COMMUNITY FOUNDATION
FONDATION COMMUNAUTAIRE
OF NOVA SCOTIA
DE LA NOUVELLE-ÉCOSSE

CUMBERLAND COUNTY'S

# VitalSigns



Taking the pulse of our community

2016

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# Message from the Partners

Dear Friends and Citizens of Cumberland County:

We're excited to present the Cumberland County *Vital Signs*®, an outcome of the efforts of local leadership and a collaboration with the Community Foundation of Nova Scotia (CFNS).

Vital Signs pull together secondary information to capture and present the realties, challenges, and opportunities in our communities. They say that information is power, and so it follows that the report can be used in strategic decision-making and to create a common understanding of community to inspire local action and collaboration among businesses, non-profits, charities, governments, and individual citizens.

We are also excited to announce the Cumberland County Futures Fund, a mechanism for place-based giving that was created to support the development of the Vital Signs. This fund offers current and former residents of the area, the opportunity to make donations, large and small, to a fund that will grow overtime and continually support locally led giving and action to address local priorities. This is increasingly important in a world that is recognizing the power of local communities and economies in a globalized world.

The Cumberland County Vital Signs Report has been supported by funds donated to CFNS for the specific purpose of producing Vital Signs reports covering related communities within economic regions across Nova Scotia. These funds were matched through local donations to the Cumberland County Futures Fund and supported the collaboration with the CFNS.

Together, we look forward to the mobilization of the Cumberland community around the outcomes of the report and to future engagement and collaboration.

**Cyril Reid**
Community Leadership Team

**Angela Bishop**
Executive Director, CFNS

**Lisa Emery**
Community Leadership Team

**Robert Orr**
Chair, CFNS

VitalSigns®
Community foundations taking the pulse of Canadian communities.

COMMUNITY FOUNDATIONS OF CANADA

# WELCOME TO VITAL SIGNS

*Vital Signs*® is a community checkup conducted by community foundations across Canada that measures the vitality of our communities and identifies significant trends in a range of areas critical to quality of life. *Vital Signs* is coordinated nationally by Community Foundations of Canada and with special thanks to the Toronto Foundation for developing and sharing the Vital Signs concept. For more information visit: www.vitalsignscanada.ca

The **Community Foundation of Nova Scotia (CFNS)** is an action centre for philanthropy. We provide the knowledge and support for communities, charities, and citizens to realize their individual potential and collective possibilities. Through our work, we inspire Nova Scotians to Gather, Give, and Grow.

## GATHER

We act as a convener and facilitator, bringing people & communities together in many different and exciting ways, such as our annual Inspired Conversations Series, various funds, *Vital Signs*® initiatives, and much more. We work with private donors, businesses, communities, and charitable organizations to build the financial and social capital our communities need, both today and tomorrow.

## GIVE

We support more than 60 funds that together support people, projects, and progress in communities across the province. We promote charitable giving and facilitate effective philanthropy for strategic impact on the issues and causes that matter to our communities.

## GROW

We build the financial assets that make things possible. We pool gifts, large and small, for greater growth to provide a sustainable source of funding for charities, scholarships, and granting to other community priorities.

COMMUNITY FOUNDATION
FONDATION COMMUNAUTAIRE
OF NOVA SCOTIA
DE LA NOUVELLE-ÉCOSSE

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# THE PROCESS

## LOCAL DATA

*Vital Signs*® reports employ a community-based research strategy in order to determine community priorities and highlight community strengths. Wherever possible, this report has drawn information from local data, such as strategies and action plans from municipalities and data from local business and non-profit organizations. The report also draws extensively from the most recently available data from national sources, such as Statistics Canada, to provide a high-level snapshot of community vitality on a wide variety of indicators.

## COMMUNITY ENGAGEMENT AND LOCAL LEADERSHIP

Vital Signs is a community-based initiative that inspires local action from community members. The goal of Vital Signs is to encourage dialogue and action from all segments of a community, including citizens, non-profit organizations, institutions, and political leaders. Making use of public meetings, sounding boards, and even simple walkabouts around the municipality, the researchers connected with community members to seek their perspectives at every stage of this project, from identifying priority areas, to collecting data, to editing the final draft of the report.

Representatives from the Cumberland Child Advocacy Association and the Cumberland Child and Youth Foundation played a key role in providing high level recommendations and advice to ensure this report addressed the priorities and needs of the community, and were instrumental in achieving the community outreach and engagement goals of Vital Signs.

## CHALLENGES

This report uses secondary data from multiple sources and from various years. In many cases different survey methods were used and focused on different geographic catchment areas. The researchers made an effort to be explicit in defining the geographic area covered by the research used in this Vital Signs. The reader should keep in mind the following:

- There are three municipalities within Cumberland County: The Town of Oxford, The Town of Amherst, and the Municipality of the County of Cumberland.
- Some of the information in the Health and Mental Health section is based on information from Health Zone 3, a jurisdiction of the Nova Scotia Health Authority which includes Pictou County, Colchester County, and East Hants, as well as Health Zone 2 / The Northern Zone, which was a former health zone of Capital Health.

# 2016 Report Highlights

### Economy and Work
The employment rate in Cumberland County is 49%, lower than the provincial average of 57%.

### Shared Prosperity
Hourly wages in Cumberland County were among the lowest in the country in 2015.

44% of workers in Cumberland County earn a salary below $20,000. This was considerably higher than provincial and national averages.

### Housing
In 2011, 20% of households in Cumberland County had a housing affordability problem, slightly lower than the provincial (22%) and national (25%) rates. 14% of units were in need of major repair.

The average cost of a single-family home is $78,600 in Cumberland County and $111,400 in Amherst.

### Getting Around
As a predominantly rural county, walkability is a challenge for most Cumberland County communities, leaving most residents heavily dependant on cars. Only 7% of Cumberland residents walk to work, while 91% drive. There are no publicly funded transportation services in Cumberland County.

### Safety
The crime severity ratings in the province and the country are declining. Cumberland County crime severity ratings have not followed this trend, but are generally lower than provincial and national ratings.

Cumberland County has a high rate of criminal traffic code violations compared to provincial and national averages.

### Belonging
Residents of Health Zone 3, a jurisdiction of the Nova Scotia Health Authority which includes Cumberland County, report a lower sense of community belonging (68%) than the provincial average (72%).

### Health & Mental Health
Youth and young adults from Health Zone 3 reported the highest levels of elevated depressive symptoms in the province, and the Cumberland region had the second highest rate of suicidal thoughts and behaviour among young people, after Colchester-East Hants.

The prevalence of breast cancer, colorectal cancer, high blood pressure, arthritis, diabetes, heavy drinking, obesity and disability are all higher in Cumberland than the provincial and national averages.

### Learning
Enrollment in the Chignecto Central Regional School Board (CCRSB), which includes Cumberland County, is on the decline, much like the rest of the province.

The percentage of high school graduates in Cumberland County that pursue post-secondary education is lower than the provincial average, but has been gradually increasing.

For the most part, CCRSB students score well compared to the rest of the province in the Provincial Assessments for reading, writing and math.

### Environment
Cumberland County has a natural landscape that lends itself to renewable energy production. Tidal energy in the Minas Basin could be enough to power 100,000 homes, and the abandoned mine in Springhill is one of only 40 mine sites like it worldwide where geothermal energy can be harnessed.

Communities along the coast and rivers are especially vulnerable to climate change related damage caused by flooding, erosion, storm surges and sea level rise. These hazards pose a threat to infrastructure and industries that many Cumberland residents depend on for their livelihoods. Cumberland County does not yet have an adaptation plan to help residents, businesses and industries adapt.

### Arts, Culture, and Recreation
Youth participation in recreation was higher than provincial and national averages in 2014, but an aging population has meant that the overall recreation participation rate is low, highlighting the need for age-appropriate recreation opportunities. 67% of adults in Amherst walked as their main source of physical activity, and trails and sidewalks were among the most used fitness facilities.



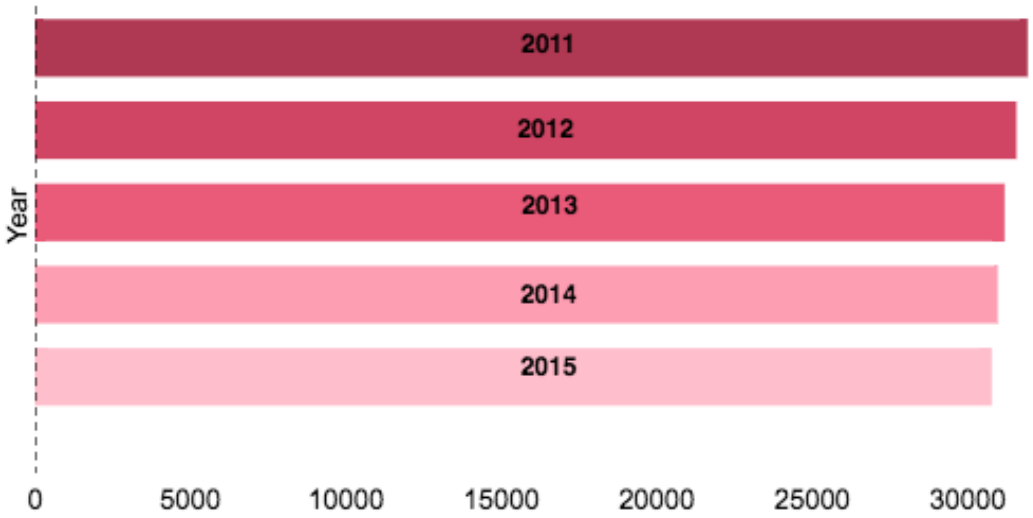
# AT A GLANCE

## ABOUT THE MUNICIPALITIES

Cumberland County consists of three municipalities: the Town of Amherst, the Municipality of the County of Cumberland, and the Town of Oxford. The Town of Parrsboro will amalgamate with the Municipality of the County of Cumberland in November of 2016. The community of Springhill amalgamated with the Municipality of the County of Cumberland in the spring of 2015.

## POPULATION

In 2015, the population of all of Cumberland County was estimated to be 30,778. The population of Cumberland County decreased almost 4% between 2011 to 2015.




## MARITAL STATUS

In 2011, an almost equal number of people in the county were married as there were not married.

