrador the median income aboriginal persons is 81% of that of non-aboriginal persons.
- ❖ In St. John's the median income aboriginal persons is 61% of that of non-aboriginal persons.

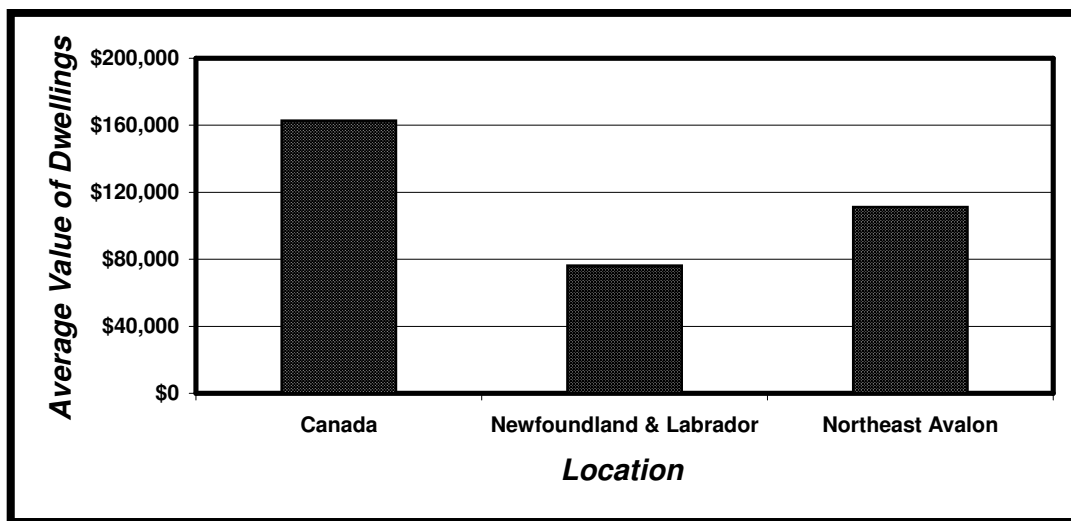
5.0 Of Special Interest - Housing

With the regional profile complete, it is possible to examine areas of special interest within the framework of poverty in this region. Housing is of special interest, given that it is one of the most significant factors affecting a families' financial well being. Issues such as home value, home ownership and average monthly payments for rent or mortgage and are all important concerns when examining poverty.

5.1 Average Value of Dwellings – Northeast Avalon in Relation to NL and Canada

Average value of a dwelling refers to the *dollar amount* that could be expected by an owner if the dwelling were to be sold. Therefore, average value does not only reflect the *condition* of the dwelling, it also incorporates factors such as current market and location. Exhibit 54 displays the average value of dwellings in Canada, Newfoundland & Labrador and the Northeast Avalon region.

Exhibit 54: Average Value of Dwellings (2000). Canada, Newfoundland & Labrador and the Northeast Avalon SSP Region.



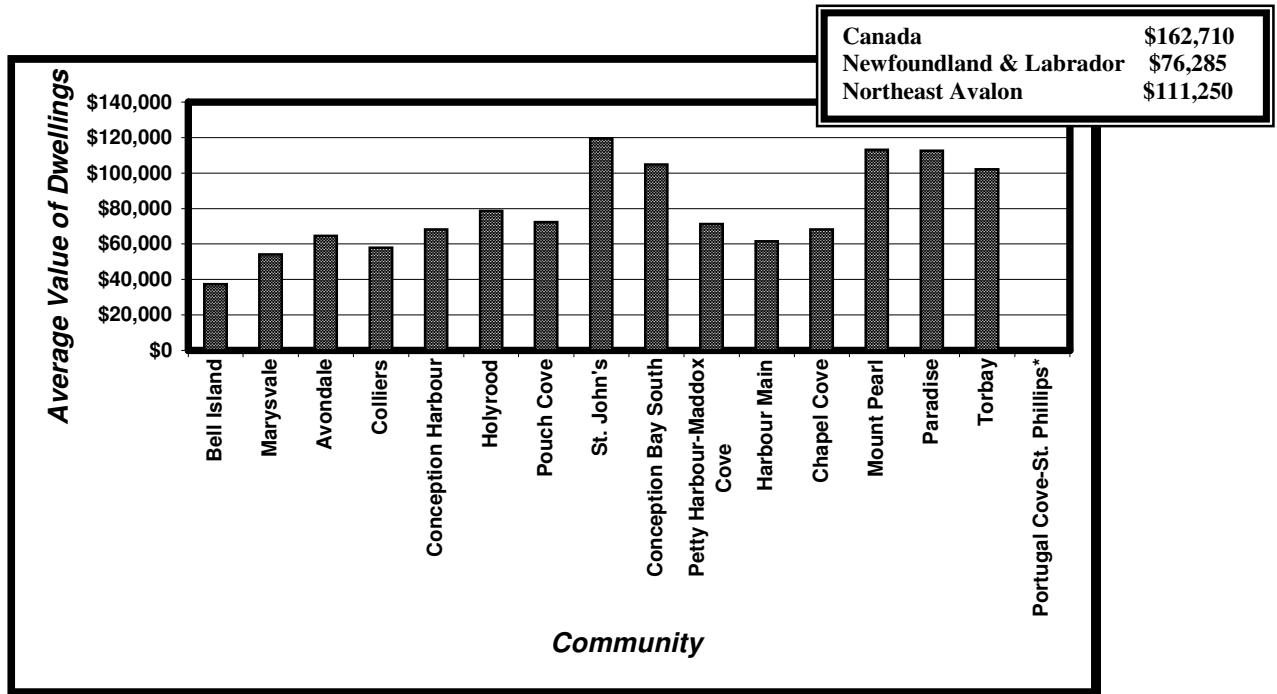
Census of the Population, 2001, Statistics Canada

- ❖ The value of homes in the province is approximately 48% of those throughout the country. In the Northeast Avalon the value is somewhat higher, 68%.

5.2 Average Value of Dwellings – Communities of Northeast Avalon SSP Region

Although the average value of a dwelling in the Northeast Avalon region is higher than the remainder of the province it is not until we look at individual communities that we gain a true understanding of the value of homes throughout this region.

Exhibit 55: Average Value of Dwellings (2000). Communities of Northeast Avalon



Census of the Population, 2001, Statistics Canada
 * indicates that data are unavailable

- ❖ Exhibit 55 shows the average value of homes throughout the Northeast Avalon region.
- ❖ The three communities where homes are worth the least are Bell Island, Colliers and Harbour Main.
- ❖ There are nine communities where the average value of homes is less than the provincial rate and 12 communities less than the Northeast Avalon.
- ❖ There are no communities where the average value of homes is greater than in Canada.

5.3 Average Value of Dwellings – Neighbourhoods (St. John’s)

When examining the average value of dwellings strictly by community, the value of homes in St. John’s is the highest of all communities in the Northeast Avalon region. When we look at St. John’s by neighbourhood the disparities between the values of homes in the city becomes apparent.

Exhibit 56: Average Value of Dwellings (2000). St. John’s by Neighbourhood

Neighbourhood	Average Value of Dwellings
<i>Lowest</i>	
LeMarchant Road East	\$60,325
Brazil Street	\$63,395
Harding Road	\$67,310
Blackmarsh Road East	\$69,800
Outerbridge Street	\$75,235
Alexander Street	\$76,155
Spencer Street	\$77,250
Edinberg Street	\$77,255
Major’s Path	\$77,485
Meadowbrook Drive	\$79,715
<i>Highest</i>	
Bally Haly	\$171,465
Downing Street	\$177,000
Road de Luxe	\$177,220
Churchill Square	\$178,600
Southlands	\$180,860
Halley Drive	\$182,270
Stavanger Drive	\$187,740
Empire Avenue East	\$202,975
Kensington Drive	\$237,590
Poplar Avenue	\$275,725

Canada	\$162,710
Newfoundland & Labrador	\$76,285
Northeast Avalon	\$111,250

Census of the Population, 2001, Statistics Canada

- ❖ The average value of dwellings in the city of St. John’s ranges from a low of \$60,325 on LeMarchant Road East to a high of \$275,725 on Poplar Avenue.
- ❖ There are six neighbourhoods where the average value of homes is less than in the province and 52 less than the Northeast Avalon.
- ❖ There are 11 neighbourhoods where the average value of homes is greater than in Canada.

5.4 Average Value of Dwellings – Neighbourhoods (Mount Pearl)

When examining the average value of dwellings strictly by community, the value of homes in Mount Pears is among the highest of all communities in the Northeast Avalon region. When we look at Mount Pearl by neighbourhood the disparities between the value of homes in the city becomes apparent.

Exhibit 57: Average Value of Dwellings (2000). Mount Pearl by Neighbourhood

Neighbourhood	Average Value of Dwellings
<i>Lowest</i>	
Kenmount Park South	\$70,040
Jackman Drive East	\$79,210
Park Avenue North	\$91,105
Whiteley Drive	\$91,845
Jeffers Drive	\$92,365
<i>Highest</i>	
Pearlgate East	\$135,895
Sauve Street	\$138,625
Westbrook Landing	\$146,720
Westminister	\$167,095
Admiralty Wood	\$213,310

Canada	\$162,710
Newfoundland & Labrador	\$76,285
Northeast Avalon	\$111,250

Census of the Population, 2001, Statistics Canada

- ❖ The average value of dwellings in the city of Mount Pearl ranges from a low of \$70,040 in Kenmount Park South to a high of \$213,310 in Admiralty Wood.
- ❖ There is only one neighbourhood where the average value of homes is less than in the province and 14 less than the Northeast Avalon.
- ❖ There are 14 neighbourhoods where the average value of homes is greater than in Canada.

5.5 Average Value of Dwellings – Neighbourhoods (Torbay)

When examining the average value of dwellings strictly by community, the value of homes in Torbay is among the highest of all communities in the Northeast Avalon region. Exhibit 58 displays the average value of dwellings for each neighbourhood in the community of Torbay.

Exhibit 58: Average Value of Dwellings (2000). Torbay by Neighbourhood

Neighbourhood	Average Value of Dwellings
<i>Lowest</i>	
Bauline	\$68,730
Flatrock	\$88,655
Torbay North	\$93,635
Indian Meal Line	\$94,485
Central Torbay	\$99,630
North Pond	\$106,785
Motion Lane	\$116,080
Torbay South	\$120,990
Logy Bay-Middle Cove-Outer Cove	\$129,620

Canada	\$162,710
Newfoundland & Labrador	\$76,285
Northeast Avalon	\$111,250

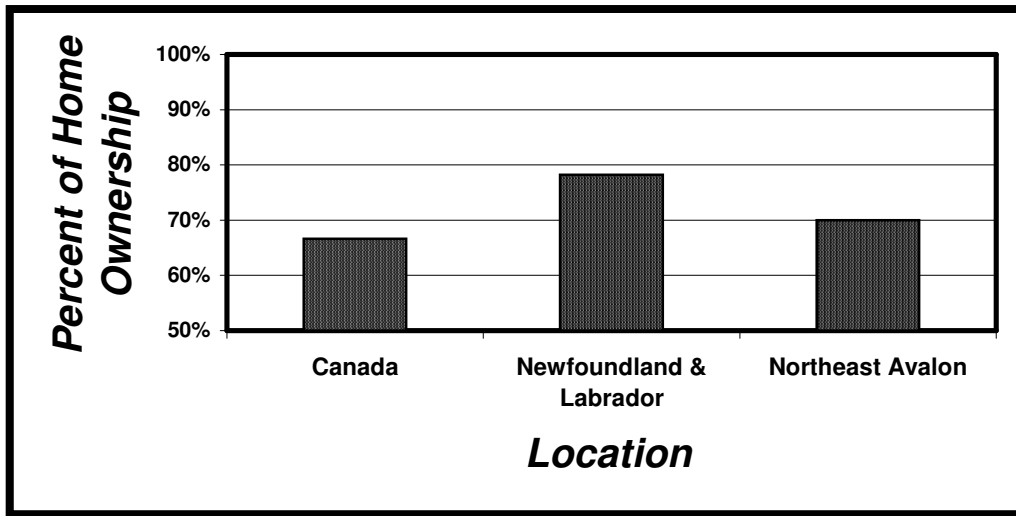
Census of the Population, 2001, Statistics Canada

- ❖ The average value of dwellings in Torbay ranges from a low of \$68,730 in Bauline to a high of \$129,620 in Logy Bay-Middle Cove-OuterCove.
- ❖ There is only one neighbourhood where the average value of homes is less than in the province and 6 less than the Northeast Avalon.
- ❖ There are no neighbourhoods where the average value of homes is greater than in Canada.

5.6 Home Ownership – Northeast Avalon in Relation to Newfoundland & Labrador and Canada

Many individuals wish to own their own home. Home ownership has an impact on families' current financial situation in addition to long term financial security. It is an investment that costs to maintain, but holds financial promise in the future. Exhibit 59 shows the proportion of home ownership in Canada, Newfoundland & Labrador and the Northeast Avalon region.

Exhibit 59: Percentage of Home Ownership (2000). Canada, Newfoundland & Labrador and the Northeast Avalon Region



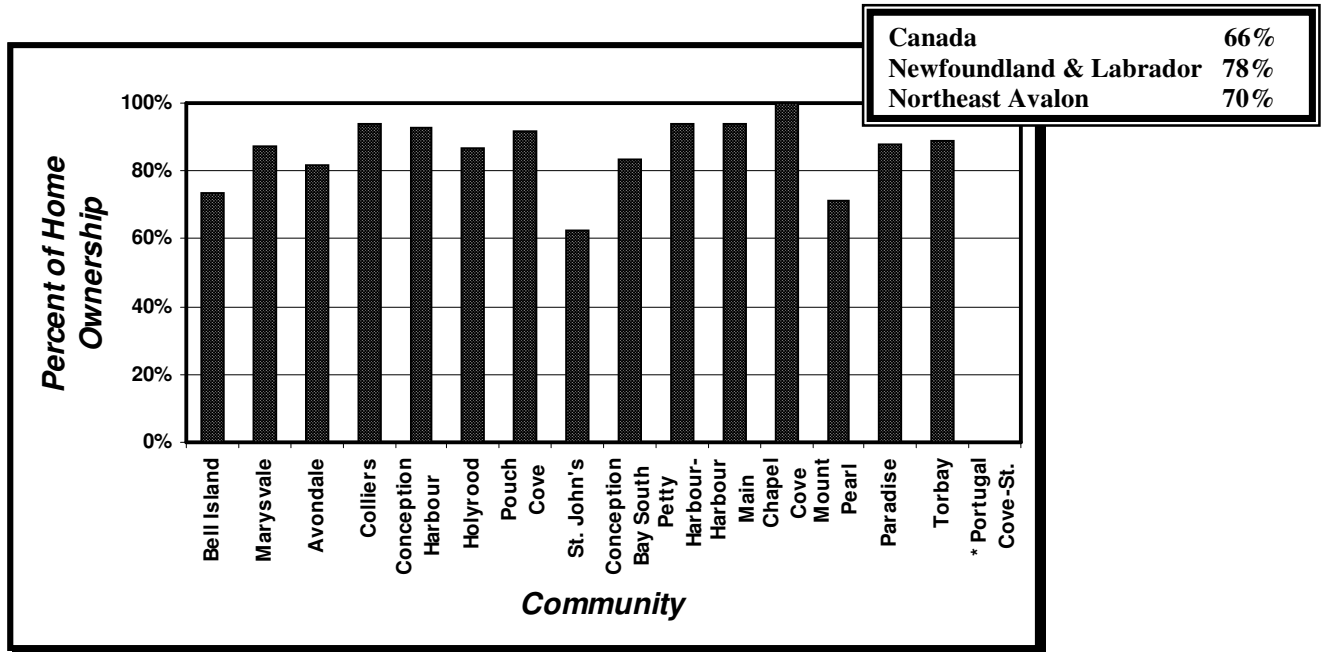
Census of the Population, 2001, Statistics Canada

- ❖ More than 60% of individuals own their home in this nation. The greatest proportion of home ownership is in the province of Newfoundland & Labrador, at nearly 80% in the Northeast Avalon it is slightly less at 70%.

5.7 Home Ownership – Communities of Northeast Avalon SSP Region

Although 70% of families in the Northeast Avalon own their home, looking at individual communities clearly shows that this proportion is not evenly dispersed throughout the region.

Exhibit 60: Percentage of Home Ownership (2000). Communities of the Northeast Avalon SSP Region



Census of the Population, 2001, Statistics Canada
 * indicates that data are unavailable

- ❖ The three communities with the lowest proportion of home ownership are St. John's, Mount Pearl and Bell Island.
- ❖ In total there are 12 communities where the proportion of home ownership is greater than the provincial rate and 13 greater than in the Northeast Avalon region.
- ❖ In every community, except St. John's, the proportion of home ownership is greater than the national level.

5.8 Home Ownership – Neighbourhoods (St. John’s)

When examining home ownership strictly by community, home ownership in St. John’s is the lowest of all communities in the Northeast Avalon region. When we look at St. John’s by neighbourhood the inconsistency between neighbourhoods in the percent of home ownership becomes evident.

Exhibit 61: Percent of Home Ownership (2000). St. John’s by Neighbourhood

Neighbourhood	Percent of Home Ownership
<i>Lowest</i>	
Crosbie Road	10%
Graves Street	18%
Ricketts Road	28%
Pasadena Crescent	28%
Bell’s Turn	30%
Janeway Place	30%
Anthony Avenue	31%
Harvey Road	34%
Empire Avenue West	36%
Alexander street	39%
<i>Highest</i>	
Old Petty Harbour Road East	84%
Hennessey’s Line	85%
Parliament Street	85%
Old Bay Bulls Road	85%
Eastmeadows	86%
Liverpool Avenue	87%
Bally Haly	89%
Oakridge Drive	90%
Kensington Drive	92%
Stavanger Drive	100%

Canada	66%
Newfoundland & Labrador	78%
Northeast Avalon	70%

Census of the Population, 2001, Statistics Canada

- ❖ The proportion of home ownership ranges from a low of 10% of Crosbie Road to a high of 100% on Stavanger Drive.
- ❖ Overall, there are 76 neighbourhoods where the proportion of home ownership is less than in the province and 52 less than the Northeast Avalon
- ❖ There are 49 neighbourhoods where the proportion of home ownership is greater than the national rate.

5.9 Home Ownership – Neighbourhoods (Mount Pearl)

When examining home ownership strictly by community, home ownership in Mount Pearl is among the lowest of all communities in the Northeast Avalon region. When we look at Mount Pearl by neighbourhood the inconsistency between neighbourhoods in the percent of home ownership becomes evident.

Exhibit 62: Percent of Home Ownership (2000). Mount Pearl by Neighbourhood

Neighbourhood	Percent of Home Ownership
<i>Lowest</i>	
Park Avenue East	47%
Kenmount Park North	48%
Mount Carson Avenue	53%
Pearlgate East	57%
Moores Drive	59%
<i>Highest</i>	
Westbrook Landing	83%
Ashford Drive West	84%
Glendale West	88%
Parsons Meadow	91%
Admiralty wood	93%

Canada	66%
Newfoundland & Labrador	78%
Northeast Avalon	70%

Census of the Population, 2001, Statistics Canada

- ❖ The proportion of home ownership ranges from a low of 47% of Park Avenue East to a high of 93% on Admiralty Wood.
- ❖ Overall, there are 14 neighbourhoods where the proportion of home ownership is less than in the province and 10 less than the Northeast Avalon.
- ❖ There are 18 neighbourhoods where the proportion of home ownership is greater than the national rate.

5.10 Home Ownership – Neighbourhoods (Torbay)

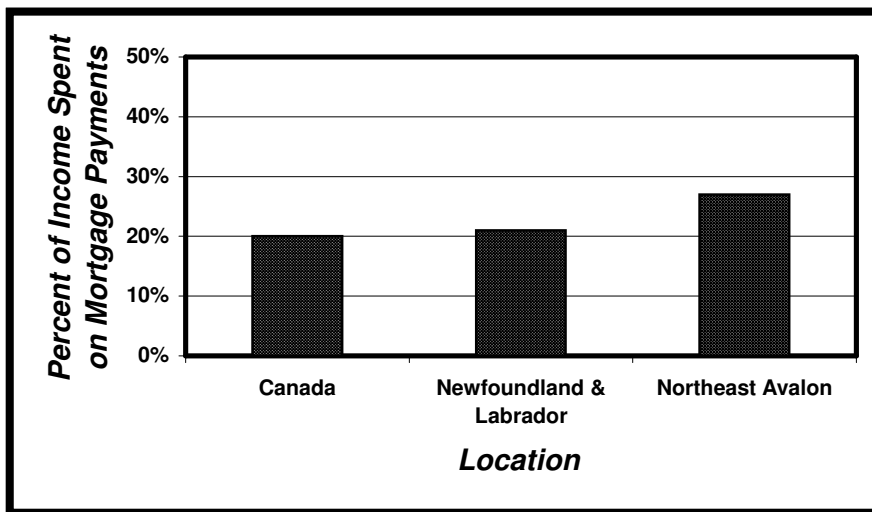
The proportion of home ownership in the community of Torbay is over 80% it ranges ranges from a low of 83% in Torbay North to a high of 94% in Flatrock.

5.11 Percent of Income Spent on Mortgage Payments – Northeast Avalon in Relation to NL and Canada

The percent of monthly income spent on shelter has a significant impact on a families financial situation. This section examines the percent of monthly income spent on mortgage payments in Canada, Newfoundland & Labrador and the Northeast Avalon SSP region.

Percent of Monthly Income Spent on Mortgage Payment:
Average monthly mortgage payment includes mortgage, property taxes, condominium fees, heating costs, and municipal services
Percent of monthly income spent on mortgage payment is the average monthly mortgage payment divided by the average monthly income.