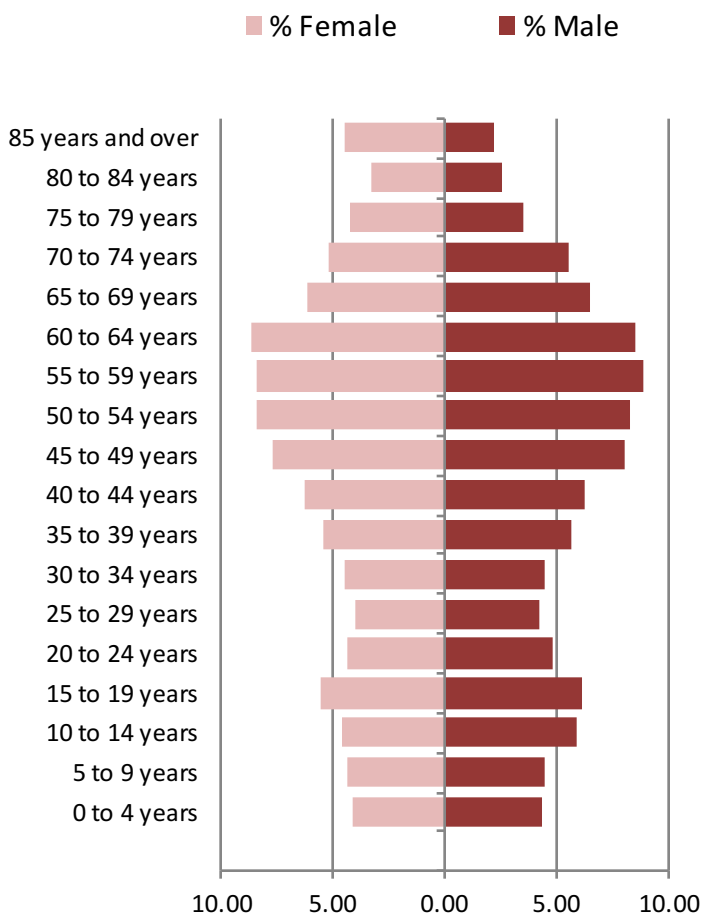
Of the half of the population that were not married, 40% had never been married, nearly 17% were divorced or separated, and nearly 16% were widowed.



## MUNICIPAL POPULATIONS

Population of Amherst:
9,505 (**2006**)
9,717 (**2011**)
Population of Oxford:
1,178 (**2006**)
1,151 (**2011**)

## AGE BREAKDOWN



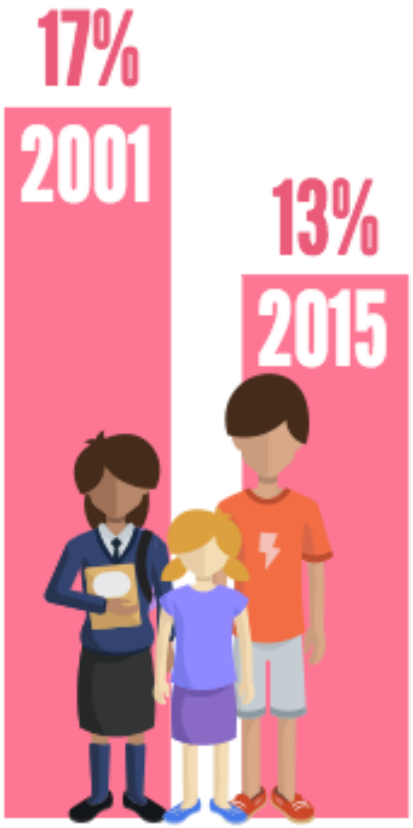

### MEDIAN AGE 2011

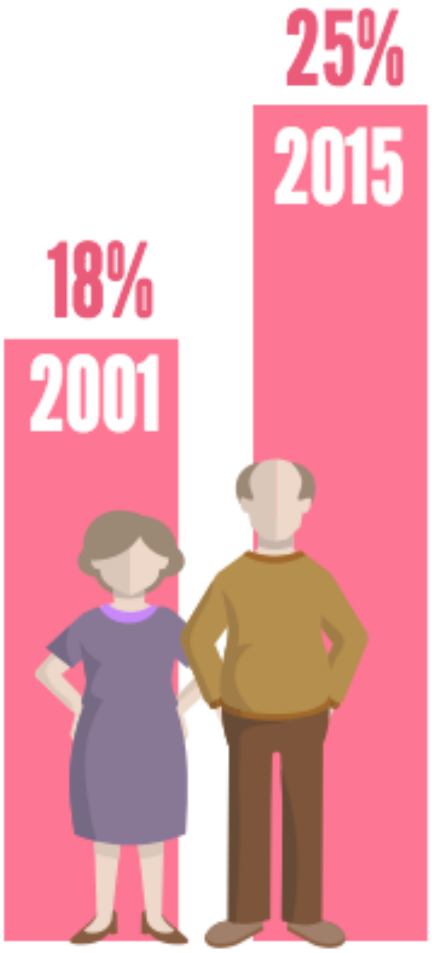
48.3 CUMBERLAND COUNTY
43.7 NOVA SCOTIA
40.6 CANADA

"Median" is the value in the middle of a list of numbers that have been ordered from lowest to highest.

The population of Cumberland County is aging. In 2015, youth under the age of 14 comprised 13% of the population, down from 17% in 2001.

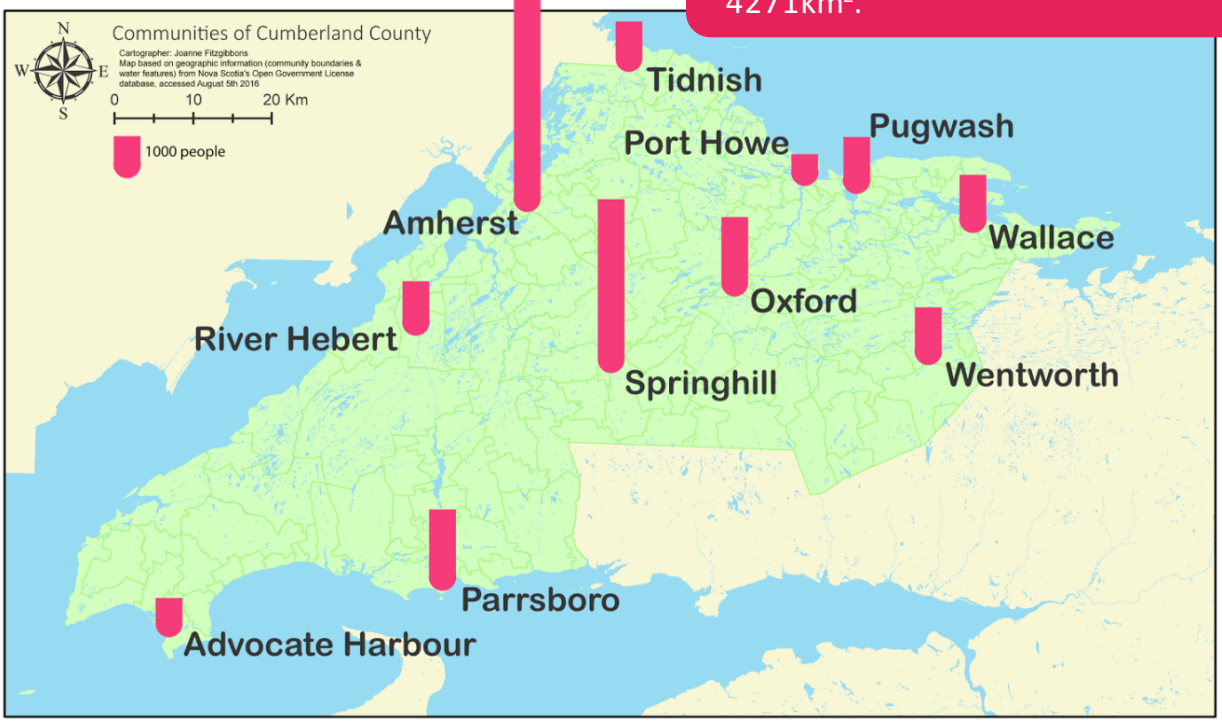
Seniors (residents 65+) comprised 25% of the population in 2015, while in 2001, they comprised 18%. The percentage of seniors is higher in Cumberland Counter than both the provincial (19%) and national (16%) averages.



## POPULATION DISTRIBUTION BY COMMUNITY

Cumberland County is the **second largest** county in Nova Scotia, and has an area of 4271km$^2$.

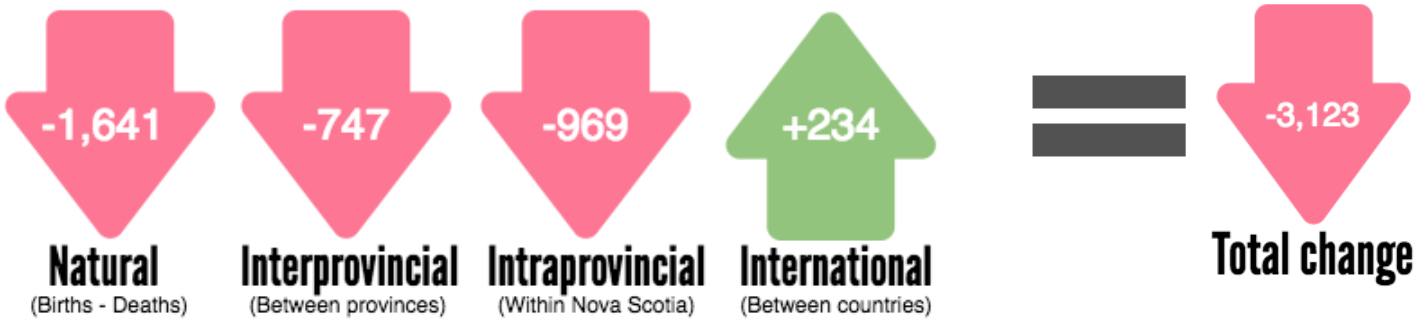



Population values for towns as depicted on this map also include the populations of small nearby neighbouring communities.

## MIGRATION

Between 2001 and 2015, despite a growth from international immigration, there has been a significant overall decline in population of 3,123 people. This is due to an aging population and migration of Cumberland residents to other parts of the country and province.

## 2001 – 2015 NET MIGRATION




Interprovincial migration (between provinces) in Cumberland County has declined overall since 2001, but in 2015, it was one of only 3 counties to experience positive interprovincial migration.



A vibrant economy provides current residents and newcomers with the opportunity to thrive. A diverse economy is resilient, and serves as the foundation for growth and prosperity.

# ECONOMY & WORK

## EMPLOYMENT

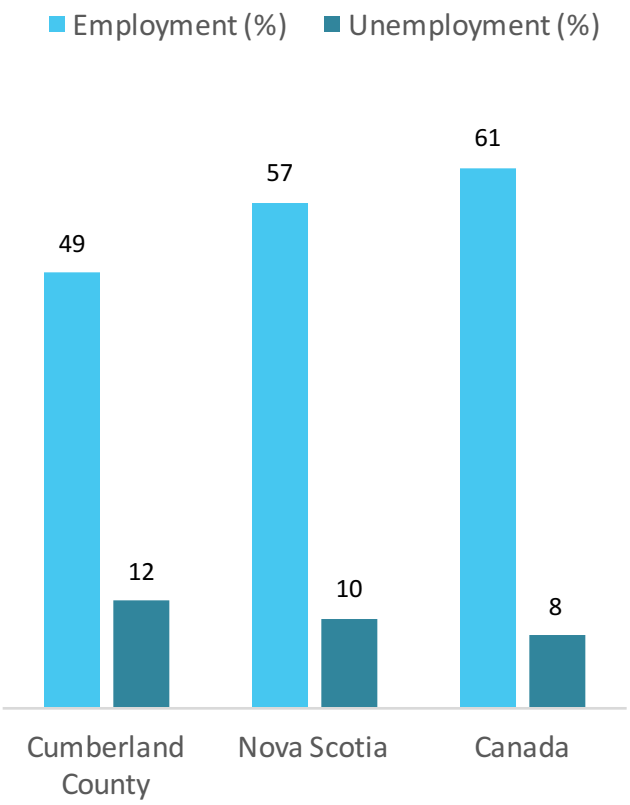
### SELF-EMPLOYMENT

In August of 2016, roughly 13% of all employed people in the Province of Nova Scotia were self-employed.

### CO-OPERATIVES

In 2015, there were 13 co-ops in Cumberland County providing employment to 39 full-time and 35 part-time workers.

### Employment & Unemployment



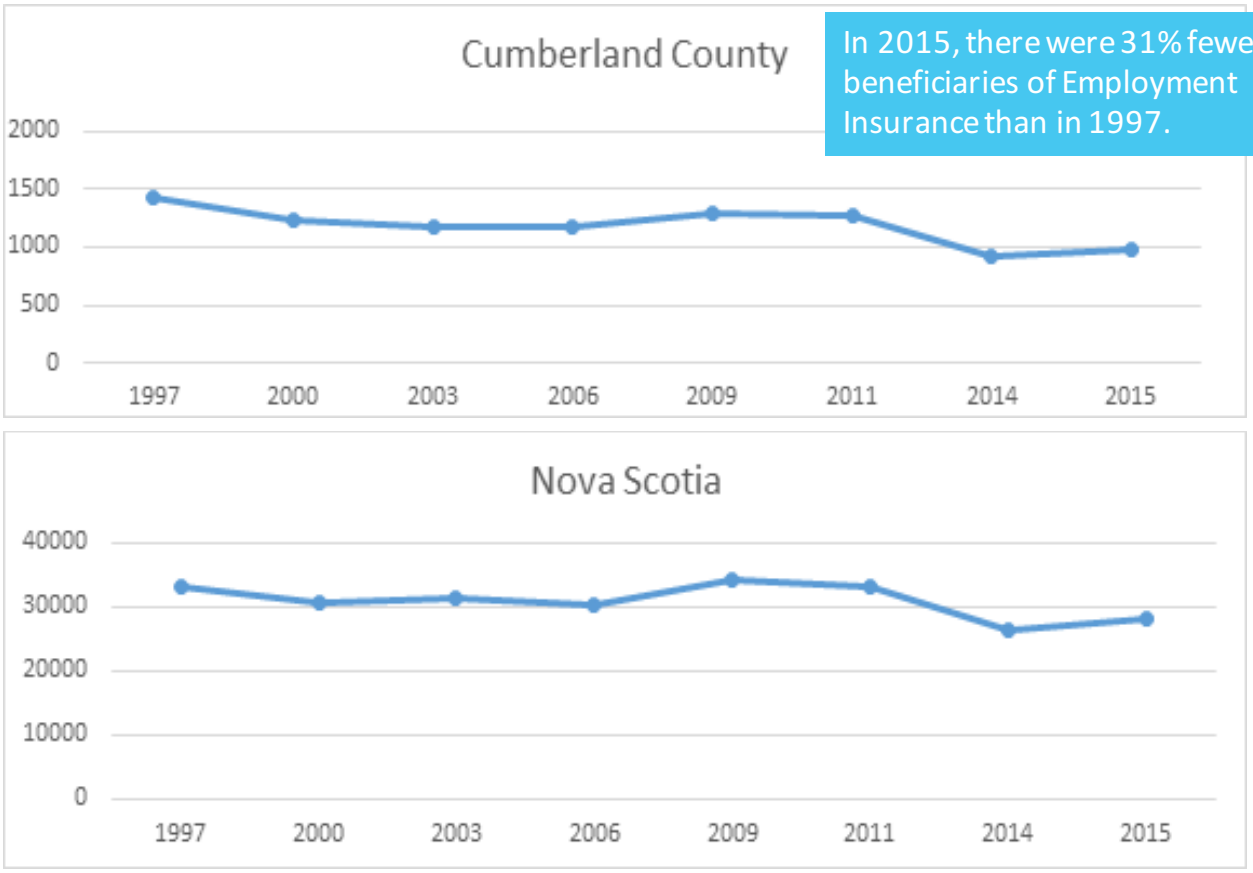

### DID YOU KNOW?

In 2015, Nova Scotia's rate of youth (15 to 24 years of age) unemployment was 15%, more than twice the unemployment rate for people aged 25+ (7%). It was also higher than the national youth unemployment rate (13%).

The 2015 rate of youth unemployment was the lowest it's been since the 2008 global economic recession, both provincially and nationally.

Nova Scotia had a lower rate of youth unemployment when compared to other Maritime provinces but the unemployment was lowest in Saskatchewan (10%).

## EMPLOYMENT INSURANCE RATES




In 2015, there were 31% fewer regular beneficiaries of Employment Insurance than in 1997.

## MARKETING STRATEGY

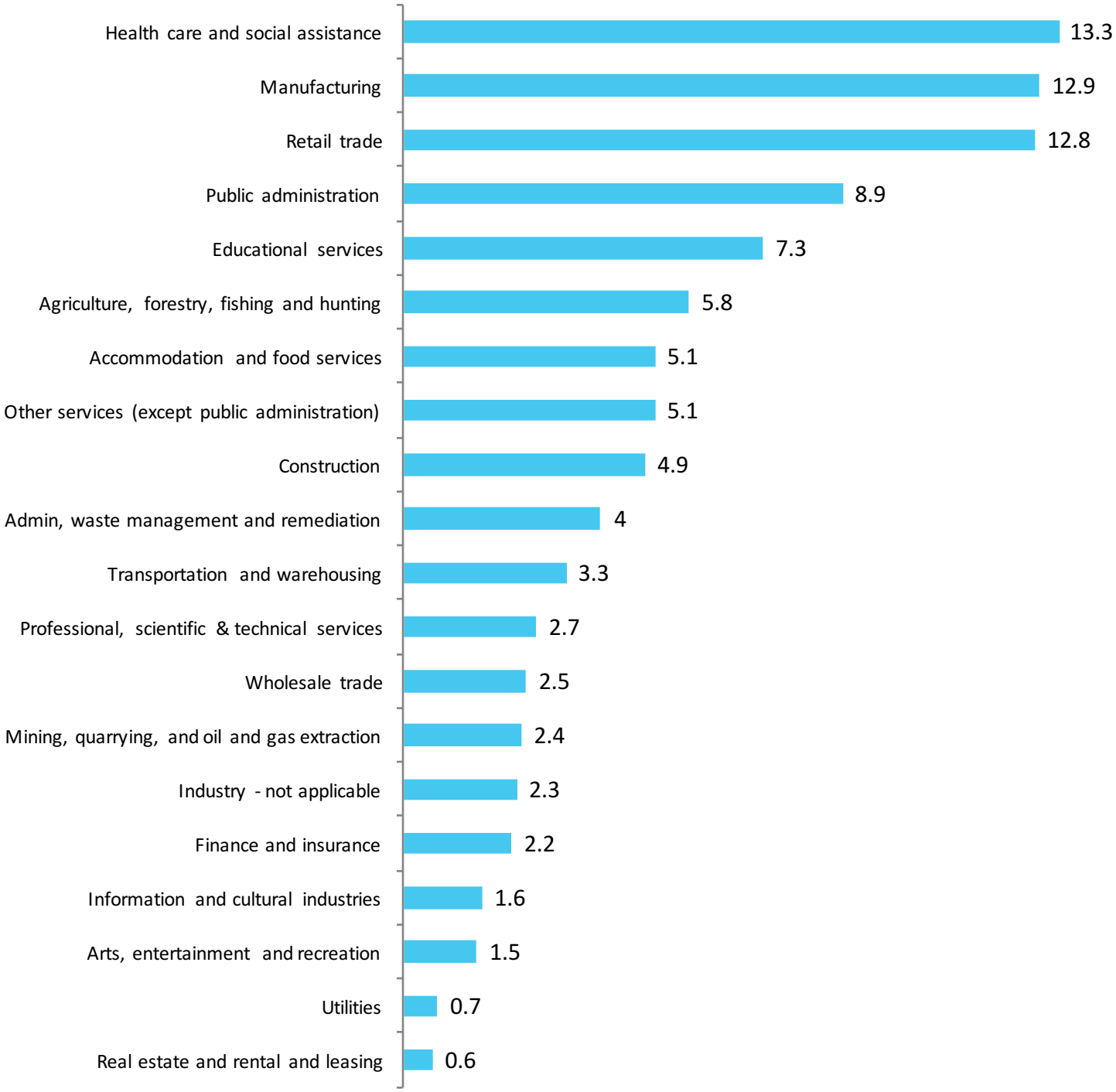
In 2013, the Cumberland Regional Development Authority (CRDA) created a Regional Marketing Strategy for Cumberland County in order to promote Cumberland County regionally, nationally and globally. The strategy presented opportunities for Cumberland to attract tourists, immigrants, and new residents to the county. For example, it identified how tourism growth leads to greater economic opportunity through job creation and immigration. While the CRDA has since dissolved, the municipality is still in the process of developing this marketing strategy.



### ECONOMIC IMPACT OF NSCC

In 2015, enrollment at the Nova Scotia Community College Cumberland Campus (including the Amherst and Springhill locations) showed that 212 out of the 498 enrolled students had origins outside of Cumberland County. Almost half of the students attending NSCC programs in 2015 were from out-of-county and would reside in Cumberland County from September until May for a minimum of one year.

## Percentage of labour force employed by industry or service




In 2011 the industries in Cumberland County employing the highest percentages of the total labour force were:

- Health care and social assistance
- Manufacturing
- Retail trade
- Public administration
- Educational services

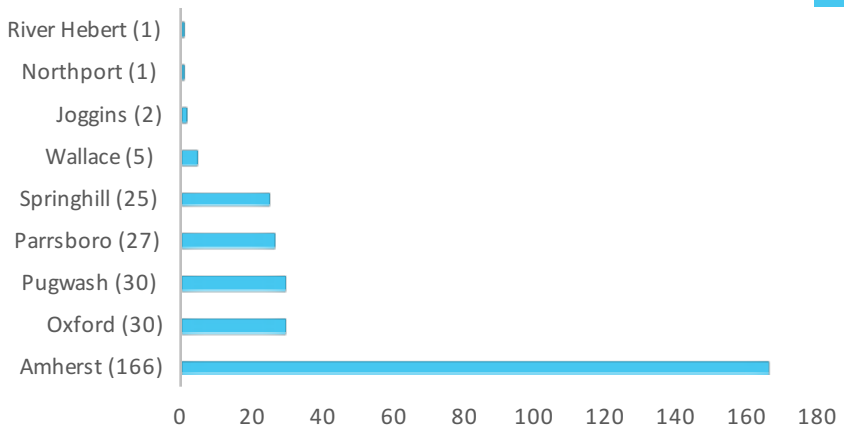
The top employers (by number employed in 2005) included the Chignecto Central Regional School Board, Oxford Frozen Foods, Canadian Salt, and Correctional Services Canada. However, the Cumberland Correctional Centre closed in 2015 representing a loss of at least 25 jobs.