Exhibit 63: Percentage of Monthly Income Spent on Mortgage Payments (2000). Canada, Newfoundland & Labrador and the Northeast Avalon Region



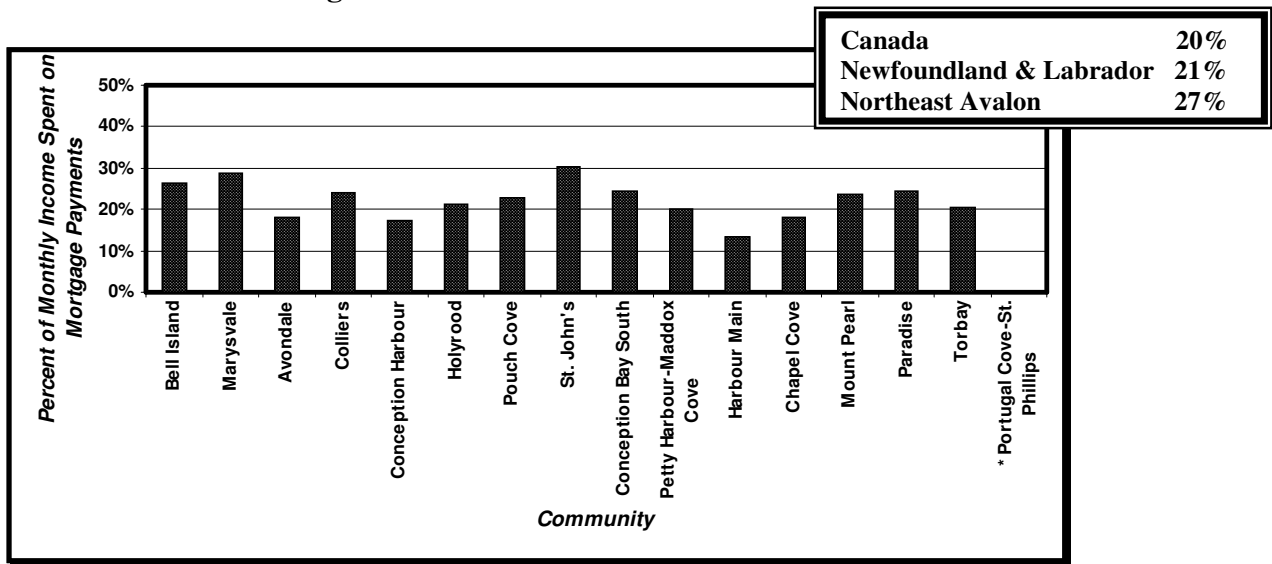
Census of the Population, 2001, Statistics Canada

- ❖ The percent of monthly income spent on mortgage payments in the province corresponds with the national rate.
- ❖ The highest proportion of monthly income spent on mortgage payments is spent in the Northeast Avalon region, approximately 25%.

5.12 Percent of Income Spent on Mortgage Payments – Communities of Northeast Avalon SSP Region

The Northeast Avalon spends the highest proportion of their monthly income on mortgage payments in comparison to the provincial and national rates. Examining individual communities shows that this proportion is not evenly dispersed throughout the region.

Exhibit 64: Percent of Monthly Income Spent on Mortgage Payments (2000). Communities of the Northeast Avalon SSP Region



Census of the Population, 2001, Statistics Canada
 * indicates that data are unavailable

- ❖ Percent of monthly income spent on mortgage payments ranges from a high of 30% in St. John's to a low of 13% in Harbour Main.
- ❖ The three communities with the highest proportion of income spent on mortgage payments are St. John's, Marysvale and Bell Island.
- ❖ There are eight communities where the proportion monthly income spent on mortgage payments is greater than the provincial rate and two greater than in the Northeast Avalon.
- ❖ There are 10 communities where the proportion monthly income spent on mortgage payments is greater than in Canada.

5.13 Percent of Income Spent on Mortgage Payments – Neighbourhoods (St. John’s)

Families in St. John’s spend the highest proportion of their monthly income on mortgage payments in comparison to the remainder of communities in the Northeast Avalon region. Examining individual neighbourhoods shows that the proportion is not evenly dispersed throughout the city.

Exhibit 65: Percent of Monthly Income Spent on Mortgage Payments (2000). St. John’s by Neighbourhood

Neighbourhood	Percent of Monthly Income Spent on Mortgage Payments
<i>Highest</i>	
Harvey Road	63 %
Crosbie Road	58%
Beaumont Street	56%
Ricketts Road	56%
Empire Avenue West	52%
Anthony Avenue	50%
LeMarchant Road East	48%
Water Street East	47%
Parliament Street	47%
Pasadena Crescent	45%
<i>Lowest</i>	
Kensington Drive	18%
Poplar Avenue	17%
Guzzwell Drive	17%
Stirling Crescent	17%
Oakridge Drive	17%
Eastmeadows	15%
Halley Drive	15%
Winnipeg Street	14%
Bally Haly	14%
Stavanger Drive	13%

Canada	20%
Newfoundland & Labrador	21%
Northeast Avalon	27%

Census of the Population, 2001, Statistics Canada

- ❖ The proportion of monthly income spent on mortgage payments ranges from a high of 63% on Harvey Road to a low of 13% on Stavanger Drive.
- ❖ There are 69 neighbourhoods where the proportion monthly income spent on mortgage payments is greater than the provincial rate and 48 greater the Northeast Avalon region.
- ❖ There are 72 neighbourhoods where the proportion monthly income spent on mortgage payments is greater than in Canada.

5.14 Percent of Income Spent on Mortgage Payments – Neighbourhoods (Mount Pearl)

Families in Mount Pearl spend among the highest proportion of their monthly income on mortgage payments in comparison to the remainder of the communities in the Northeast Avalon region. Exhibit 66 displays the proportion of monthly income spent on mortgage payments in Mount Pearl highlighting the five highest and the five lowest neighbourhoods.

Exhibit 66: Percent of Monthly Income Spent on Mortgage Payments (2000). Mount Pearl by Neighbourhood

Neighbourhood	Percent of Monthly Income Spent on Mortgage Payments
<i>Highest</i>	
Park Avenue East	32 %
Kenmount Park North	29%
Mount Carson Avenue	29%
Smallwood Drive East	28%
Donovans	27%
<i>Lowest</i>	
Whiteley Drive	17%
Westminister	15%
Parsons Meadow	14%
Ashford Drive West	13%
Admiralty Wood	12%

Canada	20%
Newfoundland & Labrador	21%
Northeast Avalon	27%

Census of the Population, 2001, Statistics Canada

- ❖ The proportion of monthly income spent on mortgage payments ranges from a high of 32% on Park Avenue East to a low of 12% on Admiralty Wood.
- ❖ There are 15 neighbourhoods where the proportion monthly income spent on mortgage payments is greater than the provincial rate and 4 greater the Northeast Avalon region.
- ❖ There are 17 neighbourhoods where the proportion monthly income spent on a mortgage payment is greater than in Canada.

5.15 Percent of Income Spent on Mortgage Payments – Neighbourhoods (Torbay)

Families in Torbay spend among the highest proportion of their monthly income on mortgage payments in comparison to the remainder of the communities in the Northeast Avalon region. Examining individual neighbourhoods shows that this proportion is not evenly dispersed throughout the community.

Exhibit 67: Percent of Monthly Income Spent on Mortgage Payments (2000). Torbay by Neighbourhood

Neighbourhood	Percent of Monthly Income Spent on Mortgage Payments
Motion Lane	28 %
North Pond	24%
Indian Meal Line	19%
Central Torbay	19%
Torbay South	18%
Torbay North	18%
Flatrock	17%
Bauline	15%
Logy Bay- Middle Cove-Outer Cove	15%

Canada	20%
Newfoundland & Labrador	21%
Northeast Avalon	27%

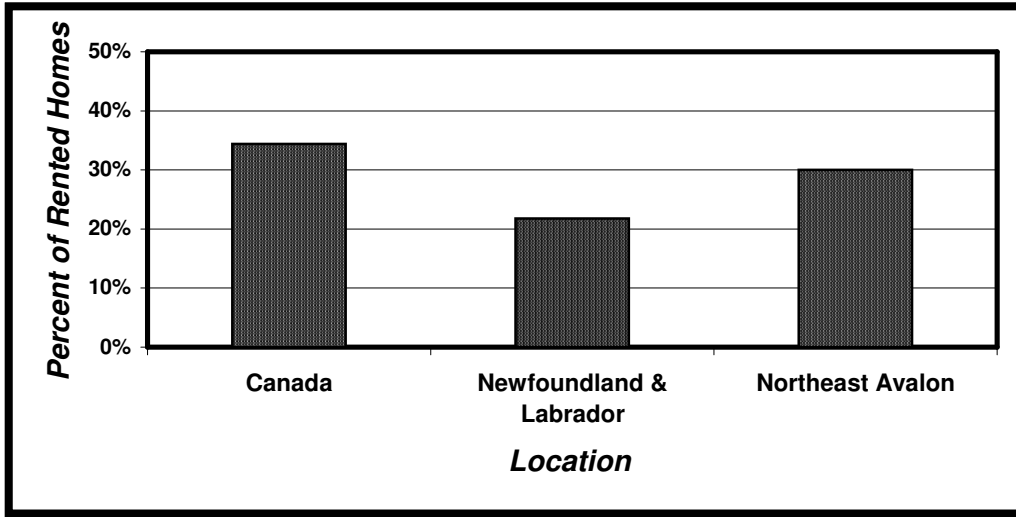
Census of the Population, 2001, Statistics Canada

- ❖ The proportion of monthly income spent on mortgage payments ranges from a high of 28% on Motion Lane to a low of 15% in Logy Bay-Middle Cove-Outer Cove.
- ❖ There are 2 neighbourhoods where the proportion monthly income spent on mortgage payments is greater than the provincial rate and 1 greater than in the Northeast Avalon.
- ❖ There are 2 neighbourhoods where the proportion monthly income spent on a mortgage payment is greater than in Canada.

5.16 Homes Rented – Northeast Avalon in Relation to NL and Canada

Many individuals rent their home. In some many situations people rent their homes because they cannot afford to buy a home. In other situations people rent homes because they do not want the responsibility of home ownership. Exhibit 68 shows the proportion of home ownership in Canada, Newfoundland & Labrador and the Northeast Avalon region.

Exhibit 68: Percentage of Rented Homes (2000). Canada, Newfoundland & Labrador and the Northeast Avalon Region



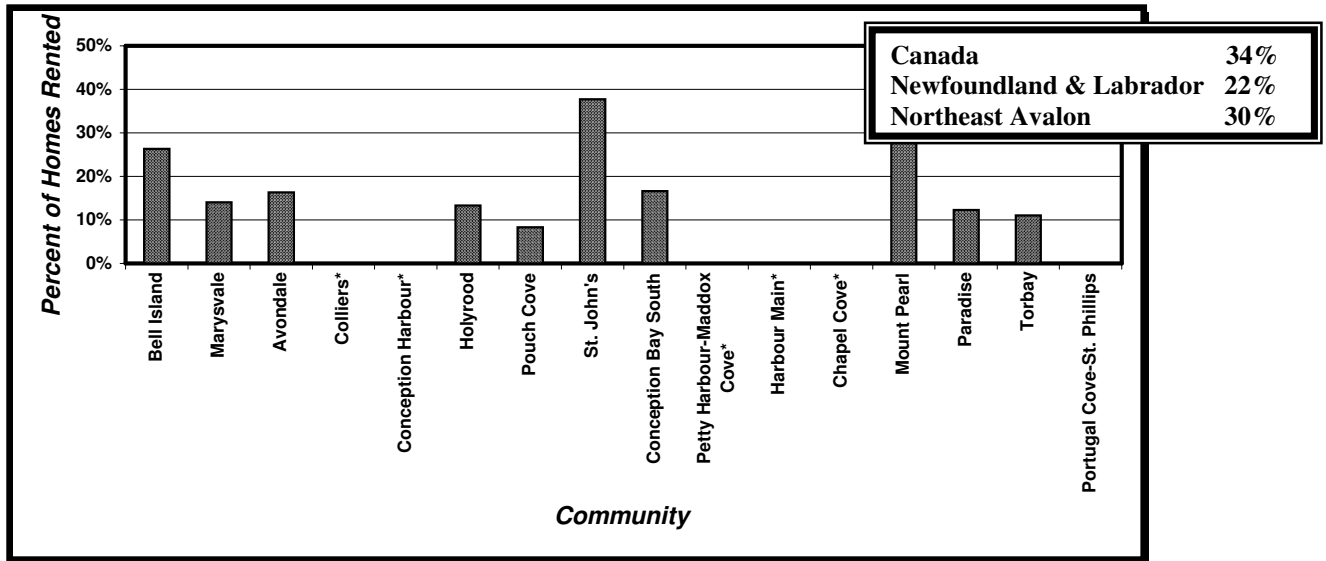
Census of the Population, 2001, Statistics Canada

- ❖ More than 30% of individuals rent their home in this nation. The lowest proportion of rented homes is in the province of Newfoundland & Labrador at 22%. The Northeast Avalon it is closer to the national rate at 30%.

5.17 Homes Rented – Communities of Northeast Avalon SSP Region

Although 30% of families in the Northeast Avalon own their home, looking at individual communities clearly shows that this proportion is not evenly dispersed throughout the region.

Exhibit 69: Percentage of Rented Homes (2000). Communities of the Northeast Avalon SSP Region



Census of the Population, 2001, Statistics Canada
 * indicates that data are unavailable due to small sample size

- ❖ There are five communities where the proportion of homes rented is so small that it cannot be displayed due to confidentiality reasons. These are Colliers, Conception Harbour, Petty Harbour-Maddox Cove, Harbour Main and Chapel Cove.
- ❖ In total there are 3 communities where the proportion of homes rented is greater than the provincial rate and only 1 greater than in the Northeast Avalon region.
- ❖ In every community, except St. John's, the proportion of rented homes is less than the national level.

5.18 Rented Homes – Neighbourhoods (St. John’s)

When examining rented homes strictly by community, St. John’s is the highest of all communities in the Northeast Avalon region. When we look at St. John’s by neighbourhood the inconsistency between neighbourhoods becomes evident.

Exhibit 70: Percent of Rented Homes (2000). St. John’s by Neighbourhood

Neighbourhood	Percent of Rented Homes
<i>Lowest</i>	
Stavanger Drive*	--
Kensington Drive	8%
Oakridge Drive	8%
Bally Haly	11%
Old Petty Harbour Road East	14%
Eastmeadows	14%
Hennessey’s Line	15%
Old Bay Bulls Road	15%
Liverpool Avenue	15%
Parliament Street	15%
<i>Highest</i>	
Alexander Street	61%
Empire Avenue West	64%
Harvey Road	67%
Anthony Avenue	68%
Janeway Place	69%
Pasadena Crescent	70%
Bell’s Turn	71%
Ricketts Road	72%
Graves Street	82%
Crosbie Road	91%

Canada	34%
Newfoundland & Labrador	22%
Northeast Avalon	30%

Census of the Population, 2001, Statistics Canada

* indicates that data are unavailable due to small sample size

- ❖ The proportion of rented homes ownership ranges from a low of less than 8% on Stavanger Drive to a high of 91% on Crosbie Road.
- ❖ Overall, there are 21 neighbourhoods where the proportion of rented homes is less than in the province and 39 less than the Northeast Avalon
- ❖ There are 53 neighbourhoods where the proportion of rented homes is greater than the national rate.

5.19 Rented Homes – Neighbourhoods (Mount Pearl)

When examining rented homes strictly by community, rented homes in Mount Pearl is among the highest of all communities in the Northeast Avalon region. When we look at Mount Pearl by neighbourhood the inconsistency between neighbourhoods in the percent of rented homes becomes apparent.

Exhibit 71: Percent of Rented Homes (2000). Mount Pearl by Neighbourhood

Neighbourhood	Percent of Rented Homes
<i>Lowest</i>	
Admiralty Wood*	--
Parsons Meadow	9%
Glendale West	12%
Ashford Drive West	16%
Westbrook Landing	17%
<i>Highest</i>	
Moores Drive	41%
Pearlgate East	43%
Mount Carson Avenue	49%
Kenmount Park North	52%
Park Avenue East	53%

Canada	34%
Newfoundland & Labrador	22%
Northeast Avalon	30%

Census of the Population, 2001, Statistics Canada

* indicates that data are unavailable due to small sample size

- ❖ The proportion of rented homes ranges from a low of less than 9% in Admiralty Wood to a high of 53% on Park Avenue East.
- ❖ Overall, there are 11 neighbourhoods where the proportion of rented homes is less than in the province and 16 less than the Northeast Avalon
- ❖ There are 10 neighbourhoods where the proportion of rented homes is greater than the national rate.

5.20 Rented Homes – Neighbourhoods (Torbay)

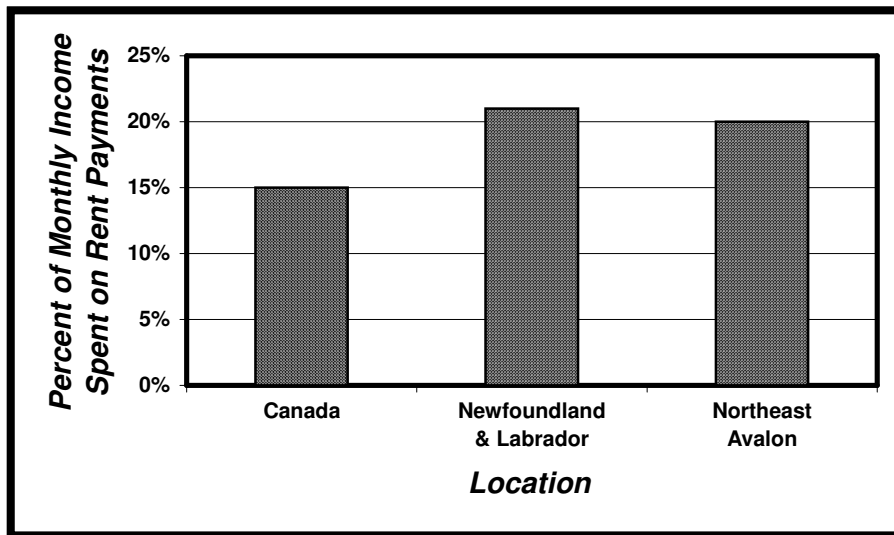
The proportion of home ownership in the community of Torbay is 11% it ranges ranges from a low of less than 6% in Bauline to a high of 17% in Torbay North.

5.21 Percent of Income Spent on Rent Payments – Northeast Avalon in Relation to NL and Canada

The percent of monthly income spent on shelter is has a significant impact on a family’s financial situation. This section examines the percent of monthly income spent on rent payments in Canada, Newfoundland & Labrador and the Northeast Avalon SSP region.

Percent of Monthly Income Spent on Rent Payment:
Average monthly mortgage payment includes rent, electricity, oil, gas, coal, or wood fuels, as well as water and other municipal services. Percent of monthly income spent on rent payment is the average monthly mortgage rent divided by the average monthly income.

Exhibit 72: Percentage of Monthly Income Spent on Rent Payments (2000). Canada, Newfoundland & Labrador and the Northeast Avalon Region



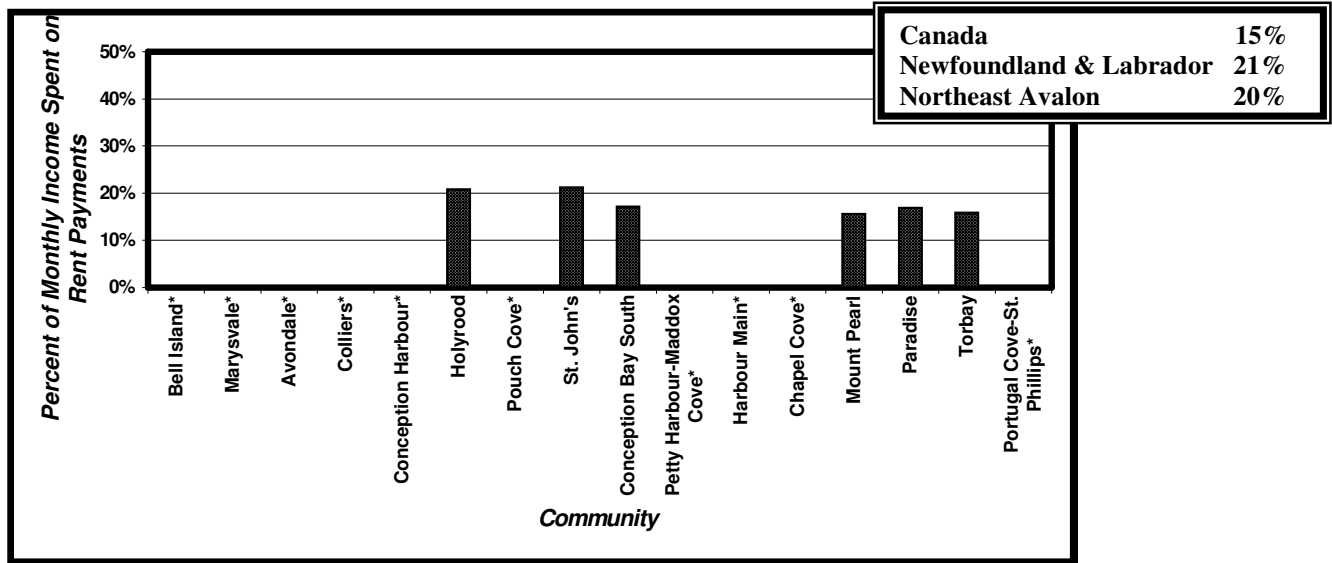
Census of the Population, 2001, Statistics Canada

- ❖ The percent of monthly income spent on rent payments in the province and the Northeast Avalon is substantially higher national rate.

5.22 Percent of Income Spent on Rent Payments – Communities of Northeast Avalon SSP Region

The Northeast Avalon spends the highest proportion of their monthly income on rent payments in comparison to national rates. Examining at individual communities shows that this proportion is not evenly dispersed throughout the region.

Exhibit 73: Percent of Monthly Income Spent on Mortgage Payments (2000). Communities of the Northeast Avalon SSP Region



Census of the Population, 2001, Statistics Canada

* indicates that data are unavailable due to small sample size

- ❖ There are 10 communities where the proportion of homes rented is so small that proportion of income spent of rent payments cannot be displayed due to confidentiality reasons. These are Bell Island, Marysvale, Avondale, Colliers, Conception Harbour, Pouch Cove, Petty Harbour-Maddox Cove, Harbour Main, Chapel Cove and Portugal Cove-St. Phillips.
- ❖ The three communities with the highest proportion of income spent on rent payments are St. John's, Holyrood and Conception Bay South.
- ❖ There are two communities where the proportion monthly income spent on rent payments is greater than the provincial rate and two greater than in the Northeast Avalon.
- ❖ There are six communities where the proportion monthly income spent on rent payments is greater than in Canada.

5.23 Percent of Income Spent on Rent Payments – Neighbourhoods (St. John’s)

Families in St. John’s spend the highest proportion of their monthly income on rent payments in comparison to the remainder of the communities in the Northeast Avalon region. Examining individual neighbourhoods shows that this proportion is not evenly dispersed throughout the city.

Exhibit 74: Percent of Monthly Income Spent on Rent Payments (2000). St. John’s by Neighbourhood

Neighbourhood	Percent of Monthly Income Spent on Rent Payments
Highest 10	
Crosbie Road	43%
Water Street East	37%
LeMarchant Road East	34%
Harvey Road	34%
Blackmarsh Road East	34%
Ricketts Road	33%
Brazil Street	32%
Pasadena Crescent	32%
Mount Cashel Road	31%
Upper Springdale Street	31%
Lowest 10 (with rental property)	
Tupper Street	15%
Guzzwell Drive	14%
Portugal Cove Road South	14%
Harrington Drive	14%
Berteau Avenue	13%
Hall' s Road	13%
Bellevue Crescent	12%
Gleneyre Street	12%
Gladney Street	11%
Cherrington Street	11%

Canada	15%
Newfoundland & Labrador	21%
Northeast Avalon	20%

Census of the Population, 2001, Statistics Canada

- ❖ The proportion of monthly income spent on rent payments ranges from a high of 43% on Crosbie to a low of 11% on Cherrington Street.
- ❖ In total there are 20 neighbourhoods where the proportion of homes rented is so small (less than 11%) that proportion of income spent of rent payments cannot be displayed due to confidentiality reasons.
- ❖ There are 50 neighbourhoods where the proportion monthly income spent on rent payments is greater than the provincial rate and 42 greater the Northeast Avalon region.
- ❖ There are 62 neighbourhoods where the proportion monthly income spent on rent payments is greater than in Canada.

5.24 Percent of Income Spent on Rent Payments – Neighbourhoods (Mount Pearl)

Families in Mount Pearl spend among the highest proportion of their monthly income on mortgage payments in comparison to the remainder of the communities in the Northeast Avalon region. Examining individual neighbourhoods shows that this proportion is not evenly dispersed throughout the city.

Exhibit 75: Percent of Monthly Income Spent on Rent Payments (2000). Mount Pearl by Neighbourhood

Neighbourhood	Percent of Monthly Income Spent on Rent Payments
<i>Highest</i>	
Kenmount Park North	20%
Centennisl Square	19%
Smallwood Drive East	19%
Jeffers Drive	18%
Jackman Drive West	18%
<i>Lowest (with rental property)</i>	
Moores Drive	17%
Michener Avenue South	15%
Pearlgate East	14%
Donavans	13%
Sauve Street	12%

Canada	15%
Newfoundland & Labrador	21%
Northeast Avalon	20%

Census of the Population, 2001, Statistics Canada

- ❖ The proportion of monthly income spent on rent payments ranges from a high of 20% on Kenmount Park North to a low of 12% on Sauve Street.
- ❖ In total there are 11 neighbourhoods where the proportion of homes rented is so small (less than 12%) that proportion of income spent of rent payments cannot be displayed due to confidentiality reasons.
- ❖ There are no neighbourhoods where the proportion monthly income spent on rent payments is greater than the provincial rate and just 1 greater the Northeast Avalon region.
- ❖ There are 10 neighbourhoods where the proportion monthly income spent on rent payments is greater than in Canada.

5.25 Percent of Monthly Income Spent on Rent Payments (2000) – Neighbourhoods (Torbay)

- ❖ The proportion of rented homes in the community of Torbay is so small (less than 11%) that proportion of income spent of rent payments cannot be displayed due to confidentiality reasons.

6.0 Key Findings

This research has provided a baseline measure of key indicators and ‘at risk’ groups that have been identified as associated with low income. Furthermore, it has produced several key findings that facilitate a clearer understanding of poverty in the Northeast Avalon SSP region.

- ❖ There is a significant relationship between median family income and both employment and education. Although the *cause* of this relationship is not certain, it has been shown, that as employment rate and education levels decrease median family income also decreases.
- ❖ Additionally, there is a significant relationship between median family income and each of the at ‘risk groups’ examined in this profile. As the proportion of lone parents, social assistance recipients, youth or elderly increases in a community or neighbourhood the median family income decreases. Again, the *cause* of this relationship is not certain.
- ❖ In comparison to the province of Newfoundland and Labrador as a whole, the Northeast Avalon region performs well on each of the indicators examined. It is only when we consider each community individually that inequalities become apparent. For example, in 2000, the median family income in Torbay was \$43,000 whereas on Bell Island it was \$15,000. Clearly, the prosperity experienced by some individuals in this region is not shared by all.
- ❖ Likewise, when looking at larger metropolitan areas such as St. John’s or Mount Pearl, it looks as if these areas do well in comparison to other communities in this region. Only by examining neighbourhood level data do inconsistencies become evident. In St. John’s, median family income, in 2000, was \$31,000. However, median family income ranges from a high of \$90,000 on Kensington Drive to a low of \$14,600 on Graves Street. Once again, equal prosperity is not experienced by all individuals.
- ❖ Perhaps, the most significant finding, is that communities and neighbourhoods where income levels are the lowest also have the lowest employment rates, education levels and the highest proportion of ‘at risk’ groups such as lone parents and social services recipients.

7.0 Future Research

This *Regional Profile* provides baseline measures of key indicators and ‘at risk’ groups that have been identified as associated with low income. Research often raises many questions in the course of trying to answer others. From this, we take direction for future research. The following are suggestions future research.

In Depth Analysis

There has been a wealth of information compiled for the purposes of this regional profile. Many questions can be resolved simply by conducting a more in depth analysis of the present data collection. For example, does a relationship exist between lone parent families and employment rates or employment rates and education levels?

Youth

Youth are a group that have been identified in the literature review as being ‘at risk’ of living on low income. In the regional profile as well, there is a relationship between youth and communities or neighbourhoods with low income. The primary question is the duration of this risk. Is this a short term situation that the vast majority of youth face as they make the transition from living in their primary family home to forming their own “*economic family?*”

Elderly

The literature review suggests that the elderly have been making strides, at the national level, in poverty reduction. This has not necessarily been the case for ‘unattached’ elderly. This regional profile demonstrates a relationship between elderly and communities or neighbourhoods with low income. Is this relationship true for the elderly as a group or is it primarily ‘unattached’ elderly individuals.

Working Poor

The working poor is a group that has gained a great deal of attention in recent years as being ‘at risk’ of low income. Data for the evaluation of this group by community or neighbourhood has not been available for this particular regional profile.

Depth of Poverty

Although this regional profile provides valuable information about communities and neighbourhoods which fall below low income thresholds based on LICO and MBM it does not present information as to how far below these thresholds. Possibly, in one community, families may be slightly below either low income threshold, where as in another community families may fall substantially below. Obviously, the later would endure more serious consequences. The information required to make this distinction will become available through Community Accounts in coming months.

Health and Crime Level Indicators

It would be a reasonable hypothesis to expect that in communities or neighbourhoods with low income, low employment and low levels of education there would also be a higher incidence of crime and poor health. Such indicators, as of yet have not been available.

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Appendix A

Reference Tables - LICO & MBM, 1992 Base

Table 1: Low Income Cut – Off (LICO)

Family Size	Population				
	500,000 +	100,000 - 499,999	30,000 - 99,999	less than 30,000	Rural
1	\$19,261	\$16,521	\$16,407	\$15,267	\$13,311
2	\$24,077	\$20,651	\$20,508	\$19,083	\$16,639
3	\$29,944	\$25,684	\$25,505	\$23,732	\$20,694
4	\$36,247	\$31,090	\$30,875	\$28,729	\$25,050
5	\$40,518	\$34,754	\$34,512	\$32,113	\$28,002
6	\$44,789	\$38,418	\$38,150	\$35,498	\$30,954
7+	\$49,060	\$42,080	\$41,788	\$38,882	\$33,907

Table 2 Market Basket Measure (MBM)

Region	Reference Family		
	Two Parents & Two Children	One Parent & Two Children	Single Individual
Newfoundland & Labrador {Rural}	\$25,556	\$21,723	\$12,778
Newfoundland & Labrador {less than 30000}	\$26,281	\$22,339	\$13,141
Newfoundland & Labrador {St. John' s CMA}	\$24,095	\$20,481	\$12,048

Appendix B

Summaries of Local Studies

***Investing in People: New Directions for Social Assistance Legislation* Department of Human Resources and Employment, 2002**

The Social Assistance (SA) program is intended to provide financial assistance to meet basic needs such as food, clothing, and shelter for individuals and families who have little or no means of support. The program also provides money for special needs, such as medical transportation or special diets. People turn to the SA program for many reasons. SA can respond quickly when work is unavailable or unsteady, or when income is insufficient to meet individual or family needs. It also can help when other sources of income have not come through, or if people have significant barriers that make it hard for them to find and keep work. It can assist those who are unavailable to work outside the home because of disability, because they are caring for a child or other family members, or for some other reason. On average, in 2000 about 57,000 people received SA every month in this province. These numbers have been going down steadily from over 100,000 per year in the 1990's to present levels.

Demographic shifts, economic improvements, migration patterns, and program changes have affected the number of people receiving SA. The Department is working to remove the barriers people face as they try to support themselves and their families. It recognizes that some of these barriers have been created by the Social Assistance program itself. For example, the loss of drug benefits upon becoming employed could make it difficult for families to take entry-level employment (HRE,2002).

Summative Evaluation of the Single Parent Support Program (SPEP)
Don Gallant & Associates, June 2002

This summative evaluation of The Single Parent Employment Program (SPEP) was commissioned by the Single Parent Association of Newfoundland & Labrador (SPAN) in partnership with the Department of Human Resources & Employment (HRE).

The methodology used in the evaluation included: administrative and file review; literature review; review of data from prior formative and summative evaluation phases of SPEP; key informant interviews with officials of SPAN and HRE; participant telephone survey; and benefit-cost analysis.

The primary objective of the SPEP is to assist single parents in receipt of income support benefits achieve increased financial independence by helping them prepare for, obtain and maintain employment. The program is designed to provide basic job readiness training, facilitate acquisition of job search skills, and provide employment related supports (e.g. child care, transportation) to participants. The program provides participants with personal supports during the adjustment to work. Subsequent to employment, SPEP program provides the Earned Income Supplement (EIS).

In total 318 single parents have participated in the SPEP program between August 1998 and December 2001. Participants are primarily female, between the age of 25-44, with one child between the age of 6 – 12 years of age. They have spent approximately three years on income support. Many have worked previously, but not in the three years prior to program entry.

Participants of SPEP are finding employment at a higher rate than a comparison group of single parents on income support with similar demographic profiles. Approximately 80% of participants have obtained employment since their participation in the SPEP project, many within the first 10 weeks of the program. Furthermore, a total of 103 (32.4%) SPEP participants are no longer in receipt of income support benefits and are retaining employment. 57% (54/94) of participants who began the program 14 – 41 months prior to December 31, 2001 had retained employment for more than half a year and were continuing to work as of December 31, 2001.

As of December, 2001, only 64% of participants were receiving income support payments, as compared with 79% of comparison groups over the equivalent time frame. After 41 months SPEP participants have received a total of 19% less in total Income Support payments, as compared to comparison group members. By the end of December 2001, the Province of Newfoundland and Labrador has accumulated a total net benefit of \$90,152 through investments in the SPEP program for 152 participants.

The benefit-cost analysis shows that the SPEP program has been effective in achieving the primary objective of helping single parents in receipt of Income Support benefits achieve financial independence. As an active employment support measure, it is moving income support clients into the labor force, and allowing progress to a position where they no longer require income support benefits.

The majority of key informants and participants identified other benefits of the SPEP program not directly measured in benefit-cost analysis (e.g. breaking the intergenerational dependence on social assistance, etc.).

Data collected during the course of this summative evaluation would support the following conclusions:

1. SPEP has proven effective in assisting single parents in receipt of income support benefits to enter the workforce
2. SPEP has demonstrated an ability to address existing barriers to employment for single parents and provide the necessary ongoing and follow-up support needed by program participants.
3. SPEP participants are finding employment, advancing in the labor market, and a significant proportion of clients have left the income support system
4. Benefits have accrued at both a client (e.g. enhanced quality of life, increased income) and systems (e.g. cost neutrality, clients leaving the income support program) level.
5. Initial investments made in SPEP program (and associated participants) are modest and are recovered within a 30 month period
6. The relationship between SPAN and HRE in the design and delivery of the SPEP pilot has reaffirmed the value of a collaborative partnership between government and the 3rd sector.

The SPEP was designed as an active employment measure to assist single parents in receipt of income support to enter and remain in the workforce and to progress to a position where they are no longer reliant on income support benefits. The SPEP program represents a partnership between SPAN and HRE in offering a program of “flexible and individualized income supports to single parents on Income Support who want to work.” The program accepted its first clients in August 1998, and up to the end of December, 2001 had provided support to 318 single parents, within 20 participant groups.

The primary objective of SPEP is to assist single parents in receipt of income support benefits to achieve increased financial independence by helping them prepare for, obtain and maintain employment. The program is designed to provide basic job readiness training, facilitate acquisition of job search skills, and provide related support(s) to participants with regard to potential job placements. The program provides participants with personal supports during the transitional adjustment to work. The SPEP program also provides, subsequent to employment, an Earned Income Supplement (EIS).

Expanding Their Universe, Reshaping the Future – A Report on the Impact of School Fees and Fundraising on Social Inclusion
Community Services Council Newfound & Labrador November, 2003

The first objective of the project is to define how some children may be excluded from various school and extracurricular activities and to examine the impact of school charges and fundraising on school-age children and their families from the perspective of social inclusion.

This research project is intended to be a snapshot of the effects of school charges and fundraising in one school district in Newfoundland and Labrador. Due to financial limitations of this project it was not possible to carry out research on a provincial scale. The data and conclusions are not meant to be indicative of the provincial experience, although this data might very well be transferable.

Administrators, parents, teachers and students all report occasions when students are excluded from school activities due to limited financial resources. A majority of teachers, parents, and students stated that inability to pay school charges has a negative impact on students whose parents cannot pay the costs

Almost one half of all students feel that students sometimes avoid going to school or cut classes because they cannot afford the cost of participating in scheduled events. Students were asked how they think their counterparts feel when they do not have the money to pay for fee-based activities or materials. The vast majority responded that they feel upset, ashamed, alienated or otherwise negatively affected.

The research suggests that some families really struggle to pay for school charges and costs, the overwhelming majority of teachers and parents (84% and 95%) feel that this is the case.

Over half of all parents stated that they personally find it a financial hardship to pay school charges and costs. When asked to explain, almost one-third said that these costs were more than they could afford and many said they experience financial difficulties at the beginning of the school year.

Although this study was not permitted to identify schools participating in the research, our data indicates that variations do exist among schools in promoting social inclusion. For example, some schools:

- provide students with books and supplies if they had not paid for these items
- limit expenses at school leaving ceremonies
- subsidize students who cannot afford field trips

Almost one third of administrators stated that without fundraising, they would not be able to offer the curriculum activities, or “extras” they do now.

Small schools, those located in the inner city or in lower socio-economic areas were singled out as having the greatest difficulty raising funds.

Concerns were also raised that some schools would fall further behind their more prosperous counterparts. Some respondents suggested that students who attend schools in wealthier areas benefit from a better-financed education system as they have a more affluent fundraising base and tend to receive more individual and corporate donations.

‘Under-funded schools affect all stakeholders in the education system. There are financial and personal ramifications for parents when their children cannot participate in activities or are otherwise excluded. Administrators and teachers are professionally affected when they have to devote their time to fundraising and collecting fees. They incur financial costs when they spend their own money to subsidize students and curriculum needs in the classroom. There are also repercussions for students unable to obtain materials or participate in activities that enrich their learning. They are personally affected by low self-esteem resulting from their

exclusion. Society loses when its most vulnerable citizens – children – are robbed of an opportunity to reach their full potential.”

The study aimed to determine whether the payment of school fees and fundraising is problematic for many families and if so, to determine how these issues affect those involved. Using a social exclusion/inclusion lens, this research identifies areas of exclusion and inclusion in the classroom. It is hoped that schools can be the “great equalizer,” a place where children, regardless of their socio-economic status, can receive an equal opportunity to grow and develop. Viewing public education through the lens of social exclusion/inclusion, it becomes clear that this is not presently the case. Some children are unable to access learning materials that are necessary to complete their courses. There are also times when students are not able to attend field trips and other activities that augment their classroom learning. Many are not able to access recreational activities such as skating and swimming, which are both fun and promote physical wellness.

“The development of a two-tiered education system can result in striking differences within schools and also between schools. Two students in the same school will have distinctly different educational experiences depending upon their parents’ ability to pay for extra costs. One child can take swimming lessons and music lessons as well as go on a trip to Europe, while another in the same class is unable to participate in any of these opportunities or experiences. One school may be able to offer drama lessons and stage musicals while another school is unable to take children to the local museum.”

Charges, fees and fundraising are creating an environment that fosters social exclusion in our schools. Individual students are missing out on valuable learning opportunities and just as importantly, often feel alienated and left out. The wide range of requests for money is contributing to family stress. As well, the divide among schools is becoming increasingly apparent as some struggle to pay for the bare necessities while others offer a myriad of exciting opportunities.

Community Plan for Addressing Homelessness: Supporting Communities Partnership Initiative (SCPI)

St. John's, Newfoundland and Labrador

IHRD, Goss Gilroy Incorporated & Bobbie Boland (2001)

Community Plan for Addressing Homelessness: Supporting Communities Partnership Initiative outlines a community plan for addressing homelessness in the city of St. John's. Although there are currently no existing overall estimates of homelessness in the city of St. John's, it is generally understood that there is not a street population in St. John's in the sense that few if any individuals sleep on the street on a regular basis. There are, however, a variety of scenarios which characterize the homeless situation in the city. For example, people fleeing poor home situations at a rate greater than local shelters can accommodate, persons living in sub-standard accommodations which may be injurious to physical or mental well being and people who are deemed 'hard to house,' e.g. people from the mental health or correctional systems. For the purposes of this survey, 'homelessness' was defined as 'a situation where people are living on the streets, in temporary shelters, or in locations not meant for human habitation.' Of the 107 people interviewed for this survey 45 % considered themselves homeless at this point in their lives. Survey participants were recruited from referrals by community organizations in the city of St. John's.

Local objectives of this report include:

1. to ensure SCPI is a community driven initiative, with transparent processes and accountability to the community
2. to address the most serious situations, of persons who rely repeatedly on temporary shelter as their primary source of housing, and who are described as 'hard to house'
3. to increase the shelter/transitional housing capacity, and subsequently housing opportunities overall in the city, in response to need and providing consumer choice
4. development of supportive systems around people at risk of losing their housing or living in situations dangerous to their health and well being
5. to ensure that all activities under SCPI are inclusive and accessible in their design
6. to use the SCPI project as a catalyst to bring key stakeholders together for long-term planning and development of a housing model for the city
7. to ensure that SCPI in St. John's addresses needs along the continuum of supports

The IHRD Group conducted a series of in-person interviews with persons who are either currently experiencing homelessness or have experienced homelessness in the past. Informants described the following key gaps in addressing the needs of homeless persons

1. lack of a coordinated approach
2. lack of available alternatives to existing rooming/boarding homes, which are seen as largely sub-standard to the point of unacceptable physical and health risks
3. lack of people supports, especially in crisis
4. lack of accessible shelter spaces for persons with disabilities
5. lack of any culturally appropriate housing alternatives for aboriginal persons
6. lack of a clear visionary plan to address homelessness in St. John's

The following priorities were identified by this study:

1. Increased shelter space overall and alternative options
2. Supportive transitional housing for those 'hard to house' persons with complex problems
3. human resources, in terms of information and support, to persons experiencing housing crisis

4. Community development/coordination resources, for the agencies that serve homeless people, and more research, planning and collaborative approaches among all service providers.

The Cost of Eating in Newfoundland & Labrador 2003
Dietitians of Newfoundland & Labrador, Newfoundland & Labrador Public Health Association, Newfoundland & Labrador Association of Social Workers

“A nutritious diet is fundamental to the good health and optimal psychosocial functioning. Inadequate income can limit people’s ability to purchase adequate amounts of nutritious foods to meet their needs. Food becomes the area that is compromised to accommodate other basic needs”

(DNL, NLPHA & NLASW, 2003)

Compromised nutrition can affect an individual’s physical and mental health as well as their overall quality of life. The Dietitians of Newfoundland & Labrador (DNL), Newfoundland & Labrador Public Health Association (NLPHA) and the Newfoundland & Labrador Association of Social Workers (NLASW) collaborated to review the ability of Newfoundlanders and Labradorians with low income to afford sufficient, nutritious food in light of current data on the costs of healthy eating in the province. (DNL, NLPHA & NLASW, 2003).

The Newfoundland Nutritious Food Basket (NNFB) 2003 can be used to develop monthly food costs. A NNFB does not constitute a recommended diet but is a list of foods, which can be priced to estimate the cost of healthy eating for different age and gender groups. The NNFB is based on food purchasing patterns in NL and is comprised of foods generally purchased in the province. According to the NNFB it would cost \$6747 per year to provide a nutritious diet to feed a family of four in NL in 2003. In reality, unless a family knows how to budget for nutritious foods, the cost could be much greater. For those with low income, the situation can be much worse. They face additional obstacles such as transportation, limited cooking facilities, inadequate resources for bulk buying or access limited to neighborhood stores. One study revealed that the biggest factor contributing to higher grocery costs in poor neighborhoods was that large chain stores, where the prices tend to be lower, are not located in these neighborhoods. Thus people who shop in non-chain stores pay a significant premium of food.

In light of the current data on the cost of healthy eating in the province, it is clear that many Newfoundlanders or Labradorians with low income are unable to buy sufficient, nutritious food.

Appendix C

Areas Included in Neighbourhoods – St. John’s, Mount Pearl & Torbay

St. John’s

The community of St. John’s is divided into 95 neighbourhoods.