## CANSA STATISTICS

The Cumberland African Nova Scotian Association (CANSA) works towards building the capacity of citizens in Cumberland County through education and employment opportunities. The vision of CANSA as stated on their website is "is that all citizens, including persons with disabilities, African Nova Scotians and youth at risk be respected and grow socially, economically and culturally in Cumberland County."

### BUSINESS VISITS IN 2014

"Business visits" refers to employers around the county that have contacted CANSA for employment services.

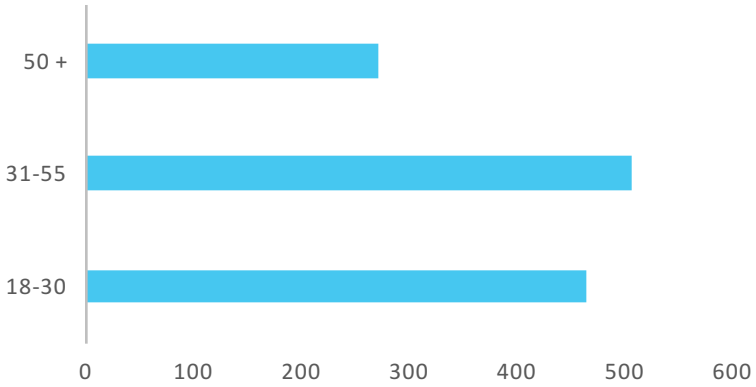




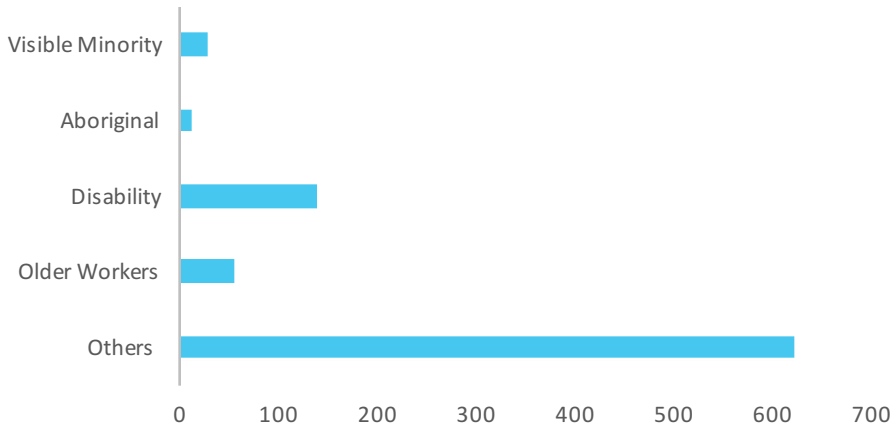

### DID YOU KNOW?

In 2011, the unemployment rate for African Nova Scotians was nearly 20%, while the overall unemployment rate in Nova Scotia was 13%. There is also a considerable wage gap between African Nova Scotians and the provincial average. According to African Nova Scotian Affairs, for every $1 earned by a Nova Scotian man, an African Nova Scotian man makes $0.71, and an African Nova Scotian woman makes $0.59.

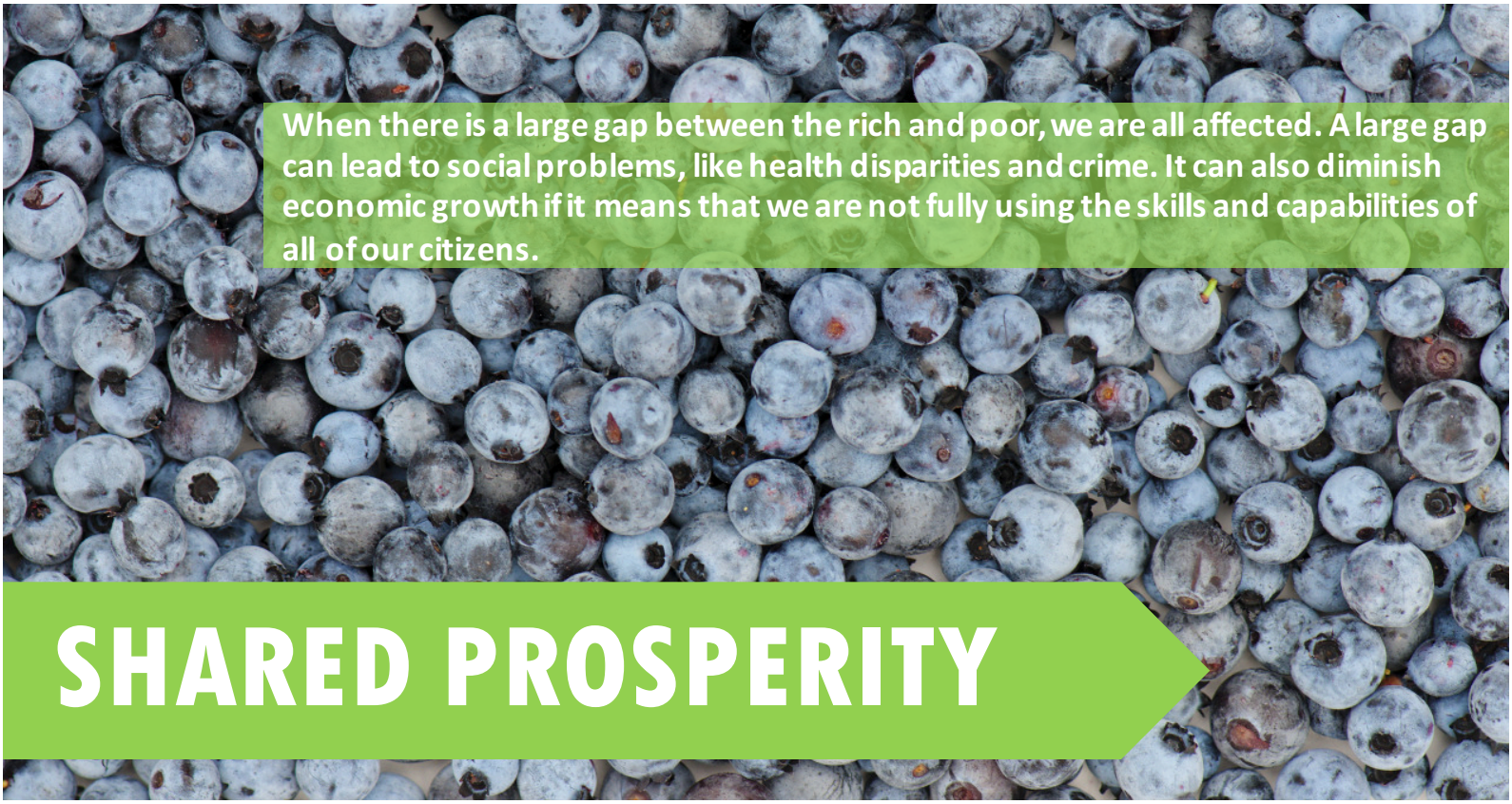
### CLIENT AGE DEMOGRAPHIC




### CLIENT'S IDENTIFICATION




Nearly 78% of African Nova Scotians between 25 and 64 years old have a certificate, diploma or degree, compared to 85% for other Nova Scotians. African Nova Scotians also tend to have lower median incomes and spend a larger proportion of their earnings on basic necessities like food, housing and transportation.



**When there is a large gap between the rich and poor, we are all affected. A large gap can lead to social problems, like health disparities and crime. It can also diminish economic growth if it means that we are not fully using the skills and capabilities of all of our citizens.**

# SHARED PROSPERITY



## COST OF HEALTHY FOOD

The National Nutritional Food Basket (NNFB) is a measure that evaluates the cost of a healthy diet. It provides an approximate monthly cost based on 60 foods that are part of a nutritious diet. Cumberland County's NNFB costs are on par with the averages for the province of Nova Scotia. The average cost for various households types are listed below:

- Two adults and 2 children: **$850.59**
- Lone mother with 3 children: **$776.15**
- Lone pregnant woman in the 2nd or 3rd trimester: **$279.85**
- One lone man: **$329.59**
- One senior woman: **$221.04**

The **Cumberland Food Action Network** (CFAN) is a member based organization that promotes positive food changes in Cumberland County. CFAN works towards a more accessible, sustainable & healthy local food system through food-related action, education and events. The membership is made up of community members, farmers, health care professionals, politicians, care-givers, community gardeners and passionate food lovers. Throughout Cumberland County there are at least ten farmers markets and community gardens in Amherst, Joggins, River Hebert, Oxford, Parrsboro and Springhill.

In 2012, 21% of youth under the age of 18 in Nova Scotia lived in food insecure households. This was the second highest rate in Canada after Saskatchewan.

### DID YOU KNOW?

The Statistics Canada General Social Survey on child care found that parents were most likely to use child care in Quebec, where the rate is subsidized so families pay $7 per day per child. As a result, Quebec has the lowest cost of child care in Canada, about $152 per child per month. The Atlantic provinces had the second lowest cost at $541 per child per month – over three times as costly as child care in Quebec.

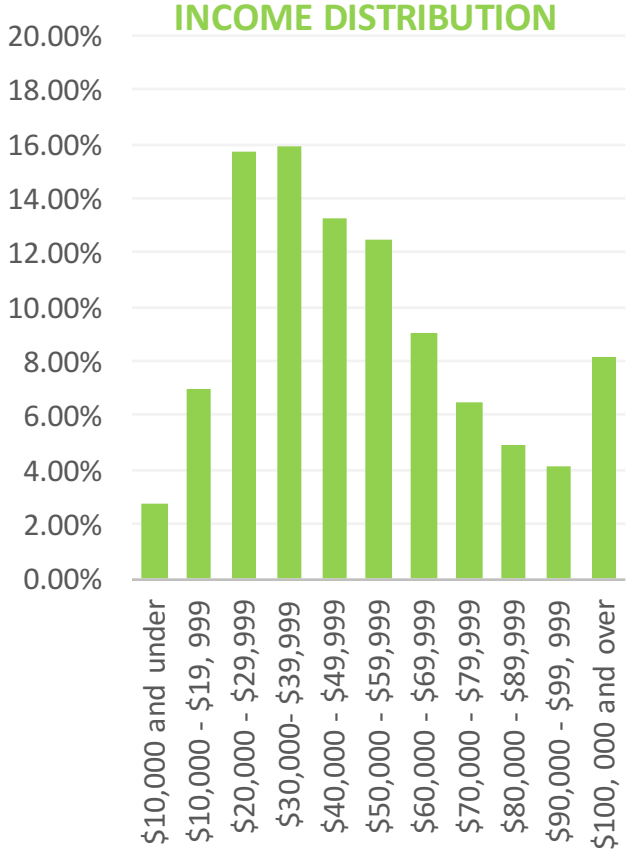
The term "food security" describes a person's financial ability to access food. When a household or person is food insecure, it means that they do not have the financial means to keep themselves well-nourished.