<i>Neighbourhood Name & Corresponding Map Location</i>	<i>Area Included</i>
Adams Avenue <i>Area 53</i>	Adams Avenue, Empire Avenue (odd numbers 251-313), Freshwater Road (odd numbers 35-203), Grenfell Avenue (odd numbers 1-55, even numbers 2-102), Keane Place, Linscott Street, O’ Dea Place, Pennywell Road (even numbers 2 252), and Smith Avenue (even numbers 40-62)
Albany Street <i>Area 62</i>	Albany Place, Albany Street, Bennett Avenue (odd numbers 35-61), Blackler Avenue (even numbers 4-98), Blackmarsh Road (odd numbers 35-137, even numbers 74-158), Carson Avenue, Cornwall Avenue (even numbers 8-52), Cornwall Heights, Hamilton Avenue (even numbers 306-420, odd numbers 377-397), LeMarchant Road (even numbers 284-344), Neville Place, St. Michael’ s Avenue, Symonds Avenue, and Symonds Place
Alderberry Lane <i>Area 68</i>	Alderberry Lane, Blackmarsh Road (odd numbers 245-387, even numbers 286-338), Caprea Place, Carlow Place, Clearwater Court, Dammerills Lane, Empire Avenue (odd numbers 529-617), Gulliver Place, Jensen Camp Road (even numbers 4-12), Kelland Crescent, Key West Court, L’ Anse aux Meadows Crescent, Madeira Court, Mundy Pond Road (odd numbers 215-273), Murphy’ s Avenue, Pinellas Court, Sarasota Court, and Winslow Street
Alexander Street <i>Area 47</i>	Alexander Street, Angel Place, Brennan Street, Brine Street, Buchanan Street, Convent Square, Deanery Avenue, George Street (even numbers 44-122, number 111), Hamilton Avenue (odd numbers 43-181), Hutchings Street, Job Street, Murphy’ s Square, New Gower Street (odd numbers 79-241), Patrick Street (odd numbers 1-85, even numbers 2-80), Plank Road, Prince Street, Southside Road (odd numbers 209-389, even numbers 220-340), Springdale Street (even numbers 12-28, odd numbers 27-29), Steer’ s Ove, Waldegrave Street, and Water Street (even numbers 362-650, odd numbers 475-799)
Anspach Street West <i>Area 74</i>	Anspach Street (even numbers 202-308, odd numbers 211-251), Berry Street, Collins Place, Eastaff Street (even numbers 2-78, odd numbers 41-47), Forbes Street (odd numbers 9-65, even numbers 42-60), Keats Place, Kennedy Road (even numbers 42-52, odd numbers 43-51), Martin Crescent, Noad Place, Pynn Place, and Salter Place
Anthony Avenue <i>Area 67</i>	Anspach Street (odd numbers 261-387), Anthony Avenue, Blackler Avenue (odd numbers 25-65), Blackmarsh Road (odd numbers 159-235, even numbers 228-284), Browne Crescent, James Place, MacLeod Place, Mercer’ s Lane, Mundy Pond Road (odd numbers 181-209), Pond Place, and Spratt Place
Baird Place <i>Area 56</i>	Ayrshire Place, Baird Place, Glasgow Place, Larkhall Street (even numbers 4-104, odd numbers 41-107), MacPherson Avenue, Oxen Pond Place, Oxen Pond Road (even numbers 72-98, odd numbers 75-97), Prestwick Place, Thorburn Road (even numbers 2-44), Vinnicombe Place, Vinnicombe Street, Weymouth Street, Wickham Place, and Wicklow Street

Bally Hally Area 25	Bally Hally Place, Burns Place, Cassino Place, Conway Crescent, Ennis Avenue (even numbers 88-140), Fairwood Street, Hutton Road (even numbers 4-18), Inverness Place, Jervis Place, Lambert Place, Logy Bay Road (even numbers 120-172, odd numbers 127-161), Mabledon Place, MacDonald Drive (odd numbers 21-71), Mountbatten Drive, O' Regan Place, O' Regan Road St. Andrew' s Place, Tonbridge Place, and Winthrop Place
Beaumont Street East Area 51	Beaumont Street (odd numbers 1-15, even numbers 2-22), Campbell Avenue (even numbers 2-116), Golf Avenue (odd numbers 1-85, even numbers 36-76), LeMarchant Road (even numbers 154-220), Morris Avenue (even numbers 2-44), Mount Royal Avenue, Pennywell Road (odd numbers 165-237), Raleigh Street, and St. Clare Avenue (even numbers 36-96, odd numbers 45-147)
Bellevue Crescent Area 81	Bellevue Crescent, Brownsdale Street (even numbers 58-60, odd numbers 61-65), Canada Drive (odd numbers 305-333, even numbers 310-346), Fair Haven Place, Frecker Drive (odd numbers 233-307, even numbers 238-312), Gander Crescent, Hopeall Street, Merasheen Place, Portland Place, and Rose Blanche Place
Bell's Turn Area 19	Aylward' s Lane, Bell' s Turn, Blackwood Place, Bradshaw Place, Brophy Place, Fox Avenue (even numbers 4-16), Gilmore Street, Higgins Line (odd numbers 151-189), Hunt' s Lane, Kelly Street, McGrath Place East, Pinsent Place, Portugal Cove Place, Portugal Cove Road (odd numbers 271-283), and Withers Place
Berteau Avenue Area 28	Berteau Avenue, Chalker Place, Dunfield Street, Elizabeth Avenue (odd numbers 11-77), Ennis Avenue (odd numbers 7-107), Kenna' s Hill (odd numbers 1-21), McNaughton Drive, Montgomery Street, New Cove Road (even numbers 8-112), O' Grady Street, Rumboldt Place, Torbay Road (odd numbers 1-61, even numbers 60-146), and Tunis Court
Birmingham Street Area 80	Birmingham Street, Burton Street, Conran Street, Creedon Place, Frecker Drive (even numbers 144-206, number 189), and Tanner Street
Blackmarsh Road East Area 61	Beaumont Street (odd numbers 17-57, even numbers 30-50), Bennett Avenue (even numbers 40-50), Blackmarsh Road (odd numbers 1-27, even numbers 2-68), Campbell Avenue (odd numbers 1-181), Cashin Avenue (odd numbers 1-55, even numbers 2-174), Connors Avenue, Froude Avenue, LeMarchant Road (even numbers 238-282), Pearce Avenue, Vicker' s Avenue, and Vimy Avenue
Bonavista Street East Area 78	Avondale Place, Bonavista Street (odd numbers 3-45, even numbers 4-46), Brigus Place, Burgeo Street (even numbers 14-28), Burin Street, Canada Drive (odd numbers 101-199), Carbonear Place, Cowan Avenue (even numbers 66-90), Fermeuse Street, Ferryland Street East, Ferryland Street West, Fogo Place, Holyrood Place, Renews Street, Topsail Road (even numbers 516-632), Trinity Street, and Twillingate Place
Bonavista Street West Area 82	Bonavista Street (odd numbers 51-85, even numbers 54-86), Brownsdale Street (odd numbers 29-59, even numbers 30-56), Burgeo Street (odd numbers 27-49, even numbers 36-48), Canada Drive (odd numbers 205-277, even numbers 216-282), Carmanville Street, Frecker Drive (even numbers 206A-236, odd numbers 213-231), Lamanche Place, Markland Street, Rushoon Place, Topsail Road (even numbers 644-690), Trepassey Place, and Whitbourne Street
Brazil Street Area 46	Barter' s Hill (odd numbers 89-91), Barter' s Hill Place (odd numbers 325), Brazil Street, Cabot Street (even numbers 100-114, odd numbers 101-135), Cameron Court, Casey Street (odd numbers 71-111, even numbers 90-146), Central Street, Charlton Street (odd numbers 1-17), Clifford Street, Dunford Street, Flower Hill, Gilbert Street (odd numbers 1-13, even numbers 2-24), John Street, LeMarchant Road (odd numbers 87-107), McFarlane Street, Monroe Street, New Gower Street (number 100), Springdale Street (even numbers 52-84), and Stephen Place

Channel Street <i>Area 72</i>	Canada Drive (even numbers 20-96, odd numbers 21-95), Channel Street, Codroy Place, Cowan Avenue (odd numbers 69-115), Curling Place, Frecker Drive (odd numbers 71-111), Greenspond Drive (odd numbers 1-109, even numbers 16-90), Hamlyn Road (even numbers 16-72, odd numbers 41-161), Point Verde Place, Stephenville Street, and Tompkins Street
Cherrington Street <i>Area 72</i>	Bancroft Place, Burling Crescent, Canada Drive (even numbers 104-212), Cherrington Street, Cowan Avenue (even numbers 110-120), Frecker Drive (odd numbers 115-201, even numbers 116-132), Gillingham Place, Grant Place, Lewisporte Place, Mansfield Crescent, and Organ P
Churchill Square <i>Area 38</i>	Allandale Place, Allandale Road (even numbers 2-92), Appledore Place, Beech Place, Bideford Place, Carpasian Road (odd numbers 53-61), Churchill Square, Cork Place, Dartmouth Place, Elizabeth Avenue (even numbers 146-192, odd numbers 155-197), Elm Place, Exeter Avenue, Linden Place, Long Pond Road, Milbanke Street Extension, Pine Bud Avenue (even numbers 2-50), Prince Philip Drive (odd numbers 1-193), Rowan Street, Smithville Crescent, Strawberry Marsh Road, and Sycamore Place
Colville Street <i>Area 75</i>	Amherst Heights (odd numbers 1-67, even numbers 48-64), Amherst Place, Bartlett Place, Boggy Hall Place, Boyle Street (odd numbers 3-59, even numbers 4-50), Colville Place, Colville Street, Cornwall Avenue (even numbers 104-114), Eastaff Street (odd numbers 3-33), Forbes Street (even numbers 2-40), Harris Road (odd numbers 5-37), Kennedy Road (odd numbers 3-23, even numbers 6-32), Lloyd Crescent, Nightingale Road, and Topsail Road (even numbers 292-360)
Craigmillar Avenue <i>Area 65</i>	Cornwall Avenue (odd numbers 1-83), Cornwall Crescent, Craigmillar Avenue, Fraser Place, Nottingham Drive, Ryan Street, Sherwood Drive, Topsail Road (odd numbers 5-117, even numbers 34-220), and Waterford Bridge Road (even numbers 6-100)
Crosbie Road <i>Area 59</i>	Crosbie Road (even numbers 2-112, odd numbers 13-89), Empire Avenue (even numbers 346-508), Old Pennywell Road (number 51), Portia Place, and Terra Nova Road (odd numbers 99-109, even numbers 100-124)
Downing Street <i>Area 30</i>	Berrigan Place, Darling Street, Downing Street, Elizabeth Avenue (even numbers 94-144), Emerson Street, Falkland Street, Gooseberry Lane, Gooseberry Place, Kent Place, McNeilly Street, Osbourne Street, Portugal Cove Road (odd numbers 77-169), Renouf Place, Rostellan Street, Shea Street, Simms Street, and Whiteford Place
Doyle's Road <i>Area 91</i>	Back Line (even numbers 348-404, odd numbers 357-451), Boland Street, Clearview Street, Doyle's Road, Durdle Drive, Gullage Street, Keith Drive, Main Road (even numbers 406-430), North Drive, Ridgemount Street, and Sunset Street (odd numbers 1-3, even numbers 2-4)
Drake Crescent <i>Area 11</i>	Drake Crescent, Glover Place, Middleton Street (even numbers 2-36), Montague Street (odd numbers 1-89, even numbers 100-128), Newfoundland Court, Newfoundland Drive (even numbers 62-276), Pole Crescent, Watson Crescent (odd numbers 1-51), and Watson Street (even numbers 134-152)
Earhart Street <i>Area 85</i>	Beacon Hill Crescent, Brookfield Road (odd numbers 115-125, even numbers 126-146), Cormack Street (even numbers 22-38), Earhart Street, Earle Street (odd numbers 1-3), Grieve Street (even numbers 4-52, odd numbers 31-49), Hawker Crescent, Heavy Tree Road, Perlin Street (odd numbers 37-87, even numbers 50-88), Templeman Street, and Tobin's Road
Eastbourne Crescent <i>Area 6</i>	Bavidge Street, Bindon Place, Darcy Street, Eastbourne Crescent, Elton Place, Errol Place, Harlow Place, Norfolk Place, O' Mara Place, Paddy Dobbin Drive (even numbers 2-50, odd numbers 3-43), Ronayne Place, Tamarack Street (odd numbers 7-19, even numbers 8-14), and Torbay Road (even numbers 444-464)

<p>Eastmeadows Area 9</p>	<p>Cambridge Avenue, Cook' s Lane, Crosbie Drive, Eastmeadows Avenue, Eastmeadows Crescent, Eastmeadows Place, Eastview Crescent, Fagan Drive, Logy Bay Road (odd numbers 207-379, even numbers 336-472), Lomac Road, Marconi Place, Marigold Place, Newfoundland Drive (even numbers 298-304), Riverside Drive East, Robin Hood Bay Road, Rocksley Place, and Sugar Loaf Road</p>
<p>Edinburgh Street Area 42</p>	<p>Aldershot Street, Avalon Street, Blatch Avenue, Calver Avenue (even numbers 20-82, odd numbers 23-81), Edinburgh Street, Empire Avenue (odd numbers 163-179), Freshwater Road (even numbers 62-104), Goodridge Street (even numbers 6-56, odd numbers 11-83), Howley Avenue Extension (odd numbers 31-49, even numbers 32-48), Malta Street (odd numbers 1-3, even numbers 4-6), Mayor Avenue (odd numbers 9-137), McNeil Street, Merrymeeting Road (even numbers 90-168, odd numbers 95-129), Newtown Road (odd numbers 71-91), Rankin Street (even numbers 2-30), Salisbury Street (odd numbers 1-17, even numbers 8-38), and Summer Street</p>
<p>Empire Avenue East Area 32</p>	<p>Bannerman Road, Cavendish Square, Circular Road (even numbers 2-74, odd numbers 5-79), Clancey Drive, Colliers Lane, Cook' s Hill, Empire Avenue (odd numbers 1-85, even numbers 2-58), Factory Lane, Forest Avenue, Forest Road (odd numbers 1-229, even numbers 2-84), Fort William Place, Fraser' s Lane, King' s Bridge Court, King' s Bridge Road (even numbers 36, odd numbers 11-37), Lake Avenue, Lakeview Avenue, Military Road (even numbers 8-136), Monkstown Road (even numbers 24-72), Park Place, Quidi Vidi Road (odd numbers 97-125), RENNIES MILL ROAD (even numbers 12-54, odd numbers 21-79), Riverview Avenue, and Taaffe' s Lane</p>
<p>Empire Avenue West Area 69</p>	<p>Barkham Street, Beothuck Street, Blackmarsh Road (even numbers 382-788, odd numbers 707-711), Coventry Way, Durham Place, Eagle Court, Empire Avenue (even numbers 514-800, odd numbers 651-759), Empire Place, Fitzgerald Place, George' s Pond Road, Jensen Camp Place, Jensen Camp Road (odd numbers 1-65), Lynch Place, New Pennywell Road, Old Pennywell Road (number 579), Redmond' s Road, and Welland Street</p>
<p>Firdale Drive Area 4</p>	<p>Airport Heights Drive, Alder Place, Argus Place, Autumn Drive, Cedar Drive, Elderberry Place, Falcon Place, Firdale Drive, Forde Drive, Malka Drive, Oakmount Street, Penetanguishene Road, Portugal Cove Road (even numbers 900-904), Rhodora Street (odd numbers 23-25), Savannah Park Drive, and Viscount Street</p>
<p>Gladney Street Area 71</p>	<p>Cape Broyle Place, Creston Place, Frecker Drive (odd numbers 59-69, even numbers 68-108), Gladney Street, Lodge Place, Newman Street, Point Leamington Street, and Torngat Crescent.</p>
<p>Gleneyre Street Area 15</p>	<p>Birchwynd Street, Braemere Street, Carrick Drive (odd numbers 1-89, even numbers 56-58 and 88), Coaker Place, Dunlea Street, Gleneyre Street, Hampshire Place, Highland Drive (even numbers 10-172), Kilkenny Street, Newfoundland Drive (even numbers 342-370), Roscommon Place, Torbay Road (even numbers 278-286), Virginia Road, and Woodwynd Street</p>
<p>Graves Street Area 4</p>	<p>Anderson Avenue (even numbers 2-26), Cowperthwaite Court, Empire Avenue (even numbers 134-272), Freshwater Road (even numbers 206-228), Graves Street, Guy Street (odd numbers 55-71), Hoyles Avenue (odd numbers 1-103), Keegan Court, Little Street, Mitchell Court, Newtown Road (odd numbers 93-115), and Stabb Court</p>
<p>Guzzwell Drive Area 13</p>	<p>Athlone Place, Borden Street, Chimo Place, Crabapple Place, Diefenbaker Street, Guzzwell Drive, Laurier Street (even numbers 4-66), Logy Bay Road (odd numbers 197-205), MacDonald Drive (even numbers 34-44), Newfoundland Drive (odd numbers 313-317), Powell Place, Vanier Street, and Walwyn Street</p>

Halley Drive <i>Area 17</i>	Coughlan Place, Halley Drive, Kershaw Place, Kingfisher Place, Lawton Crescent, Ledingham Place, Lunenburg Street, Musgrave Street, Newfoundland Drive (odd numbers 503-723, even numbers 508-570), Power' s Lane, Sackville Street, Stratthie Street, Tracey Place, and Wedgeport Road
Hall's Road <i>Area 18</i>	Branscombe Street, Cahill Drive, Crambrae Street, Gairlock Street, Hall' s Road, Jesseau Place, Lancaster Street, McNiven Place, Rhodora Street (even numbers 2-18, odd numbers 3-9), Turnberry Street, and Ventura Place
Harbour Drive <i>Area 35</i>	Adelaide Street, Baird' s Cove, Beck' s Cove, Bond Street (even numbers 5-24, odd numbers 53-133), British Square, Chapel Street, Duckworth Street (even numbers 186-372, odd numbers 221-395), Flavin Street, George Street (odd numbers 3-23, even numbers 6-42), Gower Street (odd numbers 103-185, even numbers 108-194), Hanley Place, Harbour Drive, Holdsworth Street, Holloway Street, Kimberley Row, King' s Road (odd numbers 7-95), New Gower Street (odd numbers 1-57), Nunnery Hill, Prescott Street, Prospect Street, Queen Street, Victoria Street, Water Street (even numbers 106-354, odd numbers 139-385), Williams Lane, and Willicott' s Lane
Harbour View Avenue <i>Area 16</i>	Harbour View Avenue, Honeygold Place, Jackson Place, Penney Crescent, Penney Lane, Prim Place, Rayson Place, Rusted Place, Slade Place, and Torbay Road (even numbers 340-428, odd numbers 367-467)
Harding Road <i>Area 10</i>	Harding Road, Middleton Street (even numbers 40-54), Montague Street (even numbers 2-98 and 130-256), Newfoundland Drive (even numbers 2-60), Pepperrell Road, Watson Crescent (even numbers 2-106), and Watson Street (odd numbers 1-119, even numbers 2-132)
Harrington Drive <i>Area 70</i>	Burdell Place, Caldwell Place, Duntara Crescent, Frecker Drive (odd numbers 17-51, even numbers 32-50), Greenspond Drive (even numbers 4-14), Hamlyn Road (odd numbers 169-181), Harrington Drive, Melrose Place, Roddickton Place, Salmonier Place, and Wabush Place
Harvey Road <i>Area 44</i>	Allan Square, Balsam Street, Barter' s Hill (number 10), Bates Hill, Boggan Street, Bonaventure Avenue (odd numbers 1-75), Bulley Street, Carter' s Hill (even numbers 50-104), Cathedral Street, Church Hill, Dick' s Square, Duckworth Street (even numbers 376-390), Fort Townsend, Garrison Hill, Gower Street (odd numbers 187-207, number 230), Harvey Road, Henry Street, Livingstone Street (odd numbers 3-105, even numbers 20-72), Long' s Hill, Merrymeeting Road (odd numbers 1-7), Military Road (odd numbers 127-189, even numbers 140-144), New Gower Street (even numbers 10-120), Parade Street (number 50), and Queen' s Road (odd numbers 41-65, even numbers 4-160)
Hayward Avenue <i>Area 36</i>	Barnes Place, Barnes Road (even numbers 2-126, odd numbers 3-35), Belvedere Street (even numbers 2-56), Cabot Row, Catherine Street, Circular Road (odd numbers 81-129), Coleman Place, Donnelly' s Lane, Fleming Street (odd numbers 11-55, even numbers 12-56), Hayward Avenue, Maxse Street, McDougall Street, Military Road (even numbers 154-200), Monkstown Road (odd numbers 7-95), Mullock Street (even numbers 2-64, odd numbers 5-49), and William Street
Heffernan's Line <i>Area 92</i>	Back Line (even numbers 448-460, odd numbers 449-521), Beaver Brook Drive, Della Drive (odd numbers 41-109, even numbers 42-110), Hannaford Place, Heffernan' s Line, Heffernan' s Place, Main Road (odd numbers 527-79, even numbers 530-572), McConnell Place, McGrath Place West, Mountainview Drive, Ryan' s River Road, and Sunset Street (odd numbers 41-81, even numbers 48-80)
Hennessey's Line <i>Area 94</i>	Back Line (even numbers 530-590), Barton' s Road, Benson' s Lane, Bishop' s Line, Bonnie Drive, Everard Avenue, Forest Pond Road, Gary Drive, Helena Road, Hennessey' s Line, Kielely Drive, Lake View Drive, Main Road (even numbers 10-98 and 650-700, odd numbers 11-97), Mill Road, Petty Harbour Road, Racetrack Road, Roberts Road, Ryan' s Place, and Shoal Bay Road