**The Cumberland Y Service Club** raises money and contributes volunteer hours to address symptoms of poverty in the community. They lead two food drives a year to provide money and food items to the local food bank and also operate the Salvation Army kettles during the Christmas season.

**DID YOU KNOW?**

In September 2016, there 684 children in permanent care and 570 in foster care across Nova Scotia, a total of 1,060 children in care. Foster care is intended to provide support for children for a short period of time.

## INCOME DISTRIBUTION




## MEDIAN INCOME (2011)

| | Cumberland | Nova Scotia |
|---|---|---|
| **Individuals** | | |
| **Total** | $22,968 | $27,570 |
| **Male** | $30,945 | $34,073 |
| **Female** | $19,195 | $22,347 |
| **Families** | | |
| **All Families** | $55,477 | $68,102 |
| **Lone-parent** | $35,335 | $38,487 |
| **Households** | | |
| **All Households** | $ 43,385 | $53,606 |

## WAGES

The hourly wage offering for vacant positions for the fourth quarter of 2015 in the North Shore Economic Region, a Statistics Canada geographic grouping which includes Cumberland County, was $14.85. This wage was among the lowest in the country.

In 2010, 44% of workers in Cumberland County were making less than $20,000 per year. This was considerably higher than both the provincial (38%) and national (36%) averages.

In August 2016, the median hourly earning for 15 to 24 year olds for all of Nova Scotia was $13.54. This was lower than the national average of $14.67.

## LONE-PARENT FAMILIES

Between 2000 and 2011, the median income of Cumberland's lone-parent families increased substantially. In 2000, the median income of a lone-parent family was $22,849, while in 2011, the number climbed to $35,335.

## LOW INCOME

In 2010, 11% of people in private households in the Northern Zone (a former Capital Health jurisdiction which included Cumberland County) were considered low income before taxes. This was lower than the provincial rate (13%) and the national rate (15%). In Cumberland County, in October 2016, there were 1,103 recipients of income assistance.

In 2010 in Cumberland County, 22% of seniors were considered low income, after tax.




# HOUSING

| Residential Tax Rate per $100 of Assessment | | | | | | | |
|---|---|---|---|---|---|---|---|
| | 2010/11 | 2011/12 | 2012/13 | 2013/14 | 2014/15 | 2015/16 | 2016/17 |
| Municipality of the County of Cumberland | $1.04 | $1.04 | $1.04 | $1.04 | $1.04 | $1.04 | $1.04 |
| Town of Amherst | $1.67 | $1.67 | $1.66 | $1.63 | $1.63 | $1.63 | $1.63 |
| Town of Oxford | $1.56 | $1.59 | $1.59 | $1.59 | $1.59 | $1.59 | $1.59 |
| **Commercial Tax Rate per $100 of Assessment** | | | | | | | |
| | 2010/11 | 2011/12 | 2012/13 | 2013/14 | 2014/15 | 2015/16 | 2016/17 |
| Municipality of the County of Cumberland | $2.63 | $2.63 | $2.63 | $2.63 | $2.63 | $2.63 | $2.63 |
| Town of Amherst | $4.60 | $4.60 | $4.55 | $4.45 | $4.60 | $4.01 | $3.99 |
| Town of Oxford | $4.95 | $4.98 | $4.98 | $4.98 | $4.98 | $4.98 | $4.98 |

| | |
|---|---|
| **Average cost of a waterfront recreational property** | $124,420.00 |
| **Average cost 2 bedroom apartment, everything included** | $850.00 |
| **Average sale price of a single family home in Amherst** | $111,400.00 |
| **Average sale price of a single family home in Cumberland County** | $78,600.00 |
| **Average rental Rate of a single family home in Amherst** | $1000.00/Month |
| **Average cost of commercial rent** | $13.50/Per Square Foot |

## HOUSING AFFORDABILITY

Households are considered to have an affordability problem if they pay more than 30% of before-tax household income on shelter costs.

In 2011, 20% of households in the Northern Zone (Zone 2), a former Capital Health jurisdiction which included Cumberland County, had a housing affordability problem. This is slightly lower than the provincial rate (22%) and the national rate (25%).

Cobequid Housing Authority is responsible for the administration and management of public rental housing in Cumberland County. It manages 469 low income units for seniors and 174 family units. They also provide rental supplements to 55 households.

A rental subsidy is paid to landlords or cooperative/non-profit housing projects. The supplement can cover the gap between average market rent and what a family can afford (25-30% of total the gross monthly income, excluding the Child Tax Credit and GST). Income assistance recipients are charged rent according to a scale based on the number of adults and children who will be living in a unit/household.

## UNITS REQUIRING MAJOR REPAIR

The proportion of units requiring major repair increased slightly from 13% in 2001 to 14% in 2011.

## 2015 REAL ESTATE MARKET

The real estate market employs more than 60 people in Cumberland County.

**60+ Jobs**







The prosperity of the economy, the health of the environment and the productivity of citizens depends upon the availability of strong transportation systems.

# GETTING AROUND

## MODES OF TRANSPORTATION

As a predominantly rural county, walkability is a challenge for most Cumberland County communities. In 2011, 91% of Cumberland County residents relied on cars as their primary source of transportation, compared to 85% provincially. Only 0.2% made regular use of public transit for their commute to work, which is significantly lower than the provincial average of 6.6%. There are no publicly funded transit services in Cumberland County.



**0.2%** USED TRANSIT

**91%** DROVE

**1.5%** BIKED

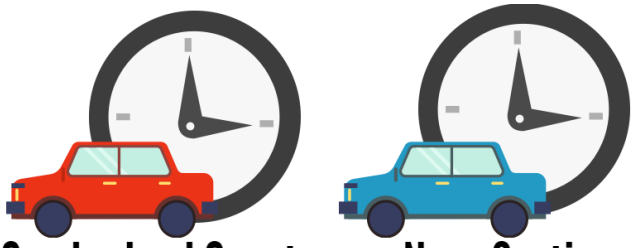
**7%** WALKED

### MUNICIPAL SPENDING ON TRANSPORTATION AS A % OF THE TOTAL EXPENDITURES

Cumberland County: 6%
Town of Amherst: 13.9%
Town of Oxford: 10.9%

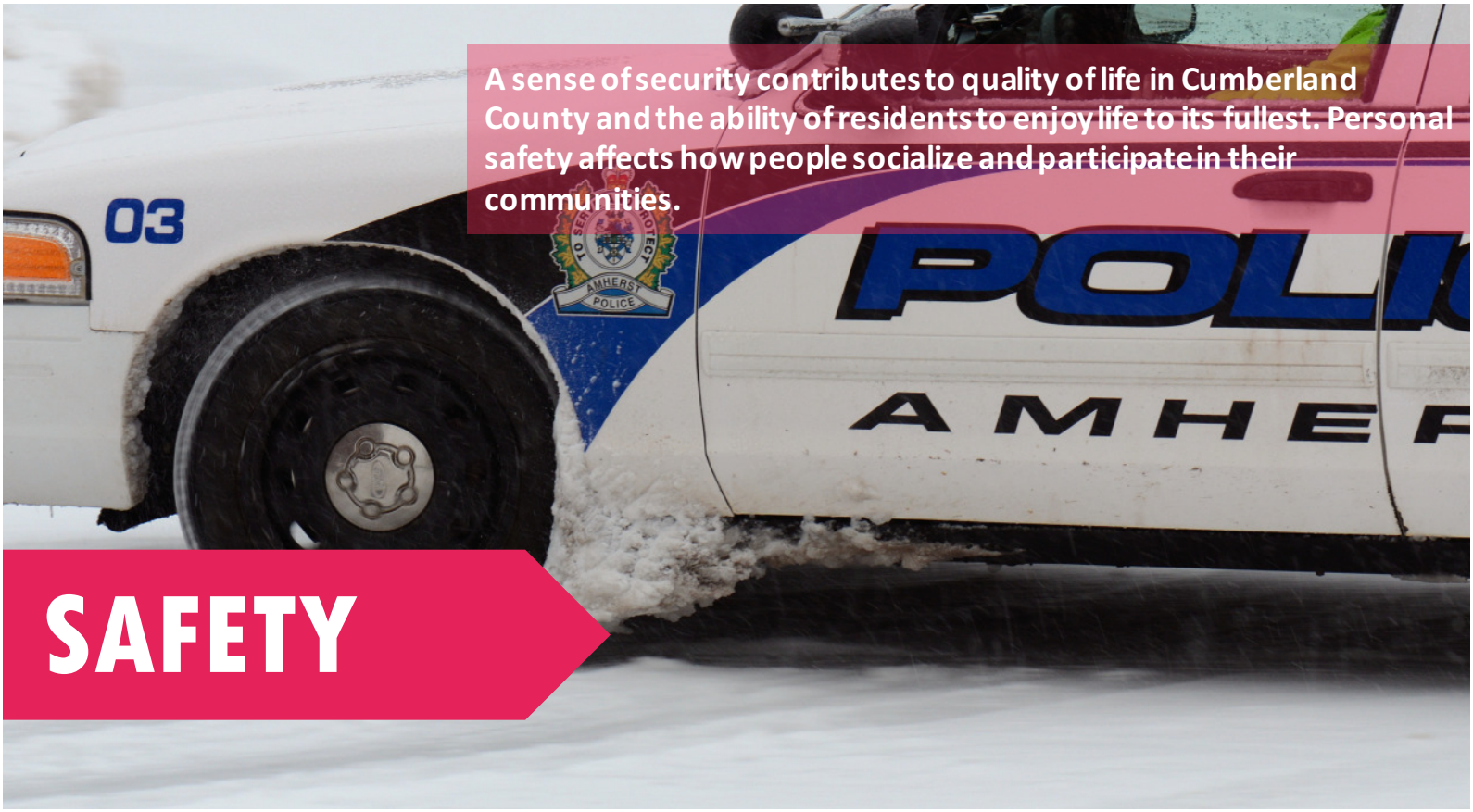
The Cumberland County Transportation Service Society (CCTS) is an accessible, affordable, not-for-profit, public transportation service for all residents of the Cumberland County who are transportation disadvantaged.

In 2010, the median commuting time to work for residents of Cumberland County was 15 minutes. This is almost on par with the provincial median of 16 minutes.



**Cumberland County** 15 minutes

**Nova Scotia** 16 minutes




**A sense of security contributes to quality of life in Cumberland County and the ability of residents to enjoy life to its fullest. Personal safety affects how people socialize and participate in their communities.**

# SAFETY

The Amherst Police Department (APD) is the only municipal police force still in existence in Cumberland County. The rest of the county is policed by the Royal Canadian Mounted Police (RCMP). In April of 2015, the community of Springhill dissolved, and the Springhill Police Department was absorbed into the RCMP.




As of October, 2015 there were 25 police officers working for the Town of Amherst. 64% of the community members surveyed believed the number of police officers working in Amherst should remain the same.

## PERCEPTIONS OF CRIME AND SAFETY

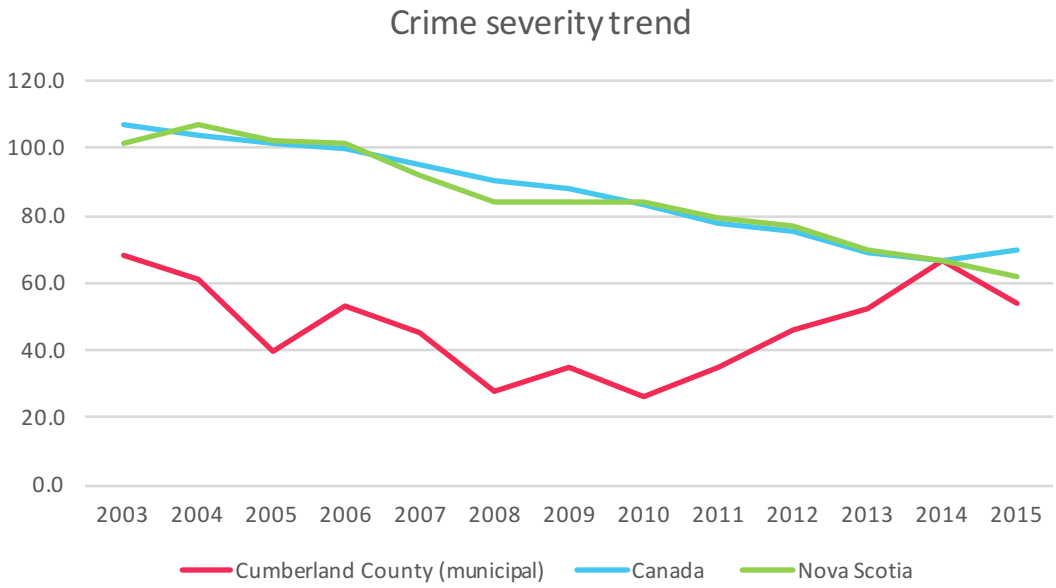
The results of the 2015 Amherst Police Survey showed low levels of concern regarding crime in the Town of Amherst.

Using a scale of 1-10 (1 being not at all concerned and 10 being extremely concerned), 46% of respondents to the survey reported their level of concern about crime between 1 and 4. 14% percent of people reported their level of concern as between 8 and 10, with an average of 4.7.

The survey found that 61% of residents believed the level of crime would remain the same over the coming year while 18% were of the opinion that crime would increase. Of the 18% who believed crime would increase, 39% expressed that the cause would be declining economic conditions, including job loss.

On a scale of 1-10 when asked about their feeling of safety (1 being not safe at all and 10 being extremely safe), the mean reported by Amherst residents was 7.4.

**Autumn House** is an organization that works towards ending abuse and violence towards women. They offer many services and programs to people in Cumberland County, including women's, men's, and children's support counsellors, and other non-counselling services to aid victims of domestic violence. In the 2013-2014 year, 32% of the returning clients had visited 10 or more times, 27% had visited 1 time, and 41% visited between 2 and 9 times.




## CRIME SEVERITY

Crimes in Cumberland County are ranked as somewhat less severe than the provincial and national averages. The Crime Severity Index rating was 53.6 in 2015, compared to 61.9 provincially and 69.7 nationally.

The Crime Severity index weights the severity of a crime by the rate of incarceration multiplied by the average incarceration period. The weights are then multiplied by the volume of such crimes committed.

## MOTOR VEHICLE RELATED INCIDENTS

There were 135 motor vehicle thefts per 100,000 people, compared to 99 provincially and 220 nationally.

There were 416 criminal traffic code violations per 100,000 people, compared to 342 provincially and 351 nationally.

## PROPERTY CRIMES

There were 2,363 property crime violations per 100,000 people, compared to 2,945 provincially and 3,220 nationally.

## VIOLENT CRIMES

In 2015 in Cumberland County, there were 1,077 violent criminal code violations per 100,000 people. This was similar to both the provincial (1,173) and national (1,063) averages.

## REPORTED SEXUAL ASSAULTS (2015)

| | Number of incidents | Persons charged |
|---|---|---|
| Amherst municipal RCMP | 4 | 0 (0%) |
| Parrsboro municipal RCMP | 3 | 2 (66%) |
| Cumberland County rural RCMP | 6 | 4 (66%) |
| Halifax Metropolitan Area | 306 | 83 (27%) |
| Nova Scotia | 625 | 218 (35%) |
| Canada | 20,881 | 7,850 (38%) |



**Diversity is important to building vibrant, healthy communities. A strong sense of community belonging and a welcoming attitude can encourage newcomers to make Cumberland County their home.**

# BELONGING

Sixty eight percent of people in Health Zone 3, a jurisdiction of the Nova Scotia Health Authority which includes Cumberland County, Pictou County, Colchester County and East Hants, reported a strong or somewhat strong sense of community belonging, compared to the provincial average of 72%.

**68% of residents have a strong to somewhat strong sense of community belonging**

## SYRIAN NEWCOMERS IN CUMBERLAND

The Rotary Club, in partnership with local churches, has recently sponsored two Syrian refugee families. This project has brought Rotarians together with residents of the area who are collectively working tirelessly to sponsor, welcome, and integrate these families into the community. A refugee family arrived in February of 2016 to Advocate Harbour thanks to Advocate for Refugees; the group is now fundraising to host another family. Parrsboro Welcomes Refugees welcomed a family in February 2016.

## FOREIGN BORN

Three percent of the population in Cumberland County are foreign-born, compared to almost 21% nationally and 5% provincially.

## VISIBLE MINORITIES

Three percent of Cumberland County residents identify as a visible minority, compared to 5% provincially and 19% nationally.

## SINGLE-PARENT FAMILIES

Seventeen percent of all families in Cumberland County are single-parent families. This is equal to the provincial average and comparable to the national average (16%).

## LAND OF THE MI'KMAQ

### DID YOU KNOW?

The word "Chignecto" comes from the Mi'kmaq word "Siknikt", which means "drainage area". Siknikt is the Mi'kmaq name for a region of Mi'kmaki (the land of the Mi'kmaq) around the Bay of Fundy that now includes Cumberland County and parts of New Brunswick. The Mi'kmaq did not cede or surrender land to the British in the Peace and Friendship treaties; thus, all of Nova Scotia and other parts of the Maritimes exist on unceded Mi'kmaq territory.

## ABORIGINAL POPULATION (2011)

| | Number of Aboriginal persons | Percentage of Population |
|---|---|---|
| Town of Amherst | 155 | 1.6% |
| Cumberland County | 1,385 | 4.6% |
| Nova Scotia | 33,845 | 3.7& |
| Canada | 1,400,685 | 4.3% |

### DID YOU KNOW?

Participation in voluntary activities in the community contributes to building a strong sense of community belonging. As highlighted in the 2015 *Vital Signs®* on the Social Sector, Nova Scotia is a leader in this area.

In 2013, 51% of Nova Scotians volunteered, contributing an average of 181 volunteer hours, compared to a national rate of 44% and with an average of 154 volunteer hours. Youth contributed 23% of all volunteer hours in the province.

## AFRICAN NOVA SCOTIANS

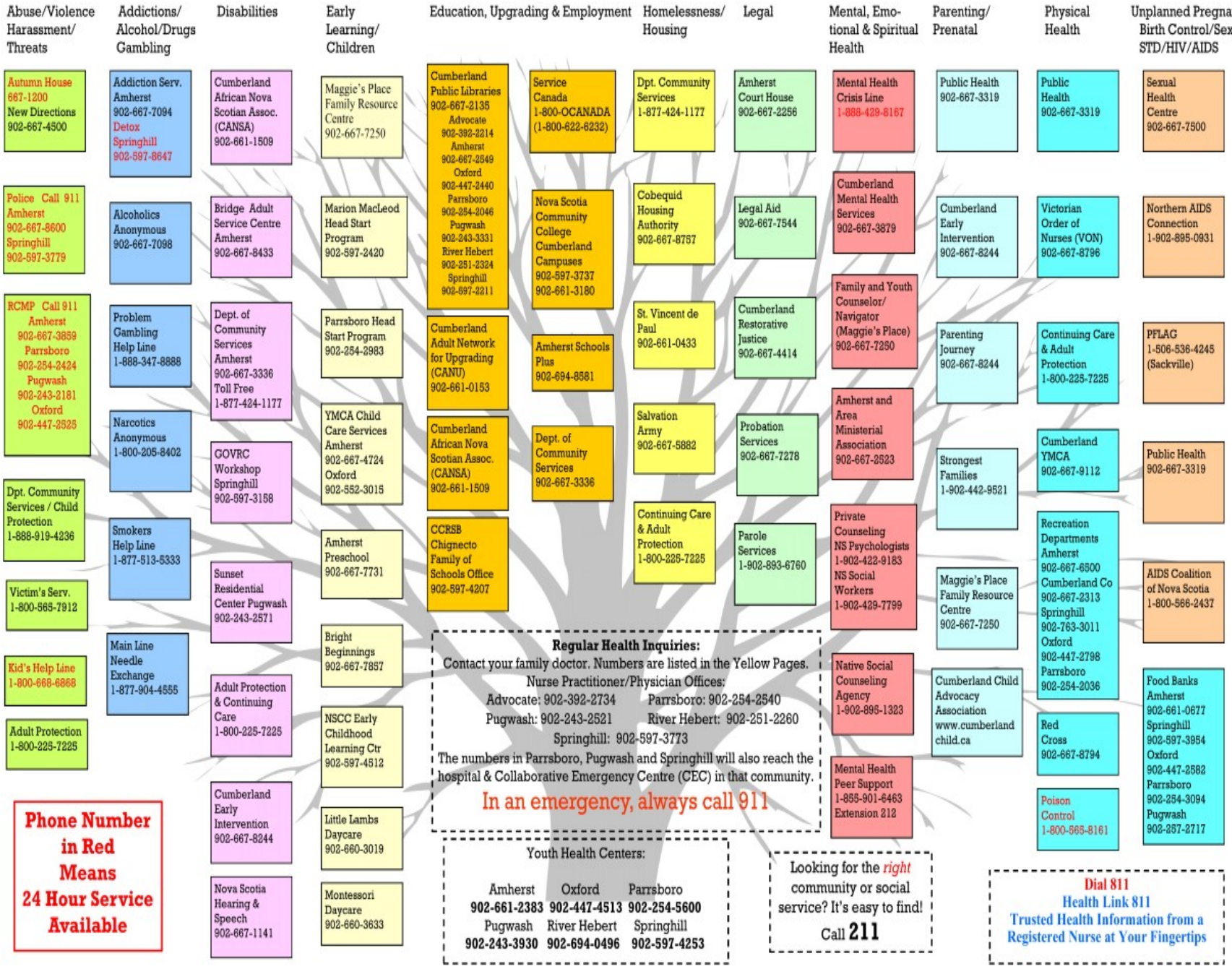
The Town of Amherst was incorporated in 1889, but existed as a diverse community called Fort Lawrence before its incorporation. The neighbourhood of Sand Hill is a legacy of this. Many current residents are descendants of Black Loyalists who came to Nova Scotia or of slaves who were involved in the building of Fort Beaubassin. Historically, the largest centers of African Nova Scotian residents in Cumberland County were Amherst, Springhill, Parrsboro, Oxford, Tidnish and Joggins. In 2011, 1.5% of the population of Cumberland County were of African Nova Scotian descent.