<p align="center">James Lane <i>Area 66</i></p>	<p>18th Street, Amherst Heights (even numbers 2-40), Anspach Street (even numbers 330-356), Boyle Street (even numbers 58-78), Channing Place, Cornwall Avenue (even numbers 54-100, odd numbers 85-113), Fitzgibbon Street, Glenview Terrace, Harris Road (even numbers 4-38), James Lane, O' Reilly Street, and Topsail Road (even numbers)</p>
<p align="center">Janeway Place <i>Area 26</i></p>	<p>Alexander Place, Arnold' s Loop, Carnell Drive, Charter Avenue, Charter Court, Churchill Avenue, East Drive, East White Hills Road, Florizel Place, George' s Loop, Janeway Apartments, Janeway Place, Langley Road, March Drive, Mitchell Place, Newfoundland Terrace, Placentia Place, Pleasantville Avenue (even numbers 2-52), Roosevelt Avenue, Selfridge Road, St. John' s Place, The Boulevard (even numbers 2-58), and Veterans Road</p>
<p align="center">Kensington Drive <i>Area 8</i></p>	<p>Baker Street, Balmoral Place, Canterbury Place, Carrick Drive (even numbers 2-54, 60-86 and 90-162, odd numbers 147-157), Chester Place, Cheyne Drive, Dunfries Place, Gardiner Place, Harrogate Place, Hebbard Place, Kensington Drive, Leeds Place, Paddington Place, Regent Street, Runnymede Place, Sheffield Place, and Surrey Place</p>
<p align="center">Kilbride Avenue <i>Area 88</i></p>	<p>Aylward Place, Bay Bulls Road (odd numbers 111-135), Chapman Crescent, Fahey Street (even numbers 2-84), Fahey Street Extension, Kilbride Avenue, Meadowgreen Place, Mogridge Street (odd numbers 1-23), Old Petty Harbour Road (even numbers 156-182), Rawlins Place, Shannon Place, Silverton Place, and Silverton Street</p>
<p align="center">LeMarchant Road East <i>Area 45</i></p>	<p>Barter' s Hill (even numbers 80), Barter' s Hill Place (even numbers 4-42), Boncloddy Street, Cabot Street (even numbers 2-96, odd numbers 3-99), Carter' s Hill (odd numbers 5-17), Cookstown Road, Fahey' s Row, Fitzpatrick Avenue (odd numbers 1-11), Franklyn Avenue (even numbers 2-32, odd numbers 5-31), Freshwater Road (odd numbers 1-27), Gear Street, Goodview Street, LeMarchant Road (odd numbers 1-69, even numbers 2-84), Lime Street, Livingstone Street (even numbers 76-132), Long Street, Murray Street, Pennywell Road (odd numbers 1-65), Prince of Wales Street (even numbers 2-38), Rockcrest Court, Saunders Place, Tessier' s Place, and Young Street</p>
<p align="center">Liverpool Avenue <i>Area 41</i></p>	<p>Cairo Street, Empire Avenue (odd numbers 187-243), Freshwater Road (even numbers 106-204), Goodridge Street (even numbers 58-86), Hamel Street, Hennebry Place, Liverpool Avenue, Malta Street (odd numbers 7-31, even numbers 8-30), Merrymeeting Road (odd numbers 173-203, even numbers 174-204), Monchy Street, Rankin Street (odd numbers 1-35), Salisbury Street (even numbers 42-50, odd numbers 47-57), Suez Street, Suvla Street, and Winchester Street</p>
<p align="center">Logy Bay Road South <i>Area 27</i></p>	<p>Ayre Place, Carty Place, Cole Place, Dawe' s Avenue, Derby Place, Ennis Avenue (even numbers 6-78), Herder Place, Hutton Road (odd numbers 5-17), Kenna' s Hill (even numbers 2), Logy Bay Road (odd numbers 1-121, even numbers 2-28), March Street, O' Driscoll Place, Parsons Place, Parsons Road, Pleasantville Avenue (odd numbers 1-35), Ross Road, Taylor Place, The Boulevard (even numbers 70-102), Torbay Road (even numbers 8-54), Warren Place, and Warren Street</p>
<p align="center">London Road <i>Area 20</i></p>	<p>Alice Drive, Belfast Street, Bonnycastle Crescent, Conroy Place, Doheney Place, Dublin Road, Edgcombe Drive, Fergus Place, Fox Avenue (odd numbers 5-81, even numbers 24-80), Furlong Street, Geoffrey Place, Gloucester Street (even numbers 50-76, odd numbers 61-89), Higgins Line (even numbers 102-176, odd numbers 135-143), Hunt Place, Johnson Crescent, Limerick Place, London Road, Maypark Place, Morison Place, Portugal Cove Road (odd numbers 203-249), Ridge Road (even numbers 10-36), Somerset Place, and Sussex Place</p>
<p align="center">Major' s Path <i>Area 3</i></p>	<p>Airport Place, Airport Road, Airport Terminal Access Road, Anne Jeannette Place, Beauford Place, Carolyn Drive, Fogwill Place, Green Place, Hussey Drive, Leonard Place, Lockheed Street, Major' s Path, Radio Range Road, Torbay Road (odd numbers 607-611), and Vanguard Court</p>

Meadowbrook Drive <i>Area 93</i>	Cleary Drive, Della Drive (odd numbers 1-39, even numbers 6-40), Eden Street, Fleming' s Road, Main Road (odd numbers 39-505, even numbers 440-526), Martin Street, Meadowbrook Drive, Meadowbrook Park Road, Meadowbrook Place, Riverside Drive West, Soper Crescent, Sunset Street (odd numbers 5-39, even numbers 6-40), and Walsh Place
Mount Cashel Road <i>Area 29</i>	Cherry Hill Road, Elizabeth Avenue (even numbers 10-92), Horwood Street, Laughlin Crescent, Mount Cashel Road, New Cove Road (odd numbers 123-157, even numbers 142-154), Portugal Cove Road (even numbers 78-180), Tiffany Lane, and Torbay Road (odd numbers 91-141)
Mount Scio <i>Area 2</i>	Allandale Road (odd numbers 1-439, even numbers 434-486), Clarke Place, Elizabeth Avenue (even numbers 202-234), Gillies Road, Gloucester Street (even numbers 2-4, odd numbers 5-49), Groves Road, Higgins Line (number 40, odd numbers 83-87), Memorial University, Mount Scio Place, Mount Scio Road, Nagle' s Hill Road, Nagle' s Place, Oxen Pond Road (number 150), Pitcher' s Path, Prince Philip Drive (even numbers 100-300, odd numbers 283-323), and Ridge Road (odd numbers 47-57, even numbers 52-250)
Notre Dame Drive <i>Area 60</i>	Campbell Avenue (even numbers 148-174), Cashin Avenue (odd numbers 57-181), Cordage Place, Dunn' s Place, Empire Avenue (odd numbers 32-513), Erley Street, Glavine Street, Madigan Place, Mundy Pond Road (even numbers 20-282, odd numbers 21-25), Murphy' s Lane, Notre Dame Drive, Pennywell Road (even numbers 324-346), Pond View Court, Prowse Avenue (even numbers 140-154, odd numbers 141-155), Ropewalk Lane, St. Theresa' s Court, Stamp' s Lane (odd numbers 1-7, number 2), and Vail Place
Oakridge Drive <i>Area 7</i>	Aspen Place, Brighton Place, Carrick Drive (odd numbers 93-145, number 164), Connemara Place, Heather Place, Highland Drive (odd numbers 15-165), Oakridge Drive, Paddy Dobbin Drive (even numbers 52-122, odd numbers 59-115), and Tamarack Street (odd numbers 1-5 and 21-31, even numbers 16-26).
O'Brien's Hill <i>Area 57</i>	Cumberland Crescent, Donegal Place, Exmouth Street, Larkhall Street (odd numbers 1-33), Ledum Place, Moss Heather Drive, O' Brien' s Hill, Oxen Pond Road (number 149), Picea Lane, and Thorburn Road (even numbers 48-92, odd numbers 57-89)
Old Bay Bulls Road <i>Area 90</i>	Bay Bulls Road (even numbers 8-466, odd numbers 217-433), Chafe' s Lane, Connolly' s Lane, Doyle' s Lane, Elliot' s Road, Griffin' s Lane (even numbers 32), Lundrigan Road, McDonald' s Lane, Old Bay Bulls Road, Pearltown Road, Ruby Line, Silas Road, Stanley' s Lane, Valleyview Road, and Walsh' s Lane
Old Petty Harbour Road East <i>Area 86</i>	Ashbourne Drive, Brennan Field, Carondale Drive, Cedarhurst Place, Cemetery Lane, Densmore' s Lane, Dorsey' s Lane, Hurlingdale Drive, Meadowvale Place, Mooney Crescent, Old Petty Harbour Road (odd numbers 1-201, even numbers 14-154), Royal Oak Drive, and Stratford Place
O'Leary Avenue <i>Area 1</i>	Austin Street, Barrett' s Lane, Cedar Brae Crescent, Critch' s Path, Duffy Place Evelyn Place, Goldstone Street, Hallett Crescent, Kenmount Road (even numbers 30-460), Lobelia Street, Mews Place, Mullaly Street, O' Leary Avenue, Parrell' s Lane, Peet Street, Pippy Place, Roberts Lane, Sorrel Drive, Thorburn Road (even numbers 82-760, odd numbers 91-815), and Wigmore Court
O'Neill Avenue <i>Area 50</i>	Campbell Avenue (even numbers 134-146), Cashin Avenue (even numbers 50-70), Empire Avenue (odd numbers 315-317), Grenfell Avenue (odd numbers 57-97), Kitchener Avenue, Morris Avenue (odd numbers 1-49), Mount Pleasant Avenue, O' Neill Avenue, Pennywell Road (odd numbers 23-15, even numbers 254-322), Prowse Avenue (even numbers 90-138, odd numbers 101-139), Smith Avenue (odd numbers 3-55, even numbers 4-38), and St. Clare Avenue (even numbers 100-170)
Outerbridge Street <i>Area 83</i>	Bishop Place, Brookfield Road (even numbers 8-32), Devine Place, Doyle Street, Hickman Place, Knowing Street, Lester Street, Outerbridge Street, Steer Street, Tooton Place, and Topsail Road (odd numbers 601-699)

Parliament Street <i>Area 21</i>	Escasoni Place, Lawlor Place, MacDonald Drive (even numbers 164-168), Mercer' s Drive (odd numbers 1945), Ottawa Street, Parliament Place, Parliament Street, Portugal Cove Road (even numbers 220-256), Quebec Street (odd numbers 1-13, even numbers 4-40), Regina Place, Vancouver Street, Whitehorse Place, and Yellowknife Street
Pasadena Crescent <i>Area 73</i>	Baie Verte Street, Barachois Street, Canada Drive (even numbers 10-14, odd numbers 13-15), Gros Morne Place, Hamlyn Road (odd numbers 15-153, even numbers 80-138), Heatherton Place, Pasadena Crescent, Robinson' s Place, and Topsail Road (even numbers 390-470)
Paton Street <i>Area 55</i>	Blackall Place, Burke Place, Curtis Place, Dorset Street, Dundas Street, Elizabeth Avenue (even numbers 300-416), Freshwater Road (even numbers 274-342), Gambier Street, Hatcher Street, Lambe' s Lane, Oxen Pond Road (odd numbers 3-51, even numbers 4-46), Paton Street, University Avenue, Westerland Road, and Wexford Street
Polina Road <i>Area 58</i>	Baccalieu Street, Diana Road, Kenmount Road (odd numbers 3-515), Kite Street, Nascopie Crescent, Neptune Road, Old Pennywell Road (odd numbers 57-423, even numbers 102-454), Polina Road, Prospero Place, and Viking Road
Poplar Avenue <i>Area 37</i>	Barnes Road (odd numbers 75-95), Belvedere Street (odd numbers 23-35), Bonaventure Avenue (even numbers 2-98), Carpasian Road (odd numbers 3-43, even numbers 6-60), Chestnut Place, Circular Road (even numbers 76-140, odd numbers 143-147), Empire Avenue (odd numbers 93-151, even numbers 94-112), Fleming Street (even numbers 58-74), Hawthorne Place, Howley Avenue, Maple Street, Mullock Street (even numbers 66-72), Newtown Road (even numbers 16-46), Pine Bud Avenue (odd numbers 1-49), Poplar Avenue, Primrose Place, Reeves Place, Rendell Place, Rennies Mill Road (odd numbers 83-139, even numbers 134-140), and Stonehouse Street
Portugal Cove Road South <i>Area 31</i>	Abraham Street, Alderdice Place, Argyle Street, Bristol Street, Carpasian Road (even numbers 62-80, odd numbers 63-79), Dover Place, Elizabeth Avenue (odd numbers 87-153), First Avenue, Glenridge Crescent, Kerry Street, King' s Bridge Road (odd numbers 63-71), Larch Place, New Cove Road (odd numbers 9-119), New Cove Terrace, Portugal Cove Road (odd numbers 1-69, even numbers 16-70), Pringle Place, Roche Street, Vaughan Place, Winter Avenue, and Winter Place
Purcell Street <i>Area 89</i>	Bay Bulls Road (odd numbers 137-215), Courtney Street, Fahey Street (odd numbers 1-119), Gorman Avenue, Gregg Place, Griffin' s Lane (odd numbers 1-31), Ireland Street, Lannon Street, Mogridge Street (even numbers 12-14), Old Petty Harbour Road (even numbers 184-198), Purcell Street, Sinnott Place, Skanes Avenue, and Stead Place
Ricketts Road <i>Area 49</i>	Army Street, Buckmaster' s Circle, Fitzpatrick Avenue (even numbers 614), Franklyn Avenue (even numbers 34-58, odd numbers 35-61), Golf Avenue (even numbers 2-28), LeMarchant Road (even numbers 90-150), Navy Street, Pennywell Road (odd numbers 71-159), Prince of Wales Street (odd numbers 7-69, even numbers 40-68), and Ricketts Road
Road de Luxe <i>Area 76</i>	Blue River Place, Chuckley Pear Place, Eaton Place, Foran Street, Germondale Place, Hazelwood Crescent, McLoughlan Street, Molloy' s Lane, Parkhill Street, Pratt Place, Road de Luxe, Tessier' s Lane, Topsail Road (odd numbers 147-397), Waterford Bridge Road (even numbers 110-286)
Rutledge Crescent <i>Area 12</i>	Blake Place, McCallum Street, McGregor Street, Middleton Street (odd numbers 3-39), Newfoundland Drive (odd numbers 243-311, even numbers 280-296), Pickmore Place, Rutledge Crescent, and Virginia Place
Shaw Street <i>Area 63</i>	Davidson Place, Eric Street, Hamilton Avenue (odd numbers 275-373), Leslie Street (odd numbers 7-79), McKay Street, Richmond Street, Shaw Street, Topsail Road (even numbers 2-16), Warbury Street, and Water Street (even numbers 720-744)

Shea Heights- Blackhead Area 87	Barry Place, Beaver Pond Road, Blackhead Crescent, Blackhead Road, Blackhead Village Road, Chafe Avenue, Dillon Crescent, Druggett Place, Druken Crescent, Fort Amherst Road, Hartery Crescent, Hennessey Place, Horlick Avenue, Jordan Place, Learning Road, Linegar Avenue, Mootrey Place, Reddy Street, Rodgers Street, Taylor' s Path, Warford Road, and Whitty Place
Signal Hill Area 33	Barrows Road, Battery Road, Cabot Avenue, Cavell Avenue, Cuckhold' s Cove Road, East Middle Battery Road, Forest Road (even numbers 100-202), Fort Waldegrave, Hipditch Hill, Howe Place, Lower Battery Road, Maxwell Place, Middle Battery Road, Outer Battery Road, Powder House Hill, Power' s Court, Quidi Vidi Road (odd numbers 3-89, even numbers 4-130), Quidi Vidi Village Road, Regatta Terrace, Signal Hill Road, Top Battery Road, and Walsh' s Square
Southlands Area 95	Banyan Place, Briarwood Place, Cottonwood Crescent, Gabriel Road, Jacaranda Place, Mahogany Place, Peppertree Place, and Tree Top Drive
Southside Road West Area 64	Bay Bulls Road (odd numbers 1-107), Cousens Place, Hillview Drive East, Hillview Drive West, Mackey Place, Meehan' s Lane, Southside Road (odd numbers 425-721, even numbers 484-792), Syme' s Bridge, Water Street (odd numbers 801-807), Waterford Bridge Road (odd numbers 1-305), Waterford Lane, Whelan' s Lane, and Williams Heights
Spencer Street Area 43	Calver Avenue (even numbers 2-12, odd numbers 11-15), Calver Street, Cook Street, Field Street, Freshwater Road (even numbers 2-60), Goodridge Street (odd numbers 1-9), Howley Avenue Extension (odd numbers 1-29, even numbers 2-26), Mayor Avenue (even numbers 2-96), Merrymeeting Road (even numbers 2-84, odd numbers 19-47), Newtown Road (odd numbers 3-65), Parade Street (odd numbers 5-57), Scott Street, Spencer Street, and St. George' s Court
St. Laurent Street Area 24	Dufferin Place, Ennis Avenue (odd numbers 117-137), Laurier Street (odd numbers 5-15), MacDonald Drive (even numbers 50-76, odd numbers 83-89), Pearson Street (odd numbers 3-87), Slattery Road, St. Laurent Street, Tobin Crescent, Torbay Road (even numbers 148-194), and Wadland Crescent
Stavanger Drive Area 5	Aberdeen Avenue, Brooklyn Avenue, Catalina Place, Compton Place, Hyde Park Drive, Kaitlyn Place, Kinsella' s Lane, Larner Street, Manchester Street, Preston Place, Snow' s Lane, Stavanger Drive, Stenlake Crescent, and Torbay Road (odd numbers 555-699, even numbers 620-808)
Stirling Crescent Area 23	Botwood Place, Dexter Place, Edmonton Place, Inglis Place, Jasper Street (odd numbers 35-99, even numbers 46-68), Newfoundland Drive (even numbers 446-492, odd numbers 451-501), Prince Charles Place, Princess Anne Place, Russell Street, Stirling Crescent, Torbay Road (odd numbers 263-337), and Toronto Street (even numbers 2-58)
Sudbury Street Area 50	Bennett Avenue (odd numbers 3-13), Bradbury Place, Brownrigg Place, Hamilton Avenue (even numbers 130-270, odd numbers 199-267), LeMarchant Road (odd numbers 161-335), Leslie Street (even numbers 16-78), Macklin Place, Monk Lane, Patrick Street (odd numbers 125-153), Pleasant Street (even numbers 148-200, odd numbers 155-205), Power Street (odd numbers 61-71), Sudbury Street, Thompson Place, and Water Street (even numbers 694-718)
Thomas Street Area 77	Banting Place, Best Place, Bowring Place, Brookfield Road (odd numbers 5-31), Cowan Avenue (even numbers 8-48, odd numbers 15-49), Currie Place, Dunscombe Place, Holbrook Avenue, Holbrook Place, Munn Place, Reid Street, Thomas Street, Topsail Road (odd numbers 425-569), and Waterford Bridge Road (even numbers 310-322)
Tupper Street Area 14	Bugler Place, Cartwright Place, Labrador Place, Lansdowne Place, Laurier Street (odd numbers 23-77), Lorne Place, MacKenzie Street, Maunder' s Lane, Meighen Street, Newfoundland Drive (even numbers 308-340, odd numbers 319-427), Oderin Place, Pearson Street (even numbers 2-38), Rigolet Crescent, Torbay Road (even numbers 214-274), and Tupper Street

<p>Upper Springdale Street <i>Area 48</i></p>	<p>Atlantic Avenue, Carnell Street, Casey Street (odd numbers 133-161), Charlton Street (even numbers 2-58, odd numbers 33-55), Coronation Street, Gilbert Street (even numbers 30-52, number 47), Hamilton Avenue (even numbers 4-108), Hollett Place, Larkin' s Square, LeMarchant Road (odd numbers 15-157), Patrick Street (even numbers 92-188), Pleasant Street (odd numbers 43-151, even numbers 44-136), Power Street (odd numbers 1-35, even numbers 2-30), and Springdale Street (odd numbers 57-121, even numbers 86-120)</p>
<p>Water Street East <i>Area 34</i></p>	<p>Bannerman Street, Bolger' s Lane, Bond Street (odd numbers 37, even numbers 4-44), Carew Street, Cochrane Street, College Square, Colonial Street, Cummings Street, Devon Row, Duckworth Street (odd numbers 1-211, even numbers 2-166), Gill Place, Gower Street (odd numbers 1-101, even numbers 4-100), Hill O' Chips, King' s Road (even numbers 88), Knight Street, Military Road (odd numbers 1-113), Ordnance Street, Pilot' s Hill, Plymouth Road, Stewart Avenue, Temperance Street, Water Street (odd numbers 1-129, even numbers 2-100), Wood Street, and York Street</p>
<p>Waterford Heights <i>Area 84</i></p>	<p>Bastow Court, Brookfield Road (odd numbers 61-113, even numbers 70-124), Cormack Street (odd numbers 1-39, even numbers 2-16), Davies Place, Dickinson Place, Earle Street (even numbers 2-4), Goodyear Place, Grieve Street (odd numbers 3-25), McNab' s Lane, Midstream Place, Mifflin Court, Pearl Place, Perlin Street (even numbers 2-40, odd numbers 13-31), Southcott Place, Squires Avenue, Waterford Bridge Road (even numbers 292-306, odd numbers 307-315), Waterford Heights North, and Waterford Heights South</p>
<p>Whiteway Street <i>Area 39</i></p>	<p>Baltimore Street, Bonaventure Avenue (odd numbers 95-131, even numbers 100-142), Byron Street, Elizabeth Avenue (odd numbers 199-301), Empire Avenue (even numbers 114-130), Guy Street (odd numbers 1-29, even numbers 2-114), Hoyles Avenue (even numbers 4-60), Kirke Place, Milbanke Street, Newtown Road (even numbers 82-136, odd numbers 117-147), Pine Bud Avenue (odd numbers 51-69, even numbers 52-64), Pine Bud Place, Prince William Place, Rodney Street, Wallace Place, Whiteway Place, and Whiteway Street</p>
<p>Winnipeg Street <i>Area 22</i></p>	<p>Banff Place, Calgary Street, Charlottetown Place, Fredericton Place, Halifax Street, Jasper Street (even numbers 6-44, odd numbers 9-33), MacDonald Drive (even numbers 150-158), Mercer' s Drive (even numbers 24, odd numbers 3-11), Portugal Cove Road (even numbers 260-270), Quebec Street (odd numbers 17-53, even numbers 46-54), Sydney Place, Toronto Street (odd numbers 25-55), and Winnipeg Street</p>
<p>Wishingwell Road <i>Area 54</i></p>	<p>Abbott Avenue, Algerine Place, Anderson Avenue (odd numbers 1-37), Crosbie Place, Crosbie Road (even numbers 120-136, number 151), Elizabeth Avenue (odd numbers 389-415), Ellis Place, Empire Avenue (number 290), Freshwater Road (even numbers 230-272, odd numbers 245-341), Gibbs Place, Gosling Street, Howlett Avenue, Stamp' s Lane (odd numbers 381, even numbers 46-72), Terra Nova Road (even numbers 2-90, odd numbers 13-91), Thetis Place, Wishingwell Place, and Wishingwell Road</p>

Mount Pearl

The community of Mount Pearl is divided into 28 neighbourhoods.

<i>Neighbourhood Name & Corresponding Map Location</i>	<i>Area Included</i>
Admiralty Wood <i>Area 25</i>	Cadiz Close, Collingwood Crescent, Fleet Street, Gibraltar Close, Horatio Close, Old Placentia Road (number 601), Portsmouth Close, Royal Sovereign Close, Sandhurst Close, Trafalgar Drive, and Victory Lane
Ashford Drive East <i>Area 17</i>	Ashford Drive (odd numbers 1-39, even numbers 32-68), Carlton Drive, Dalhousie Crescent, Harvard Drive (even numbers 2-48), McMaster Place, Princeton Crescent, Smallwood Drive (even numbers 110-124), and Yale Place
Ashford Drive West <i>Area 18</i>	Ashford Drive (odd numbers 41-95, even numbers 70-134), Harvard Drive (odd numbers 1-17), Lancaster Crescent, Laval Place, McGill Crescent, Oxford Crescent, and Waterloo Crescent
Centennial Square <i>Area 8</i>	Bannister Street, Burrage Avenue, Centennial Square, Churchill Avenue, Commonwealth Avenue (odd numbers 1-133), Jersey Avenue (odd numbers 1-35), Park Avenue (odd numbers 1-71, even numbers 2-68), and Pittman Place
Donovans <i>Area 1</i>	Beclin Road, Bruce Street, Castors Drive, Clyde Avenue, Corisande Drive, Dundee Avenue, Exploits Place, Forsey Place, Glencoe Drive, Grandy Crescent, Home Street, Humber Drive, Kyle Avenue, Panther Place, Pinware Crescent, Sagona Avenue, Southern Cross Road, Topsail Road (odd numbers 791-1281, even numbers 846-1260), and Trout Place
Glendale East <i>Area 16</i>	Commonwealth Avenue (even numbers 2-140), Edinburgh Drive, First Street (odd numbers 9-57, even numbers 16-60), Norma' s Avenue, Roosevelt Avenue (even numbers 8-42), Ruth Avenue (odd numbers 5-13), Second Street, St. Andrew' s Avenue (odd numbers 5-53, even numbers 12-30), St. David' s Avenue, Sunrise Avenue, Teasdale Street, and Third Street (even numbers 28-74)
Glendale North <i>Area 9</i>	Bradley Place, Donovan Street, First Street (odd numbers 1-5, even numbers 2-6), Glendale Avenue, Keough Crescent, Michener Avenue (odd numbers 1-15, even numbers 2-52), Montgomery Avenue, Roosevelt Avenue (even numbers 44-60), Ruth Avenue (even numbers 4-50), and Sears Street
Glendale West <i>Area 15</i>	Armstrong Crescent, Bartlett Place, Collins Place, Fourth Street, Jacqueline Road, Kean Place, Kennedy Place, Roland Drive, Roosevelt Avenue (odd numbers 3-67), Ruth Avenue (odd numbers 15-21), St. Andrew' s Avenue (even numbers 32-44), and Third Street (odd numbers 1-53, even numbers 2-26)
Jackman Drive East <i>Area 21</i>	Ash Place, Barbour Drive, Bragg Crescent, Burgess Avenue, Dalton Avenue, Jackman Drive (odd numbers 27-71, even numbers 28-70), and Winsor Place
Jackman Drive West <i>Area 22</i>	Blandford Place, Caribou Court, Gillett Place, Halloran Place, Hounsell Avenue, Jackman Drive (odd numbers 1-25, even numbers 2-26), Munden Drive, Neal Place, Norman Drive, and Pike Place
Jeffers Drive <i>Area 19</i>	Badcock Place, Diamond Place, Easton Place, Fairweather Avenue, Jeffers Drive, Jeffers Place, Smallwood Drive (odd numbers 51-147), Whelan Avenue, White Place, and Woodford Place

Kenmount Park North <i>Area 3</i>	Ambassador Place, Aspenwood Place, Blamey Place, Elmcliffe Street, Hillhurst Street, Holden Street (odd numbers 1-71, even numbers 16-52), Lady Anne Place, Masonic Park, Montclair Street, Tavenor Place, and Wyatt Boulevard
Kenmount Park South <i>Area 4</i>	Evans Place, Farrell Drive, Galway Crescent, Holden Street (even numbers 2-14), Ingerman Street, Luther Place, and Nash Crescent
Michener Avenue North <i>Area 10</i>	Bonfoy Place, Clinton Place, Harnum Crescent, Leger Crescent, MacCarthy Crescent, Massey Crescent, Michener Avenue (odd numbers 17-51, even numbers 54-68), and Tweedsmuir Place
Michener Avenue South <i>Area 13</i>	Benson Place, Jacobs Place, Lidstone Crescent, McGrath Crescent, Michener Avenue (odd numbers 71-137, even numbers 118-160), Nelder Drive (even numbers 2-20), Peckford Place, Senate Crescent, and Trudeau Place
Moore's Drive <i>Area 11</i>	Darby Place, Edwards Place, Grey Place, Medley Place, Michener Avenue (odd numbers 53-63, even numbers 70-116), Moore's Drive, Muskerry Place, Paddon Place, Schreyer Crescent, Toope Place, and Webb Place
Mount Carson Avenue <i>Area 2</i>	Baffin Drive, Castlehaven Place, Champlain Crescent, Dunluce Crescent, Frobisher Avenue, Frontenac Avenue, Hemmer Jane Drive, Macroom Place, Maisonneuve Drive, Moffatt Road, Mount Carson Avenue, Mount Carson Place, and Simcoe Drive
Park Avenue East <i>Area 5</i>	Blackmarsh Road (odd numbers 753-759, even numbers 844-1040), Clover Brae Crescent, Croucher Crescent, Dunn' s Lane, Dunn' s Road, Goldeneye Place, Greenwood Crescent, Harlequin Crescent, Park Avenue (even numbers 150-250, odd numbers 185-249), Rosedale Place, Spruce Avenue, Topsail Road (odd numbers 701-769, number 760), Valleyview Avenue (odd numbers 1-27, even numbers 2-22), and Worrall Crescent
Park Avenue North <i>Area 6</i>	Billard Avenue, Birch Avenue, Delaney Avenue, Forest Avenue, Maple Street, Marclay Avenue, Municipal Avenue, Orchard Avenue, Park Avenue (odd numbers 79-183), Parsons Avenue, Pine Bud Crescent, Riverview Avenue, Sycamore Place, Valleyview Avenue (even numbers 24-30), and Winston Avenue
Parsons Meadow <i>Area 24</i>	Brett Place, Crocker Place, Gilham Crescent, Graham Place, Mortimore Drive, Rodes Place, Wilchris Place, Wilcox Place, and Yetman Drive
Pearlgate Centre <i>Area 28</i>	Athens Drive, Cunard Crescent, Laumann Place, Manley Place, Merchant Drive, Old Placentia Road (even numbers 2-160), Olympic Drive, Smallwood Drive (even numbers 128-146, odd numbers 151-165), Stojko Place, Surin Street, and Wilson Crescent
Pearlgate East <i>Area 27</i>	Amber Place, Bettney Place, Crystal Place, Denine Place, Emerald Drive, Hodder Place, Opal Place, Sapphire Crescent, and Topaz Place
Ruth Avenue South <i>Area 14</i>	Crewe Place, Gillespie Place, Glendenning Place, Lindburgh Crescent, Marconi Place, Nelson Place, Scammell Crescent, and Wellington Crescent
Sauve Street <i>Area 12</i>	Babb Crescent, Dollard Place, Michener Avenue (odd numbers 65-69), Nelder Drive (odd numbers 1-41, even numbers 22-50), O' Flaherty Crescent, Old Placentia Road (odd numbers 1-21), Osmond Place, Rideau Place, Samson Street, Sauve Street, Talon Place, and Wells Crescent
Smallwood Drive East <i>Area 7</i>	Blossom Avenue, Commonwealth Avenue (odd numbers 247-253), Davis Place, Emberley Place, Firgreen Avenue, Groves Place, Jersey Avenue (even numbers 2-48), Jubilee Place, O' Keefe Avenue, Park Avenue (even numbers 70-148), Penmore Drive, Pleasant Avenue, and Smallwood Drive (odd numbers 1-49, even numbers 2-106)
Westbrook Landing <i>Area 23</i>	Carroll Drive, Gates Place, Gosse Place, Hagen Place, Hanrahan Place, McCurdy Place, Murley Drive, Relay Road, Tower Lane, and Westbrook Landing

Westminster <i>Area 26</i>	Abbey Lane, Bletchley Crescent, Chancery Place, Putney Place, Roehampton Place, Thames Place, Wembley Crescent, Westminster Drive, and Whitehall Place
Whitely Drive <i>Area 20</i>	Giles Place, Gushue Avenue, Hann Place, Ledrew Place, Pumphrey Avenue, Thomey Place, Whiteley Drive, and Woodford Drive

Torbay

The community of Torbay is divided into 9 neighbourhoods.

<i>Neighbourhood Name & Corresponding Map Location</i>	<i>Area Included</i>
Bauline Area 9	Bauline
Central Torbay Area 2	Anastasia' s Place, Bauline Line (even numbers 2-48 and 64, odd numbers 3-53), Beamerview Place, Birchy Nap Hill Road, Brown' s Lane (even numbers 6-44, odd numbers 15-35), Codner' s Place, Country Drive, Dodd' s Lane, Evening' s Path, Gosse' s Lane, Great Pond Road, Hickey' s Place, Hiscock' s Lane, Hunter Place, Jen' s Place, Keating' s Pound Road, Kinsmen Place, Manning' s Hill, Matthew Drive, Mockin' s Place, Nolan' s Lane, Patrick' s Place, Reardon' s Lane, Robin' s Pond Hill Road, Russworthy Place, Santa Maria Drive, Shea' s Lane, Tapper Place, Texas Place, Thorne' s Lane, Tina Place, Torbay Road (even numbers 1400-1456, odd numbers 1401-1455), Upper Evening' s Path, and Whiteway' s Pond Road
Flatrock Area 8	Flatrock
Indian Meal Line Area 3	Bridge Road, Clements Lane, Clements Place, Donovan' s Hill, Eustice Lane, Field' s Lane, Galway Place, Gosse' s Crescent, Humpity Marsh Road, Indian Meal Line, Lacey' s Hill, Lower Street, Moore' s Valley Road, Peter' s Place, Riverview Place, Rodgers Lane, St. Nicholas Lane, Torbay Road (even numbers 1364-1396, odd numbers 1367-1395), Victoria Place, Western Island Pond Drive, Woodfine' s Lane, and Yeo' s Lane
Logy Bay-Middle Cove-Outer Cove Area 7	Logy Bay-Middle Cove-Outer Cove
Motion Lane Area 5	Coppertop Place, Cullen' s Lane, Doyle' s And Quigley' s Lane, Easterbrook Drive, Falkirk Place, Fooster Place, Hearn Place, Marine Drive (even numbers 6-222, odd numbers 11-209), Motion Drive, Motion Drive Extension, Motion Lane, Ned' s Place, Seaview Avenue, and Spray Lane
North Pond Area 4	Bullock' s Town Road, Byrne' s Place, Cantil Place, Coady' s Lane, Convent Lane, Duggan Place, Fleming' s Hill, McArthur Place, McBee Place, McCormick Place, McDuff Place, McEvoy Street, McFayden Street, McGory Place, North Pond Heights, North Pond Road, Reddy Drive, South Pond Road, Torbay Road (even numbers 1286-1334, odd numbers 1307-1359), and Tynedale Drive

<p style="text-align: center;">Torbay North <i>Area 1</i></p>	<p>Barn Marsh Road, Barron' s Lane, Bauline Line (even numbers 54 and 708, odd numbers 71-615), Bradbury' s Lane, Brown' s Lane (number 5), Buckley' s Hill, Byrite' s Road, Brne' s Lane, Camp Carey Road, Charles Lane, Crowe' s Lane, Crowley' s Place, Doody' s Lane, Dunphy' s Lane, Ellard' s Lane, Frane Place, Gallows Cove Road, Garden Road, Howlett' s Avenue, Jakie' s Place, Keating' s Lane, Martin' s And Doyle' s Lane, Martin' s, McGrath' s Lane, Morris Avenue, Oceanview Hill, Portugal Cove Line, Ryan' s Road, Scott Place, Tantumview Lane, Torbay Road (odd numbers 1469-1869, even numbers 1480-1784), Watts Pond Road, Weather Station Road, Whitten' s Lane, Whitty' s Lane and Windgap Road</p>
<p style="text-align: center;">Torbay South <i>Area 6</i></p>	<p>Bellaventure Place, Blackberry Crescent, Cox Marsh Road, Curran Place, Ellard Place, Karon Drive, Kelly' s Lane, Lynch' s Lane, Mahon' s Lane, Mascarin Place, Morey' s Lane, Pine Line (even numbers 130-14, odd numbers 381-439), Pine Ridge Crescent, Pine River Road (number 32, odd numbers 37-41), Piperstock Place, Pulpit Rock Road, Quarry Road, Quarry Road Extension, Quigley' s Lane, Roblin Place, Salerno Place, and Torbay Road (even numbers 842-1282, odd numbers 861-1285)</p>

Appendix D

Complete Tables for Indicators and 'At Risk' Groups Examined in Regional Profile St. John's & Mount Pearl

Table 1: Median Family Income (2000). St. John's by Neighbourhood

Neighbourhood	Median Family Income	Neighbourhood continued...	Income continued ...	Neighbourhood continued...	Income continued ...
Graves Street	\$14,600	Notre Dame Drive	\$26,100	Logy Bay Road South	\$41,200
Crosbie Road	\$14,900	Southside Road West	\$26,600	Old Petty Harbour Road East	\$42,800
Pasadena Crescent	\$16,500	Anspach Street West	\$27,100	Paton Street	\$43,100
Harvey Road	\$16,700	Colville Street	\$27,100	Craigmillar Avenue	\$43,700
Blackmarsh Road East	\$16,800	St. Laurent Street	\$27,500	Firdale Drive	\$44,900
Ricketts Road	\$16,800	Waterford Heights	\$27,600	Bonavista Street West	\$45,100
LeMarchant Road East	\$17,000	Harbour Drive	\$28,300	Downing Street	\$46,100
Empire Avenue West	\$17,100	Janeway Place	\$28,800	Heffernan' s Line	\$47,200
Water Street East	\$17,400	Road de Luxe	\$29,300	Tupper Street	\$47,900
Shea Heights - Blackhead	\$18,400	Alderberry Lane	\$31,300	Earhart Street	\$48,300
Brazil Street	\$19,200	Drake Crescent	\$31,300	London Road	\$49,800
Alexander Street	\$19,400	Major' s Path	\$31,700	Harrington Drive	\$50,700
Beaumont Street East	\$19,800	Purcell Street	\$33,200	Guzzwell Drive	\$52,800
Spencer Street	\$20,400	Albany Street	\$33,300	Hall' s Road	\$53,000
Harding Road	\$21,200	Baird Place	\$33,500	Cherrington Street	\$53,800
Upper Springdale Street	\$21,200	Churchill Square	\$33,500	Eastmeadows	\$54,500
Sudbury Street	\$21,600	Outerbridge Street	\$33,700	Portugal Cove Road South	\$54,800
Shaw Street	\$22,300	Hennessey' s Line	\$33,800	Gleneyre Street	\$55,900
Bell' s Turn	\$22,800	Channel Street	\$34,100	Gladney Street	\$59,100
Adams Avenue	\$22,900	Berteau Avenue	\$34,200	Stirling Crescent	\$59,800
O'Neill Avenue	\$23,100	Harbour View Avenue	\$34,500	Bellevue Crescent	\$59,900
Parliament Street	\$23,400	Doyle' s Road	\$35,900	Winnipeg Street	\$61,300
Anthony Avenue	\$23,500	Kilbride Avenue	\$36,300	Birmingham Street	\$61,900
O' Leary Avenue	\$23,500	James Lane	\$37,600	Oakridge Drive	\$64,100
Polina Road	\$23,500	Empire Avenue East	\$37,800	Poplar Avenue	\$64,600
Hayward Avenue	\$24,200	O' Brien' s Hill	\$38,100	Eastbourne Crescent	\$69,500
Signal Hill	\$24,200	Meadowbrook Drive	\$39,300	Stavanger Drive	\$73,800
Mount Scio	\$24,700	Whiteway Street	\$40,000	Southlands	\$75,300
Wishingwell Road	\$24,700	Old Bay Bulls Road	\$40,500	Bally Haly	\$77,400
Edinburgh Street	\$25,000	Rutledge Crescent	\$40,600	Halley Drive	\$82,000
Mount Cashel Road	\$25,100	Thomas Street	\$40,600	Kensington Drive	\$90,900
Liverpool Avenue	\$26,000	Bonavista Street East	\$41,200		

Canada Customs and Revenue Agency summary, 2000

Table 2: Employment Rate, age 18-64, (2000). St. John's by Neighbourhood

Neighbourhood	Employment Rate (age 18-64)	Neighbourhood continued...	Employment Rate continued ...	Neighbourhood continued...	Employment Rate continued ...
Graves Street	42%	Waterford Heights	75%	Drake Crescent	81%
Blackmarsh Road East	45%	Channel Street	75%	Bonavista Street West	81%
Ricketts Road	54%	Purcell Street	75%	Earhart Street	81%
Bell' s Turn	57%	Signal Hill	75%	Mount Cashel Road	81%
Brazil Street	58%	Thomas Street	75%	Cherrington Street	81%
Pasadena Crescent	59%	Janeway Place	76%	Hennessey' s Line	81%
Harding Road	59%	London Road	76%	Meadowbrook Drive	82%
Empire Avenue West	63%	Old Bay Bulls Road	76%	Portugal Cove Road South	82%
Spencer Street	64%	Kilbride Avenue	76%	Craigmillar Avenue	82%
Edinburgh Street	67%	Liverpool Avenue	76%	O' Brien' s Hill	83%
Shea Heights - Blackhead	67%	Parliament Street	76%	Old Petty Harbour Road East	83%
Upper Springdale Street	68%	Water Street East	77%	Kensington Drive	83%
Alexander Street	68%	Wishingwell Road	77%	Doyle' s Road	83%
Shaw Street	69%	Logy Bay Road South	77%	Eastbourne Crescent	84%
Berteau Avenue	69%	Baird Place	77%	Gladney Street	84%
O' Neill Avenue	69%	Bally Haly	78%	Major' s Path	84%
St. Laurent Street	69%	Hayward Avenue	78%	Stirling Crescent	84%
Mount Scio	70%	Stavanger Drive	78%	Empire Avenue East	85%
O' Leary Avenue	70%	Gleneyre Street	78%	Whiteway Street	85%
Notre Dame Drive	70%	Tupper Street	78%	Outerbridge Street	85%
Anthony Avenue	70%	Rutledge Crescent	79%	Eastmeadows	86%
LeMarchant Road East	70%	Oakridge Drive	79%	Road de Luxe	86%
Anspach Street West	71%	Downing Street	79%	James Lane	86%
Bonavista Street East	71%	Guzzwell Drive	79%	Birmingham Street	86%
Harvey Road	72%	Harbour View Avenue	79%	Harbour Drive	87%
Adams Avenue	73%	Alderberry Lane	79%	Bellevue Crescent	87%
Winnipeg Street	73%	Churchill Square	79%	Paton Street	88%
Sudbury Street	73%	Southside Road West	80%	Hall' s Road	89%
Beaumont Street East	73%	Halley Drive	80%	Harrington Drive	90%
Crosbie Road	73%	Colville Street	80%	Poplar Avenue	91%
Polina Road	74%	Firdale Drive	80%	Southlands	93%
Heffernan' s Line	75%	Albany Street	81%		

Census of the Population, 2001, Statistics Canada

Table 3: Social Assistance Incidence (2001). St. John's by Neighbourhood

Neighbourhood	Social Assistance Incidence	Neighbourhood	Incidence continued...	Neighbourhood	Incidence continued ...
Graves Street	65%	Drake Crescent	17%	Cherrington Street	5%
Ricketts Road	53%	Liverpool Avenue	17%	Old Bay Bulls Road	5%
Mount Scio	51%	Adams Avenue	16%	Guzzwell Drive	4%
Harding Road	45%	O' Neill Avenue	15%	Whiteway Street	4%
Empire Avenue West	45%	Alderberry Lane	15%	Tupper Street	4%
LeMarchant Road East	40%	Southside Road West	15%	Baird Place	4%
Blackmarsh Road East	39%	St. Laurent Street	14%	Portugal Cove Road South	4%
Pasadena Crescent	39%	Kilbride Avenue	14%	Birmingham Street	4%
Brazil Street	36%	Waterford Heights	13%	Bellevue Crescent	3%
Harbour Drive	36%	Albany Street	12%	Mount Cashel Road	3%
Harvey Road	34%	Colville Street	12%	Paton Street	3%
Bell' s Turn	31%	Harbour View Avenue	12%	Gladney Street	3%
Crosbie Road	28%	Meadowbrook Drive	11%	Downing Street	3%
Wishingwell Road	27%	Doyle' s Road	11%	Winnipeg Street	3%
Water Street East	27%	Major' s Path	10%	Gleneyre Street	3%
Shea Heights - Blackhead	26%	Outerbridge Street	10%	Harrington Drive	2%
Upper Springdale Street	25%	Channel Street	9%	Eastbourne Crescent	2%
Alexander Street	25%	Empire Avenue East	9%	London Road	2%
Spencer Street	24%	Rutledge Crescent	9%	Stirling Crescent	2%
Polina Road	23%	Logy Bay Road South	8%	Parliament Street	2%
Shaw Street	22%	Bonavista Street East	8%	Poplar Avenue	2%
Beaumont Street East	21%	Hennessey' s Line	8%	Eastmeadows	2%
Anthony Avenue	20%	Earhart Street	8%	Bally Haly	2%
Purcell Street	20%	Bonavista Street West	8%	Hall' s Road	2%
Berteau Avenue	20%	James Lane	7%	Halley Drive	2%
Sudbury Street	20%	Firdale Drive	7%	Oakridge Drive	2%
Notre Dame Drive	20%	Craigmillar Avenue	7%	Churchill Square	1%
O' Leary Avenue	19%	Heffernan' s Line	7%	Kensington Drive	1%
Anspach Street West	18%	Janeway Place	6%	Road de Luxe	..
Edinburgh Street	18%	Old Petty Harbour Road East	6%	Southlands	..
Hayward Avenue	18%	Thomas Street	6%	Stavanger Drive	..
Signal Hill	18%	O' Brien' s Hill	6%		