The **Cumberland African Nova Scotian Association** (CANSA) is a career and employment centre that services Cumberland County, focusing on developing employment initiatives for youth, African Nova Scotians and persons with disabilities in the County.

Printed and distributed by Cumberland County's Community Health Boards

# The Cumberland County Helping Tree

**Revised: August 2014**





**Community vitality depends on the mental and physical health of community members. Lifestyle choices that facilitate wellness and prevention are as critical as the availability of services to people who need them.**

# HEALTH & MENTAL HEALTH

Ninety six percent of the population living in Health Zone 3 (a jurisdiction of the Nova Scotia Health Authority, which includes Cumberland County, Pictou County, Colchester County and East Hants) have regular medical doctors. This is higher than the Nova Scotia average of 91%.

## HOSPITALS AND NUMBER OF BEDS

| Location | Hospital | # of Beds |
|---|---|---|
| Advocate Harbour | Bayview Memorial Health Centre | 10 |
| Parrsboro | South Cumberland Memorial Hospital | 16 |
| Pugwash | North Cumberland Memorial Hospital | 7 |
| Springhill | All Saints Hospital | 20 |
| Upper Nappan | Cumberland Regional Health Care Centre | 65 |

## LIFE EXPECTANCY

Life expectancy at birth in the area covered by the Cumberland Health Authority was 76 years old for men and 82 for women. This was similar to the provincial expectancies (78 and 82) and slightly lower than the national expectancies (79 and 83).

The Cumberland Health Care Careers Bursary Program is an innovative undertaking of the Nova Scotia Health Authority (NSHA) and the five health care foundations serving Cumberland County. The primary goal of the program is to assist the NSHA in addressing anticipated human resource shortages in various health care professions in the upcoming years. The program is also intended to encourage Cumberland County's young people to come back to this area to live and work following graduation from post-secondary training. Under the terms and conditions of the program, which is open only to Cumberland County students, successful applicants receive a bursary to support their studies in a number of health care professions. If a student receives a bursary for four years of study then they will be expected to work for the health authority for four years following graduation. Students will be placed in jobs where there is the greatest need for staff with their type of training and could be at any of the NSHA's Cumberland County facilities.

## PHYSICAL ACTIVITY

In Health Zone 3, 52% of people were active or moderately active in their leisure time. This is equal to the provincial rate (52%) and slightly lower than the national rate (54%).

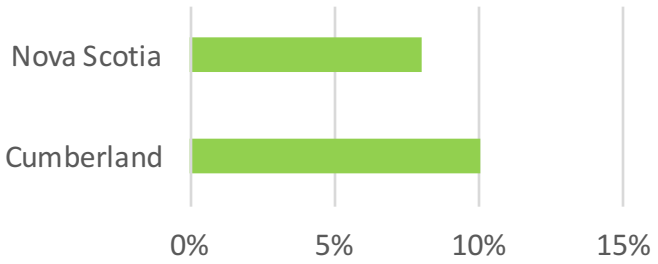
## MENTAL HEALTH

In Health Zone 3, 65% of residents rate their own mental health as "very good" or "excellent". This rate is lower than the provincial (70%) and national (71%) rates.

Ninety two percent of Health Zone 3 residents indicate that they are "satisfied" or "very satisfied" with life. This is equal to provincial and national averages reported.

Seventeen percent of Health Zone 3 residents report feeling a lot of stress in their lives. This is lower than both the provincial (19%) and national (23%) rates.

## SELF-REPORTED DEPRESSION




CAST (Communities Addressing Suicide Together) is an initiative of the Canadian Mental Health Association, Nova Scotia Division (CHMA-NS). It is a volunteer committee comprised of people from a diversity of sectors that host public events and connect with community groups to raise awareness around suicide intervention, prevention and coping skills for those affected.

## NUTRITION

Twenty eight percent of Cumberland residents consume the recommended 5+ servings of fruits and vegetables per day. This is slightly lower than the provincial rate (31%) and much lower than the national rate (40%).



Only about 1 in 4 people in Cumberland are consuming enough fruits and vegetables.

## SMOKING

In Cumberland/Colchester, 21% of residents report being daily or occasional smokers. This is similar to the provincial average (22%) but higher than the national average (18%).

## YOUTH MENTAL HEALTH

In 2012, youth and young adults from Health Zone 3 reported the highest levels of very elevated depressive symptoms in the province, 11%, compared to slightly less than 9% provincially. Cumberland had the second highest rate of suicidal thoughts and behaviour among youth at 17%, after Colchester-East Hants at nearly 23%.

Female students in Nova Scotia were nearly twice as likely to attempt suicide as males.

## OBESITY



Sixty five percent of Cumberland residents have a Body Mass Index (BMI) in the overweight or obese range, compared to 63% provincially and 54% nationally.

## CANCER (2005-2007, CASES PER 100,000 PEOPLE)

| | Cumberland Health Authority | Colchester – East Hants - Cumberland | Nova Scotia | Canada |
|---|---|---|---|---|
| Colon/rectum | 63 | 59 | 61 | 50 |
| Breast (women only) | 110 | 101 | 102 | 98 |
| Bronchus and lung | 58 | 60 | 69 | 57 |
| Prostate (men only) | 130 | 134 | 144 | 124 |

## CHRONIC DISEASE

| Condition | Cumberland/Colchester | Nova Scotia | Canada |
|---|---|---|---|
| Arthritis | 31% | 25% | 17% |
| Mood disorder | 10% | 11% | 9% |
| Diabetes | 12% | 8% | 7% |
| High blood pressure | 29% | 21% | 18% |
| COPD* | 6% | 6% | 4% |

*COPD: Chronic Obstructive Pulmonary Disease

## HEAVY DRINKING RATES

Twenty three percent of residents in Health Zone 3 are considered heavy drinkers, compared to 20% provincially and 18% nationally. Residents of Health Zone 3 have the highest drinking rates among young adults in the province. Of persons aged 20-34 in these areas, 52% were considered heavy drinkers, compared to 40% provincially and 32% nationally.



## DISABILITY

The prevalence of disability in Cumberland County is 27%, considerably higher than both the provincial rate (19%) and the national rate (14%). Cumberland County and Digby County are the only counties in Nova Scotia where men have a higher prevalence of disability than women.



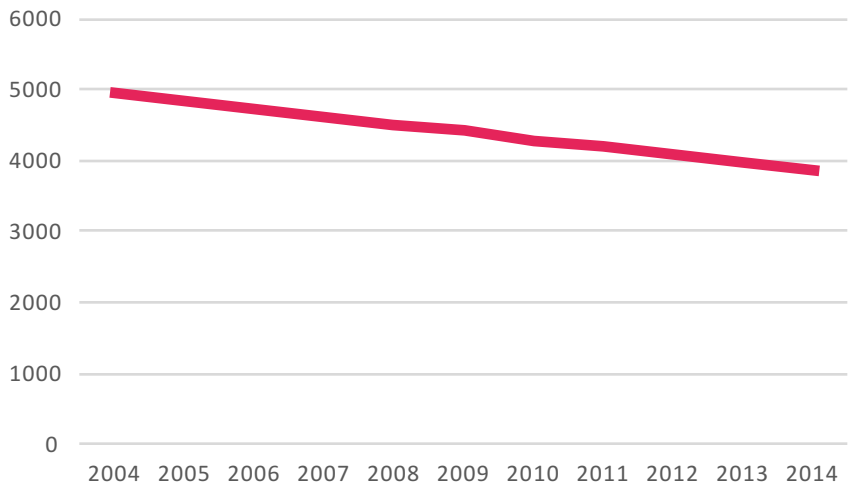
Successful communities offer residents abundant, affordable and flexible opportunities to learn in formal school settings, a work or online.

# LEARNING

French Immersion programs are offered at five out of the seventeen public schools in Cumberland County, including Amherst Regional High School, Cumberland North Academy, E.B. Chandler Junior High School, Spring Street Academy, and Springhill Junior/Senior High School.

Public school enrollment decreased between 2004 and 2014, in tandem with the population decline.

## CCRSB CUMBERLAND COUNTY PUBLIC SCHOOL ENROLLMENT



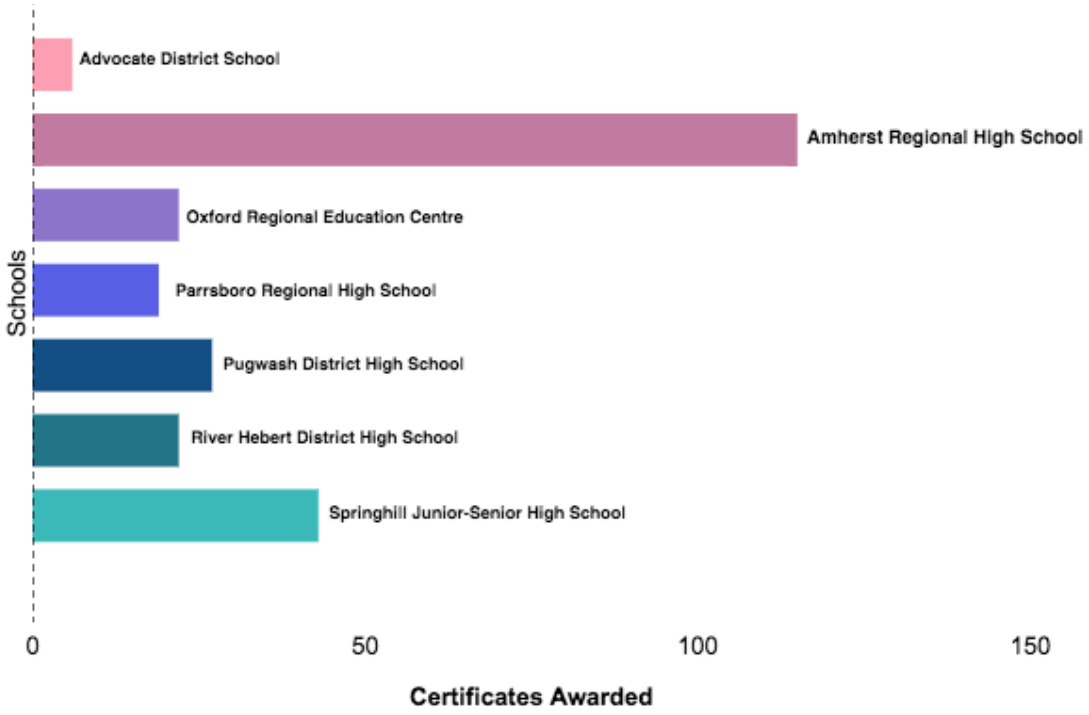

## ENROLLMENT BY SCHOOL BOARD 2006-2013

| Regional School Board (RSB) | % change |
|---|---|
| Halifax (HRSB) | -9.8% |
| Chignecto-Central (CCRSB) | -13.8% |
| Cape Breton-Victoria (CBVRSB) | -22.6% |
| Annapolis Valley (AVRSB) | -16.5% |
| South Shore (SSRSB) | -18.1% |
| Strait (SRSB) | -20.6% |
| Tri-County (TCRSB) | -21.3% |
| Conseil scolaire acadien provincial (CSAP) | +18.8% |