Provincial Department of Human Resources and Development

Table 4: Percent of Individuals (age 18 – 64) Without a High School Education (2000). St. John's by Neighbourhood

Neighbourhood	% Without High School	Neighbourhood cont'd...	% Without High School cont'd...	Neighbourhood cont'd...	% Without High School cont'd...
Blackmarsh Road East	36%	Hayward Avenue	17%	Gleneyre Street	8%
Harding Road	32%	Sudbury Street	17%	Halley Drive	8%
Brazil Street	31%	Meadowbrook Drive	17%	Logy Bay Road South	7%
Graves Street	31%	Southside Road West	16%	Bonavista Street West	7%
Shea Heights - Blackhead	31%	Purcell Street	16%	Parliament Street	7%
Notre Dame Drive	28%	Colville Street	15%	Janeway Place	7%
O' Leary Avenue	27%	Pasadena Crescent	15%	Harbour View Avenue	7%
LeMarchant Road East	27%	Mount Scio	15%	Eastmeadows	7%
Empire Avenue West	26%	Crosbie Road	15%	Bellevue Crescent	7%
Old Bay Bulls Road	26%	Earhart Street	15%	Gladney Street	6%
Ricketts Road	24%	Liverpool Avenue	14%	Harrington Drive	6%
Kilbride Avenue	24%	Rutledge Crescent	14%	London Road	6%
Drake Crescent	23%	O' Neill Avenue	13%	James Lane	6%
Spencer Street	23%	Bonavista Street East	13%	Baird Place	6%
Anspach Street West	23%	Beaumont Street East	13%	Hall' s Road	5%
Harvey Road	22%	Thomas Street	12%	Mount Cashel Road	5%
Edinburgh Street	22%	Wishingwell Road	12%	Southlands	5%
Major' s Path	22%	Harbour Drive	11%	Portugal Cove Road South	5%
Signal Hill	21%	Shaw Street	11%	Tupper Street	5%
Outerbridge Street	21%	Polina Road	11%	Birmingham Street	5%
Alderberry Lane	20%	Cherrington Street	10%	Downing Street	5%
Upper Springdale Street	20%	Albany Street	10%	Stirling Crescent	4%
Alexander Street	20%	Eastbourne Crescent	10%	Road de Luxe	4%
Hennessey' s Line	19%	Craigmillar Avenue	10%	Poplar Avenue	4%
Adams Avenue	19%	Stavanger Drive	10%	Whiteway Street	4%
Channel Street	19%	Winnipeg Street	9%	Kensington Drive	4%
Heffernan' s Line	18%	Firdale Drive	9%	Guzzwell Drive	4%
Berteau Avenue	18%	O' Brien' s Hill	8%	Churchill Square	4%
Bell' s Turn	18%	St. Laurent Street	8%	Oakridge Drive	4%
Doyle' s Road	17%	Old Petty Harbour Road East	8%	Bally Haly	4%
Water Street East	17%	Waterford Heights	8%	Paton Street	3%
Anthony Avenue	17%	Empire Avenue East	8%		

Census of the Population, 2001, Statistics Canada

Table 5: Percent of Lone Parent Families (2000). St. John's by Neighbourhood

neighbourhood	% of lone parent families	neighbourhood cont' d...	% of lone parent families cont' d...	neighbourhood cont' d...	% of lone parent families cont' d...
Graves Street	58%	Bonavista Street East	24%	Alderberry Lane	16%
Drake Crescent	50%	Major' s Path	23%	Old Petty Harbour Road East	16%
LeMarchant Road East	48%	Thomas Street	23%	Anspach Street West	16%
Pasadena Crescent	46%	Southside Road West	23%	Winnipeg Street	16%
Polina Road	42%	Purcell Street	23%	Old Bay Bulls Road	15%
Harvey Road	41%	Parliament Street	23%	Poplar Avenue	15%
Ricketts Road	40%	Beaumont Street East	23%	Earhart Street	15%
Blackmarsh Road East	40%	Shaw Street	23%	Road de Luxe	14%
Bell' s Turn	40%	Meadowbrook Drive	22%	Hennessey' s Line	14%
Notre Dame Drive	38%	Cherrington Street	22%	Whiteway Street	13%
Anthony Avenue	38%	Janeway Place	22%	Gladney Street	13%
Empire Avenue West	37%	Waterford Heights	21%	Baird Place	13%
Spencer Street	36%	Paton Street	21%	Bellevue Crescent	12%
St. Laurent Street	35%	O' Leary Avenue	21%	Birmingham Street	12%
Brazil Street	34%	Harrington Drive	21%	Heffernan' s Line	12%
Harding Road	34%	Outerbridge Street	20%	Bally Haly	11%
Signal Hill	34%	Downing Street	20%	Portugal Cove Road South	10%
Hayward Avenue	33%	Crosbie Road	19%	Stirling Crescent	10%
Upper Springdale Street	32%	Kilbride Avenue	19%	Firdale Drive	10%
Shea Heights - Blackhead	29%	Eastmeadows	19%	Logy Bay Road South	9%
Colville Street	29%	Harbour View Avenue	18%	Guzzwell Drive	9%
Edinburgh Street	28%	Rutledge Crescent	18%	London Road	8%
Alexander Street	28%	Empire Avenue East	18%	Churchill Square	8%
O' Brien' s Hill	28%	Craigmillar Avenue	18%	Mount Cashel Road	8%
Adams Avenue	28%	Gleneyre Street	17%	Eastbourne Crescent	7%
Sudbury Street	28%	Bonavista Street West	17%	Stavanger Drive	7%
Water Street East	26%	O' Neill Avenue	17%	Halley Drive*	--
Albany Street	26%	James Lane	17%	Hall' s Road*	--
Berteau Avenue	25%	Tupper Street	17%	Kensington Drive*	--
Channel Street	25%	Doyle' s Road	16%	Mount Scio*	--
Liverpool Avenue	25%	Oakridge Drive	16%	Southlands*	--
Harbour Drive	24%	Wishingwell Road	16%		

Census of the Population, 2001, Statistics Canada

*Indicates data is unavailable due to small sample size

Table 6: Lone Parent Median Family Income (2000). St. John's by Neighbourhood

neighbourhood	median lone parent family income	neighbourhood cont' d...	median lone parent family income cont' d...	neighbourhood cont' d...	median lone parent family income cont' d...
Blackmarsh Road East	\$14,800	Hennessey' s Line	\$21,300	Old Bay Bulls Road	\$30,600
Graves Street	\$14,800	Harbour View Avenue	\$21,400	Old Petty Harbour Road East	\$30,800
Empire Avenue West	\$15,000	Meadowbrook Drive	\$21,700	Gladney Street	\$31,000
Bell' s Turn	\$15,400	Doyle' s Road	\$22,000	Baird Place	\$31,900
Crosbie Road	\$15,400	Southside Road West	\$22,700	Bonavista Street West	\$32,600
Shaw Street	\$15,400	Kilbride Avenue	\$23,000	Tupper Street	\$33,600
Berteau Avenue	\$15,700	Waterford Heights	\$23,400	Heffernan' s Line	\$33,700
Harding Road	\$15,700	Hayward Avenue	\$23,500	Churchill Square	\$34,100
Ricketts Road	\$15,700	Earhart Street	\$23,700	Craigmillar Avenue	\$34,300
Pasadena Crescent	\$15,900	Bonavista Street East	\$23,800	London Road	\$34,500
Water Street East	\$16,100	Thomas Street	\$24,300	Bellevue Crescent	\$35,400
LeMarchant Road East	\$16,200	Firdale Drive	\$24,500	Empire Avenue East	\$36,000
Brazil Street	\$16,300	Channel Street	\$24,700	Mount Cashel Road	\$36,000
Upper Springdale Street	\$16,300	Major' s Path	\$24,800	Whiteway Street	\$37,800
Anthony Avenue	\$16,400	Albany Street	\$25,000	Downing Street	\$39,400
Shea Heights - Blackhead	\$16,500	O' Neill Avenue	\$25,400	Guzzwell Drive	\$41,400
Drake Crescent	\$16,600	Harbour Drive	\$25,600	Logy Bay Road South	\$41,400
Signal Hill	\$17,200	Janeway Place	\$25,700	Gleneyre Street	\$42,500
Alderberry Lane	\$17,400	Beaumont Street East	\$25,900	Poplar Avenue	\$43,000
Anspach Street West	\$17,500	Sudbury Street	\$25,900	Oakridge Drive	\$46,900
Polina Road	\$17,500	Eastmeadows	\$26,600	Bally Haly	\$47,900
Notre Dame Drive	\$17,600	Harrington Drive	\$26,700	Paton Street	\$48,800
Adams Avenue	\$18,400	Outerbridge Street	\$27,100	Birmingham Street*	--
O' Leary Avenue	\$18,400	Cherrington Street	\$27,500	Eastbourne Crescent*	--
Harvey Road	\$18,600	Edinburgh Street	\$27,900	Halley Drive*	--
Purcell Street	\$19,000	Mount Scio	\$28,600	Hall' s Road*	--
Liverpool Avenue	\$19,300	James Lane	\$29,300	Kensington Drive*	--
Wishingwell Road	\$19,400	St. Laurent Street	\$29,500	Parliament Street*	--
Colville Street	\$19,800	Stirling Crescent	\$29,800	Southlands*	--
Rutledge Crescent	\$19,800	O' Brien' s Hill	\$30,100	Stavanger Drive*	--
Alexander Street	\$20,400	Portugal Cove Road South	\$30,300	Winnipeg Street*	--
Spencer Street	\$21,100	Road de Luxe	\$30,300		

Census of the Population, 2001, Statistics Canada

*Indicates data is unavailable due to small sample size

Table 7: Percent of Elderly age 65+ (2000). St. John's by Neighbourhood

neighbourhood	percent of elderly (65 +)	neighbourhood cont' d...	percent of elderly (65 +) cont' d...	neighbourhood cont' d...	percent of elderly (65 +) cont' d...
Mount Cashel Road	52%	Blackmarsh Road East	14%	Eastmeadows	8%
Churchill Square	37%	Hayward Avenue	14%	Tupper Street	8%
Parliament Street	35%	Colville Street	14%	Gleneyre Street	8%
Road de Luxe	35%	Berteau Avenue	14%	Major' s Path	7%
Downing Street	28%	James Lane	14%	Shea Heights - Blackhead	7%
Janeway Place	24%	Old Bay Bulls Road	14%	Cherrington Street	7%
Paton Street	23%	Empire Avenue East	13%	O' Brien' s Hill	7%
Albany Street	23%	Bonavista Street East	13%	Winnipeg Street	7%
Whiteway Stree	22%	Upper Springdale Stree	13%	Rutledge Crescent	7%
Shaw Street	22%	Pasadena Crescent	12%	Gladney Street	7%
Portugal Cove Road South	21%	Brazil Street	12%	Harbour View Avenue	7%
Alderberry Lane	21%	O' Leary Avenue	11%	Stirling Crescent	7%
Mount Scio	21%	Harvey Road	11%	Empire Avenue West	6%
O' Neill Avenue	20%	Polina Road	11%	Halley Drive	6%
Signal Hill	20%	Firdale Drive	10%	Harbour Drive	6%
Alexander Street	19%	Anspach Street West	10%	Oakridge Drive	6%
Liverpool Avenue	19%	Southside Road West	10%	Bellevue Crescent	6%
Crosbie Road	18%	Bally Haly	10%	Southlands	5%
Logy Bay Road South	17%	Water Street East	10%	Eastbourne Crescent	5%
Thomas Street	17%	Anthony Avenue	10%	Harrington Drive	5%
London Road	16%	Stavanger Drive	10%	Channel Street	5%
Wishingwell Road	16%	LeMarchant Road East	10%	Doyle' s Road	5%
Adams Avenue	16%	Outerbridge Street	10%	Hall' s Road	5%
Waterford Heights	16%	Bell' s Turn	9%	Kilbride Avenue	4%
Edinburgh Street	16%	Bonavista Street West	9%	Purcell Street	4%
Spencer Street	16%	St. Laurent Street	9%	Meadowbrook Drive	4%
Craigmillar Avenue	15%	Guzzwell Drive	9%	Kensington Drive	4%
Notre Dame Drive	15%	Graves Street	9%	Heffernan' s Line	3%
Sudbury Street	15%	Hennessey' s Line	9%	Harding Road	3%
Beaumont Street East	15%	Earhart Street	8%	Birmingham Street	3%
Poplar Avenue	15%	Old Petty Harbour Road East	8%	Drake Crescent	3%
Baird Place	14%	Ricketts Road	8%		

Census of the Population, 2001, Statistics Canada

Table 8: Percent of Youth age 20-29 (2000). St. John's by Neighbourhood

Neighbourhood	% of youth (20 - 29)	Neighbourhood continued...	% cont'd...	Neighbourhood continued...	% cont'd...
Crosbie Road	32%	Whiteway Street	17%	Anspach Street West	14%
O' Brien' s Hill	30%	Oakridge Drive	17%	Poplar Avenue	14%
London Road	30%	Ricketts Road	17%	Notre Dame Drive	14%
Hall' s Road	29%	Alexander Street	17%	Bally Haly	14%
Harbour Drive	28%	Gleneyre Street	17%	Shea Heights - Blackhead	14%
Baird Place	28%	O' Leary Avenue	16%	Kilbride Avenue	14%
Polina Road	27%	Halley Drive	16%	Gladney Street	14%
Wishingwell Road	26%	Eastmeadows	16%	Guzzwell Drive	14%
Paton Street	25%	Empire Avenue East	16%	Craigmillar Avenue	14%
Harbour View Avenue	24%	Stirling Crescent	16%	Outerbridge Street	14%
Harvey Road	24%	Firdale Drive	16%	Blackmarsh Road East	13%
Bell' s Turn	23%	Birmingham Street	16%	James Lane	13%
Mount Scio	22%	Drake Crescent	16%	Graves Street	13%
Channel Street	20%	Logy Bay Road South	16%	Old Petty Harbour Road East	13%
Harrington Drive	20%	Alderberry Lane	16%	Thomas Street	13%
Hayward Avenue	20%	Doyle' Road	16%	Signal Hill	13%
Purcell Street	20%	Empire Avenue West	16%	Hennessey' s Line	13%
St. Laurent Street	20%	Earhart Street	16%	O' Neill Avenue	12%
Edinburgh Street	19%	Southside Road West	16%	Beaumont Street East	12%
Tupper Street	19%	Eastbourne Crescent	16%	Albany Street	12%
Water Street East	19%	Pasadena Crescent	16%	Portugal Cove Road South	12%
Rutledge Crescent	19%	Major' s Path	16%	Southlands	12%
Anthony Avenue	19%	Bonavista Street West	15%	Churchill Square	11%
LeMarchant Road East	19%	Brazil Street	15%	Road de Luxe	11%
Colville Street	19%	Janeway Place	15%	Shaw Street	10%
Upper Springdale Street	18%	Meadowbrook Drive	15%	Heffernan' s Line	10%
Bellevue Crescent	18%	Harding Road	15%	Parliament Street	10%
Winnipeg Street	18%	Berteau Avenue	15%	Downing Street	9%
Bonavista Street East	18%	Old Bay Bulls Road	15%	Kensington Drive	9%
Adams Avenue	18%	Cherrington Street	15%	Stavanger Drive	8%
Spencer Street	18%	Waterford Heights	14%	Mount Cashel Road	8%
Liverpool Avenue	17%	Sudbury Street	14%		

Census of the Population, 2001, Statistics Canada

Table 9: Average Value of Dwellings. St. John's by Neighbourhood

Neighbourhood	Average Value of Dwellings	Neighbourhood	Average Value contd...	Neighbourhood	Average Value cont'd...
LeMarchant Road East	\$60,325	Mount Scio	\$99,840	Cherrington Street	\$131,405
Brazil Street	\$63,395	Anspach Street West	\$100,345	Bonavista Street West	\$131,875
Harding Road	\$67,310	Old Petty Harbour Road East	\$100,430	Baird Place	\$132,185
Blackmarsh Road East	\$69,800	Harvey Road	\$101,055	Thomas Street	\$132,875
Outerbridge Street	\$75,235	Hennessey' s Line	\$101,625	Gleneyre Street	\$134,365
Alexander Street	\$76,155	O' Brien' s Hill	\$103,155	London Road	\$134,820
Spencer Street	\$77,250	Wishingwell Road	\$103,160	Mount Cashel Road	\$135,905
Edinburgh Street	\$77,255	Empire Avenue West	\$103,405	Harrington Drive	\$135,970
Major' s Path	\$77,485	Polina Road	\$105,055	Stirling Crescent	\$136,915
Meadowbrook Drive	\$79,715	James Lane	\$105,300	Harbour View Avenue	\$138,795
Pasadena Crescent	\$80,230	Bell' s Turn	\$105,470	Parliament Street	\$139,430
Crosbie Road	\$81,745	St. Laurent Street	\$105,910	Birmingham Street	\$140,440
Liverpool Avenue	\$81,865	Old Bay Bulls Road	\$108,050	Southside Road West	\$141,270
Shea Heights - Blackhead	\$82,975	Channel Street	\$108,140	Whiteway Street	\$142,035
Ricketts Road	\$83,725	Doyle' s Road	\$109,020	O' Leary Avenue	\$143,440
Kilbride Avenue	\$85,185	Alderberry Lane	\$109,475	Bellevue Crescent	\$143,985
Drake Crescent	\$86,330	Albany Street	\$109,620	Oakridge Drive	\$145,090
O' Neill Avenue	\$86,550	Rutledge Crescent	\$110,405	Gladney Street	\$146,580
Shaw Street	\$86,725	Craigmillar Avenue	\$110,580	Winnipeg Street	\$151,370
Upper Springdale Street	\$87,380	Waterford Heights	\$110,685	Eastbourne Crescent	\$158,385
Signal Hill	\$88,005	Bonavista Street East	\$111,205	Portugal Cove Road South	\$170,945
Anthony Avenue	\$88,325	Berteau Avenue	\$111,485	Bally Haly	\$171,465
Hayward Avenue	\$89,330	Earhart Street	\$115,055	Downing Street	\$177,000
Sudbury Street	\$89,380	Colville Street	\$115,120	Road de Luxe	\$177,220
Water Street East	\$89,860	Tupper Street	\$120,955	Churchill Square	\$178,600
Janeway Place	\$91,300	Logy Bay Road South	\$121,055	Southlands	\$180,860
Beaumont Street East	\$94,915	Harbour Drive	\$121,700	Halley Drive	\$182,270
Purcell Street	\$95,295	Eastmeadows	\$122,030	Stavanger Drive	\$187,740
Graves Street	\$95,715	Paton Street	\$123,755	Empire Avenue East	\$202,975
Adams Avenue	\$96,200	Guzzwell Drive	\$123,785	Kensington Drive	\$237,590
Notre Dame Drive	\$97,645	Firdale Drive	\$130,955	Poplar Avenue	\$275,725
Heffernan' s Line	\$98,295	Hall' s Road	\$130,975		

Census of the Population, 2001, Statistics Canada

Table 10: Percent of Home Ownership. St. John's by Neighbourhood

Neighbourhood	Percent of Home Ownership	Neighbourhood	Home Ownership contd...	Neighbourhood	Home Ownership cont'd...
Crosbie Road	10%	Southside Road West	55%	James Lane	74%
Graves Street	18%	Adams Avenue	55%	Cherrington Street	75%
Ricketts Road	28%	Wishingwell Road	56%	Southlands	75%
Pasadena Crescent	29%	O' Hill Avenue	56%	Whiteway Street	75%
Bell' s Turn	30%	Road de Luxe	58%	Meadowbrook Drive	75%
Janeway Place	30%	Berteau Avenue	58%	Stirling Crescent	76%
Anthony Avenue	31%	Alderberry Lane	59%	Heffernan' s Line	76%
Harvey Road	34%	Mount Scio	60%	Birmingham Street	76%
Empire Avenue West	36%	Purcell Street	60%	Albany Street	77%
Alexander Street	39%	Bonavista Street West	61%	Halley Drive	77%
Upper Springdale Street	40%	Sudbury Street	62%	Signal Hill	77%
St. Laurent Street	40%	Hall' s Road	62%	Eastbourne Crescent	79%
Shaw Street	43%	Downing Street	63%	Gleneyre Street	79%
Water Street East	45%	Harrington Drive	64%	Outerbridge Street	79%
Brazil Street	47%	Paton Street	66%	Bellevue Crescent	81%
LeMarchant Road East	47%	Notre Dame Drive	66%	Craigmillar Avenue	81%
Polina Road	48%	Logy Bay Road South	67%	Portugal Cove Road South	81%
Mount Cashel Road	50%	Churchill Square	67%	Firdale Drive	81%
Blackmarsh Road East	51%	Guzzwell Drive	68%	Poplar Avenue	82%
Harding Road	51%	Rutledge Crescent	69%	Winnipeg Street	82%
Harbour View Avenue	51%	O' Brien' s Hill	70%	Earhart Street	83%
Harbour Drive	51%	Hayward Avenue	70%	Old Petty Harbour Road	
Colville Street	52%	Edinburgh Street	70%	East	84%
Beaumont Street East	52%	Kilbride Avenue	70%	Hennessey' s Line	85%
Empire Avenue East	53%	Doyle' s Road	71%	Parliament Street	85%
O' Leary Avenue	53%	Bonavista Street East	71%	Old Bay Bulls Road	85%
Spencer Street	53%	Gladney Street	72%	Eastmeadows	86%
Drake Crescent	53%	Waterford Heights	72%	Liverpool Avenue	87%
Baird Place	54%	Shea Heights - Blackhead	72%	Bally Haly	89%
Anspach Street West	54%	Major' s Path	73%	Oakridge Drive	90%
London Road	54%	Thomas Street	74%	Kensington Drive	92%
Channel Street	54%	Tupper Street	74%	Stavanger Drive	100%

Census of the Population, 2001, Statistics Canada

Table 11: Percent of Income Spent on Mortgage Payment. St. John's by Neighbourhood

Neighbourhood	Percent of Income Spent on Mortgage Payment	Neighbourhood	Percent of Income contd...	Neighbourhood	Percent of Income cont'd...
Harvey Road	63%	Graves Street	33%	Bellevue Crescent	22%
Crosbie Road	58%	Mount Cashel Road	33%	Firdale Drive	22%
Beaumont Street East	56%	Churchill Square	33%	Old Bay Bulls Road	22%
Ricketts Road	56%	Colville Street	33%	Old Petty Harbour Road	22%
Empire Avenue West	52%	Harding Road	32%	East	22%
Anthony Avenue	50%	Brazil Street	32%	Logy Bay Road South	22%
LeMarchant Road East	48%	Janeway Place	31%	Heffernan' s Line	21%
Water Street East	47%	Wishingwell Road	31%	Hall' s Road	21%
Parliament Street	47%	Mount Scio	30%	Meadowbrook Drive	21%
Pasadena Crescent	45%	St. Laurent Street	29%	Southlands	20%
Upper Springdale Street	44%	Edinburgh Street	29%	Craigmillar Avenue	20%
Adams Avenue	43%	Alderberry Lane	29%	Gladney Street	20%
Road de Luxe	42%	Baird Place	29%	Downing Street	20%
O' Leary Avenue	42%	Outerbridge Street	28%	Paton Street	20%
Shea Heights - Blackhead	41%	Empire Avenue East	28%	Earhart Street	20%
Blackmarsh Road East	41%	Doyle' s Road	27%	Portugal Cove Road South	19%
Sudbury Street	40%	Signal Hill	27%	Cherrington Street	19%
Polina Road	39%	Bonavista Street West	27%	London Road	19%
Waterford Heights	37%	Harrington Drive	27%	Birmingham Street	19%
Alexander Street	37%	Purcell Street	27%	Gleneyre Street	19%
O' Neill Avenue	37%	Berteau Avenue	26%	Tupper Street	18%
Southside Road West	37%	Thomas Street	26%	Eastbourne Crescent	18%
Spencer Street	37%	O' Brien' s Hill	26%	Kensington Drive	18%
Bell' s Turn	37%	Liverpool Avenue	25%	Poplar Avenue	17%
Harbour Drive	36%	Albany Street	25%	Guzzwell Drive	17%
Anspach Street West	36%	Bonavista Street East	24%	Stirling Crescent	17%
Kilbride Avenue	35%	Major' s Path	24%	Oakridge Drive	17%
Shaw Street	35%	Hennessey' s Line	24%	Eastmeadows	15%
Hayward Avenue	34%	Drake Crescent	23%	Halley Drive	15%
Channel Street	34%	Whiteway Street	23%	Winnipeg Street	14%
Notre Dame Drive	33%	James Lane	23%	Bally Haly	14%
Harbour View Avenue	33%	Rutledge Crescent	23%	Stavanger Drive	13%

Census of the Population, 2001, Statistics Canada

Table 12: Percent of Rented Homes. St. John's by Neighbourhood

Neighbourhood	Percent of Rented Homes	Neighbourhood	Percent of Rented Homes contd...	Neighbourhood	Percent of Rented Homes cont'd...
Stavanger Drive*	--	Shea Heights - Blackhead	27%	Baird Place	46%
Kensington Drive	8%	Thomas Street	27%	Drake Crescent	47%
Oakridge Drive	8%	Major' s Path	27%	Southside Road West	47%
Bally Haly	11%	Gladney Street	28%	Empire Avenue East	47%
Old Petty Harbour Road East	14%	Southlands	28%	London Road	47%
Eastmeadows	14%	Hayward Avenue	29%	Colville Street	47%
Hennessey' s Line	15%	Bonavista Street East	29%	O' Leary Avenue	47%
Old Bay Bulls Road	15%	Doyle' s Road	29%	Beaumont Street East	48%
Liverpool Avenue	15%	Kilbride Avenue	30%	Spencer Street	48%
Parliament Street	15%	O' Brien' s Hill	30%	Harbour Drive	49%
Earhart Street	17%	Edinburgh Street	31%	Mount Cashel Road	49%
Winnipeg Street	18%	Churchill Square	32%	Harbour View Avenue	49%
Poplar Avenue	18%	Rutledge Crescent	33%	Harding Road	49%
Firdale Drive	19%	Guzzwell Drive	33%	Blackmarsh Road East	49%
Portugal Cove Road South	19%	Logy Bay Road South	33%	LeMarchant Road East	52%
Craigmillar Avenue	19%	Notre Dame Drive	34%	Polina Road	53%
Eastbourne Crescent	20%	Paton Street	35%	Brazil Street	53%
Heffernan' s Line	21%	Harrington Drive	36%	Water Street East	55%
Bellevue Crescent	21%	Downing Street	36%	Shaw Street	57%
Gleneyre Street	21%	Bonavista Street West	37%	Upper Springdale Street	59%
Outerbridge Street	21%	Hall' s Road	38%	St. Laurent Street	61%
Signal Hill	23%	Sudbury Street	38%	Alexander Street	61%
Halley Drive	23%	Purcell Street	40%	Empire Avenue West	64%
Stirling Crescent	23%	Mount Scio	40%	Harvey Road	67%
Albany Street	23%	Berteau Avenue	40%	Anthony Avenue	68%
Cherrington Street	24%	Alderberry Lane	41%	Janeway Place	69%
Birmingham Street	24%	Road de Luxe	42%	Pasadena Crescent	70%
Whiteway Street	25%	O' Neill Avenue	44%	Bell' s Turn	71%
James Lane	26%	Wishingwell Road	44%	Ricketts Road	72%
Waterford Heights	26%	Anspach Street West	45%	Graves Street	82%
Meadowbrook Drive	26%	Adams Avenue	45%	Crosbie Road	91%
Tupper Street	27%	Channel Street	46%		

Census of the Population, 2001, Statistics Canada

* Indicates the data is unavailable due to small sample size

Table 13: Percent of Income Spent on Rent Payment. St. John's by Neighbourhood

Neighbourhood	Percent of Income Spent on Rent Payment	Neighbourhood	Percent of Income contd...	Neighbourhood	Percent of Income cont'd...
Crosbie Road	43%	Southside Road West	24%	Bonavista Street East	15%
Water Street East	37%	Shaw Street	24%	Tupper Street	15%
LeMarchant Road East	34%	Road de Luxe	24%	Guzzwell Drive	14%
Harvey Road	34%	Polina Road	24%	Portugal Cove Road South	14%
Blackmarsh Road East	34%	Downing Street	23%	Harrington Drive	14%
Ricketts Road	33%	Colville Street	23%	Berteau Avenue	13%
Brazil Street	32%	Harbour Drive	22%	Hall' s Road	13%
Pasadena Crescent	32%	Outerbridge Street	22%	Bellevue Crescent	12%
Mount Cashel Road	31%	Baird Place	22%	Gleneyre Street	12%
Upper Springdale Street	31%	Major' s Path	22%	Gladney Street	11%
Alexander Street	31%	Channel Street	22%	Cherrington Street	11%
Graves Street	31%	James Lane	20%	Bally Haly*	--
O' Neill Avenue	30%	Drake Crescent	20%	Birmingham Street*	--
Empire Avenue West	30%	Rutledge Crescent	20%	Earhart Street*	--
Hayward Avenue	30%	Harbour View Avenue	20%	Eastbourne Crescent*	--
Spencer Street	30%	O' Brien' s Hill	20%	Eastmeadows*	--
Anthony Avenue	30%	Empire Avenue East	20%	Halley Drive*	--
Shea Heights - Blackhead	29%	Notre Dame Drive	20%	Heffernan' s Line*	--
Edinburgh Street	29%	Albany Street	20%	Kensington Drive*	--
St. Laurent Street	28%	Whiteway Street	19%	Liverpool Avenue*	--
Wishingwell Road	28%	Paton Street	18%	Meadowbrook Drive*	--
Sudbury Street	28%	Stirling Crescent	18%	Mount Scio*	--
Harding Road	28%	Kilbride Avenue	18%	Oakridge Drive*	--
Anspach Street West	28%	Hennessey' s Line	17%	Old Bay Bulls Road*	--
Churchill Square	27%	London Road	17%	Old Petty Harbour Road East*	--
O' Leary Avenue	26%	Thomas Street	17%	Parliament Street*	--
Janeway Place	26%	Purcell Street	17%	Poplar Avenue*	--
Signal Hill	26%	Doyle' s Road	16%	Southlands*	--
Beaumont Street East	26%	Bonavista Street West	16%	Stavanger Drive*	--
Alderberry Lane	25%	Logy Bay Road South	16%	Waterford Heights*	--
Adams Avenue	25%	Craigmillar Avenue	16%	Winnipeg Street*	--
Bell' s Turn	25%	Firdale Drive	15%		

Census of the Population, 2001, Statistics Canada

* Indicates the data is unavailable due to small sample size

Table 14: Median Family Income (2000). Mount Pearl by Neighbourhood

Neighbourhood	Median Family Income
Park Avenue East	\$25,500
Kenmount Park South	\$28,200
Kenmount Park North	\$29,500
Park Avenue North	\$30,700
Centennial Square	\$33,700
Glendale East	\$35,500
Glendale North	\$36,400
Smallwood Drive East	\$37,000
Donovans	\$37,800
Jackman Drive West	\$38,200
Ruth Avenue South	\$39,800
Mount Carson Avenue	\$40,900
Jeffers Drive	\$41,500
Michener Avenue North	\$42,900
Jackman Drive East	\$44,200
Glendale West	\$44,400
Pearlgate Centre	\$46,300
Whiteley Drive	\$46,900
Moores Drive	\$47,600
Pearlgate East	\$50,400
Sauve Street	\$52,600
Michener Avenue South	\$53,300
Ashford Drive East	\$53,800
Westbrook Landing	\$58,400
Ashford Drive West	\$59,600
Parsons Meadow	\$66,300
Westminster	\$74,800
Admiralty Wood	\$91,800

Canada Customs and Revenue Agency summary, 2000

Table 15: Employment Rate, age 18 – 64, (2000). St. John's by Neighbourhood

Neighbourhood	Employment Rate (age 18-64)
Park Avenue East	50%
Park Avenue North	70%
Centennial Square	72%
Donovans	73%
Glendale East	75%
Pearlgate East	76%
Ashford Drive East	77%
Glendale North	80%
Jackman Drive East	80%
Kenmount Park South	80%
Glendale West	81%
Smallwood Drive East	81%
Whiteley Drive	82%
Jackman Drive West	82%
Kenmount Park North	83%
Pearlgate Centre	84%
Mount Carson Avenue	84%
Ruth Avenue South	85%
Michener Avenue North	86%
Admiralty Wood	86%
Jeffers Drive	87%
Parsons Meadow	87%
Moores Drive	88%
Michener Avenue South	89%
Sauve Street	90%
Ashford Drive West	92%
Westminster	92%
Westbrook Landing	93%

Canada Customs and Revenue Agency summary, 2000

Table 16: Social Assistance Incidence (2001). Mount Pearl by Neighbourhood

Neighbourhood	Social Assistance Incidence
Park Avenue East	29%
Kenmount Park South	25%
Ruth Avenue South	14%
Jackman Drive West	14%
Donovans	12%
Glendale North	11%
Centennial Square	11%
Michener Avenue North	10%
Jeffers Drive	10%
Pearlgate Centre	9%
Glendale East	9%
Mount Carson Avenue	9%
Park Avenue North	8%
Smallwood Drive East	8%
Whiteley Drive	7%
Glendale West	6%
Parsons Meadow	6%
Jackman Drive East	6%
Pearlgate East	5%
Michener Avenue South	4%
Westbrook Landing	3%
Sauve Street	3%
Moores Drive	3%
Ashford Drive East	3%
Kenmount Park North	2%
Westminster	2%
Ashford Drive West	2%
Admiralty Wood	..

Provincial Department of Human Resources and Development

Table 17: Percent of Individuals (age 18 – 64) Without a High School Education (2000). Mount Pearl by Neighbourhood

Neighbourhood	% Without High School age (18 - 64)
Park Avenue East	38%
Centennial Square	29%
Park Avenue North	29%
Kenmount Park South	27%
Smallwood Drive East	25%
Donovans	22%
Glendale East	22%
Glendale West	20%
Whiteley Drive	19%
Mount Carson Avenue	18%
Glendale North	17%
Kenmount Park North	17%
Michener Avenue North	16%
Pearlgate Centre	15%
Jeffers Drive	13%
Jackman Drive West	12%
Pearlgate East	12%
Jackman Drive East	12%
Ruth Avenue South	12%
Ashford Drive East	11%
Ashford Drive West	11%
Sauve Street	11%
Westminster	10%
Parsons Meadow	10%
Moores Drive	9%
Westbrook Landing	8%
Admiralty Wood	6%
Michener Avenue South	5%

Census of the Population, 2001, Statistics Canada

Table 18: Percent of Lone Parent Families (2000). Mount Pearl by Neighbourhood

Neighbourhood	% of Lone Parent families
Park Avenue East	40%
Kenmount Park South	28%
Glendale East	25%
Pearlgate Centre	25%
Centennial Square	21%
Michener Avenue North	21%
Jackman Drive West	21%
Pearlgate East	21%
Ruth Avenue South	20%
Glendale North	20%
Whiteley Drive	19%
Park Avenue North	19%
Mount Carson Avenue	18%
Jackman Drive East	15%
Michener Avenue South	13%
Moores Drive	12%
Westbrook Landing	12%
Sauve Street	11%
Donovans	11%
Jeffers Drive	11%
Ashford Drive East	10%
Westminster	9%
Smallwood Drive East	9%
Ashford Drive West	7%
Parsons Meadow	6%
Glendale West	5%
Kenmount Park North*	--
Admiralty Wood*	--

Census of the Population, 2001, Statistics Canada

* Indicates the data is unavailable due to small sample size

Table 19: Lone Parent Median Family Income (2000). St. John's by Neighbourhood

Neighbourhood	Median Single Parent Family Income
Park Avenue East	\$14,800
Glendale North	\$17,700
Mount Carson Avenue	\$18,500
Kenmount Park South	\$18,700
Donovans	\$19,600
Michener Avenue South	\$21,200
Jackman Drive East	\$22,600
Glendale East	\$23,600
Michener Avenue North	\$25,000
Park Avenue North	\$25,400
Jeffers Drive	\$25,500
Jackman Drive West	\$25,700
Pearlgate East	\$26,300
Glendale West	\$26,500
Centennial Square	\$27,200
Moores Drive	\$28,000
Pearlgate Centre	\$28,800
Ruth Avenue South	\$29,000
Sauve Street	\$29,100
Smallwood Drive East	\$29,600
Whiteley Drive	\$32,400
Kenmount Park North	\$33,100
Ashford Drive East	\$39,800
Westbrook Landing	\$41,400
Admiralty Wood*	--
Ashford Drive West*	--
Parsons Meadow*	--
Westminster*	--

Census of the Population, 2001, Statistics Canada

* Indicates the data is unavailable due to small sample size

Table 20: Percent of Elderly age 65+ (2000). Mount Pearl by Neighbourhood

Neighbourhood	Percent of Elderly (Age 65 +)
Kenmount Park North	32%
Park Avenue North	15%
Glendale East	14%
Smallwood Drive East	14%
Centennial Square	14%
Park Avenue East	12%
Donovans	11%
Glendale North	8%
Glendale West	8%
Pearlgate East	7%
Jackman Drive West	6%
Ashford Drive West	6%
Moores Drive	6%
Sauve Street	6%
Whiteley Drive	5%
Ruth Avenue South	5%
Ashford Drive East	5%
Parsons Meadow	5%
Jeffers Drive	4%
Mount Carson Avenue	4%
Admiralty Wood	4%
Westbrook Landing	4%
Michener Avenue North	4%
Westminster	4%
Jackman Drive East	3%
Pearlgate Centre	3%
Michener Avenue South	3%
Kenmount Park South	2%

Census of the Population, 2001, Statistics Canada

Table 21: Percent of Youth age 20-29 (2000). Mount Pearl by Neighbourhood

Neighbourhood	Percent of Youth (age 20 - 29)
Kenmount Park South	22%
Mount Carson Avenue	22%
Ruth Avenue South	20%
Whiteley Drive	18%
Michener Avenue North	17%
Sauve Street	16%
Jeffers Drive	16%
Ashford Drive West	16%
Jackman Drive West	15%
Jackman Drive East	15%
Glendale East	15%
Park Avenue North	15%
Glendale West	15%
Westminster	15%
Parsons Meadow	14%
Pearlgate Centre	14%
Michener Avenue South	14%
Park Avenue East	14%
Glendale North	14%
Centennial Square	14%
Moores Drive	13%
Pearlgate East	13%
Ashford Drive East	13%
Smallwood Drive East	13%
Westbrook Landing	12%
Donovans	12%
Kenmount Park North	11%
Admiralty Wood	10%

Census of the Population, 2001, Statistics Canada

Table 22: Average Value of Dwellings. Mount Pearl by Neighbourhood

Neighbourhood	Average Value of Dwellings
Kenmount Park South	\$70,040
Jackman Drive East	\$79,210
Park Avenue North	\$91,105
Whiteley Drive	\$91,845
Jeffers Drive	\$92,365
Kenmount Park North	\$94,295
Pearlgate Centre	\$94,425
Glendale East	\$94,925
Ruth Avenue South	\$97,965
Jackman Drive West	\$98,420
Glendale West	\$99,805
Glendale North	\$101,520
Park Avenue East	\$101,790
Smallwood Drive East	\$103,590
Ashford Drive West	\$114,290
Centennial Square	\$114,755
Parsons Meadow	\$116,220
Mount Carson Avenue	\$116,545
Michener Avenue North	\$116,655
Donovans	\$120,005
Ashford Drive East	\$120,475
Michener Avenue South	\$128,190
Moores Drive	\$130,285
Pearlgate East	\$135,895
Sauve Street	\$138,625
Westbrook Landing	\$146,720
Westminster	\$167,095
Admiralty Wood	\$213,310

Census of the Population, 2001, Statistics Canada

Table 23: Percent of Home Ownership. Mount Pearl by Neighbourhood

Neighbourhood	Percent of Home Ownership
Park Avenue East	47%
Kenmount Park North	48%
Mount Carson Avenue	53%
Pearlgate East	57%
Moores Drive	59%
Ruth Avenue South	62%
Glendale North	63%
Donovans	64%
Kenmount Park South	64%
Michener Avenue North	65%
Sauve Street	70%
Jackman Drive West	73%
Michener Avenue South	77%
Pearlgate Centre	77%
Centennial Square	78%
Glendale East	79%
Park Avenue North	79%
Jackman Drive East	79%
Jeffers Drive	79%
Smallwood Drive East	80%
Ashford Drive East	80%
Whiteley Drive	80%
Westminster	82%
Westbrook Landing	83%
Ashford Drive West	84%
Glendale West	88%
Parsons Meadow	91%
Admiralty Wood	93%

Census of the Population, 2001, Statistics Canada

Table 24: Percent of Income Spent on Mortgage Payment. Mount Pearl by Neighbourhood

Neighbourhood	Percent of Income Spent on Mortgage Payment
Admiralty Wood	12%
Ashford Drive West	13%
Parsons Meadow	14%
Westminster	15%
Whiteley Drive	17%
Glendale West	18%
Westbrook Landing	18%
Jackman Drive East	19%
Michener Avenue South	19%
Sauve Street	19%
Ashford Drive East	19%
Jeffers Drive	21%
Park Avenue North	21%
Pearlgate Centre	22%
Centennial Square	22%
Michener Avenue North	22%
Pearlgate East	23%
Ruth Avenue South	23%
Glendale North	23%
Moores Drive	24%
Jackman Drive West	24%
Glendale East	25%
Kenmount Park South	27%
Donovans	27%
Smallwood Drive East	28%
Mount Carson Avenue	29%
Kenmount Park North	29%
Park Avenue East	32%

Census of the Population, 2001, Statistics Canada

Table 25: Percent of Rented Homes. Mount Pearl by Neighbourhood

Neighbourhood	Percent of Rented Homes
Admiralty Wood*	--
Parsons Meadow	9%
Glendale West	12%
Ashford Drive West	16%
Westbrook Landing	17%
Whiteley Drive	18%
Westminster	18%
Park Avenue North	19%
Ashford Drive East	20%
Jeffers Drive	21%
Jackman Drive East	21%
Glendale East	21%
Smallwood Drive East	22%
Centennial Square	22%
Michener Avenue South	25%
Pearlgate Centre	25%
Jackman Drive West	29%
Sauve Street	31%
Michener Avenue North	35%
Kenmount Park South	35%
Donovans	36%
Glendale North	37%
Ruth Avenue South	38%
Moore Drive	41%
Pearlgate East	43%
Mount Carson Avenue	49%
Kenmount Park North	52%
Park Avenue East	53%

Census of the Population, 2001, Statistics Canada

* Indicates the data is unavailable due to small sample size

Table 26: Percent of Income Spent on Rent Payment. Mount Pearl by Neighbourhood

Neighbourhood	Percent of Income Spent on Rent Payments
Sauve Street	12%
Donovans	13%
Pearlgate East	13%
Michener Avenue North	13%
Moores Drive	14%
Mount Carson Avenue	14%
Michener Avenue South	14%
Glendale North	16%
Park Avenue East	16%
Glendale East	17%
Ruth Avenue South	17%
Kenmount Park South	18%
Jackman Drive West	18%
Jeffers Drive	18%
Smallwood Drive East	19%
Centennial Square	19%
Kenmount Park North	20%
Admiralty Wood*	--
Ashford Drive East*	--
Ashford Drive West*	--
Glendale West*	--
Jackman Drive East*	--
Park Avenue North*	--
Parsons Meadow*	--
Pearlgate Centre*	--
Westbrook Landing*	--
Westminster*	--
Whiteley Drive*	--

Census of the Population, 2001, Statistics Canada

* Indicates the data is unavailable due to small sample size