## TOTAL GRADUATES 2016

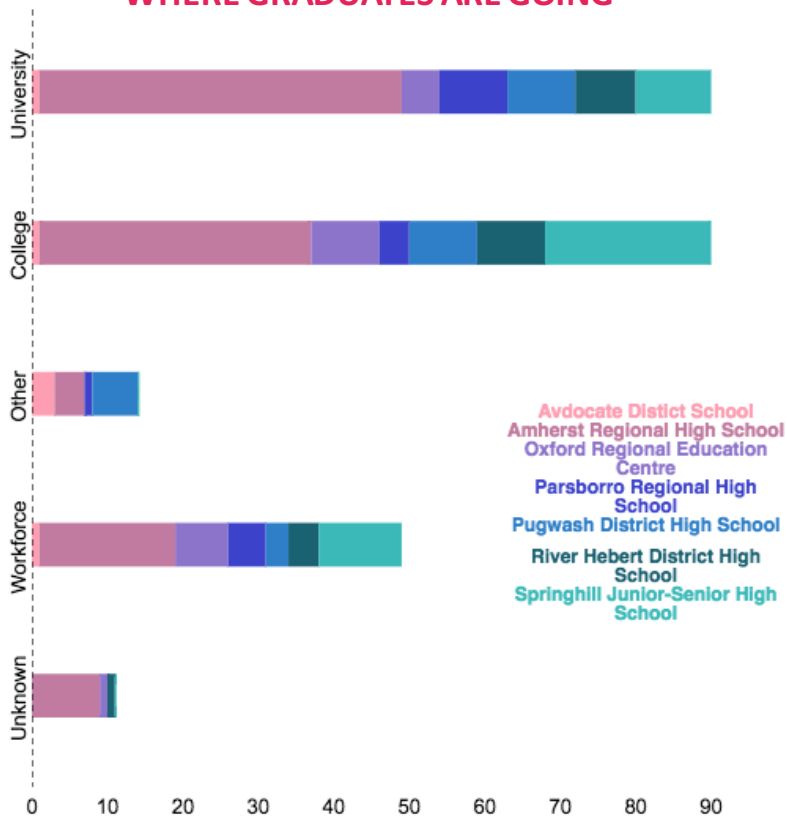
Cumberland County's seven high schools are part of the Chignecto Central Regional School Board. There were a total of 1,428 graduates in the region in the 2015 -2016 school year.

Two hundred and fifty four, 18% of the region's graduates, were from Cumberland County high schools. Those 254 students represent 3% of total graduates in Nova Scotia (8,858).




Forty seven percent of adults in Cumberland County have completed some post-secondary education. This number has been rising steadily from 38% in 2001 and 42% in 2006. This is lower than the provincial (54%) and national (54%) averages.

## WHERE GRADUATES ARE GOING



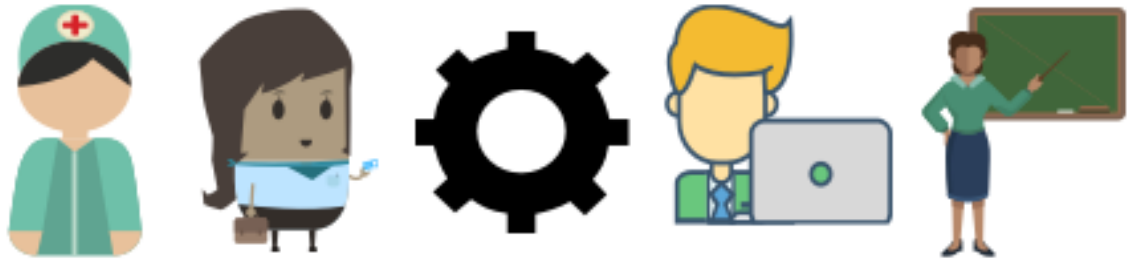

Many Cumberland County graduates choose to go to community college or university, but the percentage pursing post-secondary education is still lower when compared to both the region and the province.

Of the 254 graduates (2015 -2016), 89% indicated that they would either attend university (35%) or college (34%). 19% of students reported that they planned to join the work force upon graduation.

Regionally (graduates from the CCRSB), 38% of graduates planned to go on to university and 24% planned to go on to further studies at the college level.

Provincially, 46% of graduates pursued further studies at university and 23% continued their education at colleges.

The Nova Scotia Community College (NSCC) Cumberland Campus has two sites in Cumberland County - one in Springhill, and one in Amherst. NSCC Cumberland offers a variety of courses for a diverse group of students.

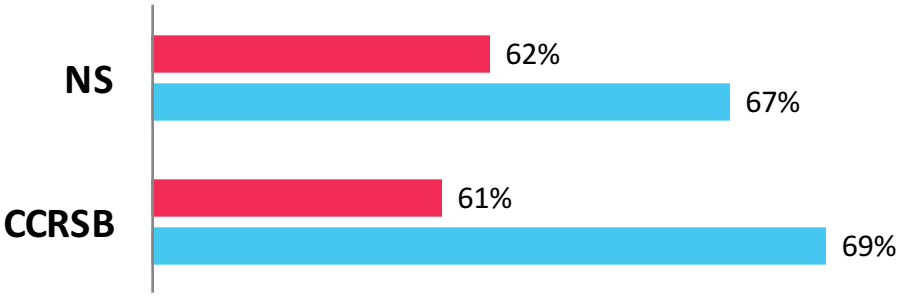


| Programs 2015/2016 | Total Enrollment | Cumberland Residents Enrolled |
|---|---|---|
| Academic & Career Connections | 26 | 21 |
| Adult Learning Program | 87 | 83 |
| Applied Media & Communication Arts | 6 | 6 |
| Business Administration | 36 | 28 |
| Carpentry Diploma | 20 | 16 |
| Continuing Care | 37 | 31 |
| Early Childhood Education Level 1 | 39 | |
| Early Childhood Education | 71 | 12 |
| Electrical Const. & Indus. Certificate | 22 | 10 |
| Electronic Eng. Technician | 18 | 15 |
| Occupational Therapy/Physiotherapy | 15 | 2 |
| Office Administration | 3 | 3 |
| Paralegal Services | 11 | 3 |
| Practical Nursing | 34 | 25 |
| Refrigeration/AC - Geothermal | 20 | 6 |
| Social Services | 23 | 21 |
| Utility Line Wk-Const & Maintenance | 30 | 4 |
| **Total Enrolled** | **498** | **286** |

Cumberland County is home to CANU **(Cumberland Adult Network for Upgrading)**, an organization that is dedicated to lifelong learning options. CANU offers several different programs for adults interested in furthering their education including: GED training and Adult Learning Programs designed to aid in finishing high school programs, Transitions to Employment and Career Support, Skills Training and Employment Preparation and others.

Cumberland County schools are a part of the Chignecto-Central Regional School Board (CCRSB) and take part in the Provincial Assessment. Assessments are completed annually for key subjects at different grade levels.

Reading | Writing | Math

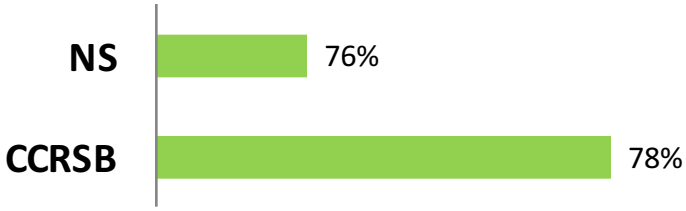


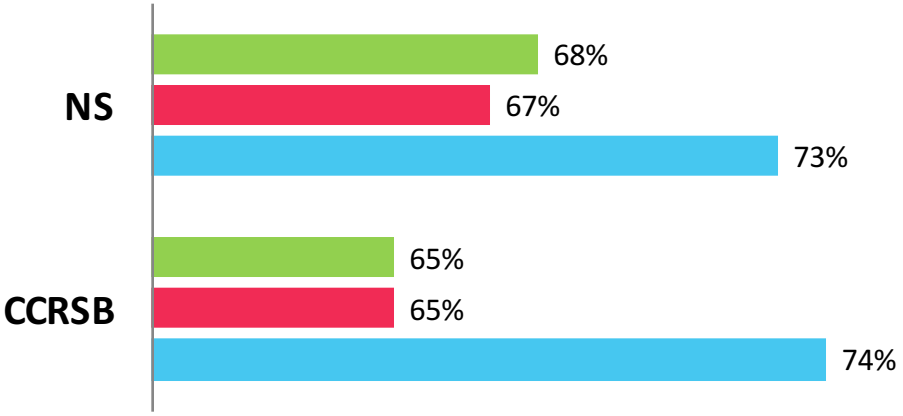

## GRADE 3

Third grade students in the CCRSB scored higher than the provincial average in reading and were tied with the HRSB for the highest rate in the province. CCRSB students scored slightly lower on writing.

## GRADE 4

Seventy eight percent of Grade 4 CCRSB students met or exceeded expectations in regional math assessments. This rate is tied with Halifax Regional School Board (HRSB) for the second highest, with Conseil Scolaire Acadien Provincial (CSAP) being the highest at 81%. The provincial average was 76%.




## GRADE 6

Grade 6 students in the CCRSB scored lower than the provincial averages in writing and math, but slightly higher in reading.

## GRADE 8

Students in the eighth grade in CCRSB scored higher than their provincial counterparts in reading, and lower in math.





Clean air and water, uncontaminated soil, and green spaces are essential to healthy living. Cumberland County relies on the great outdoors for health and economic opportunities alike. Preserving and protecting the local environment creates a strong foundation for the future of communities.

# ENVIRONMENT

## INTEGRATED SUSTAINABILITY

The Cumberland County Integrated Community Sustainability Plan (ICSP), published in 2010, highlights sustainable development goals and actions for Cumberland County communities. Sustainable development, in this case, refers not only to environmental sustainability, but also economic, social and cultural sustainability of communities and livelihoods. Focus groups were held to identify sustainability concerns from the perspective of residents, the findings of which are outlined in the table below.

| FOCUS GROUP REGIONS | COMMUNITY SUSTAINABILITY PRIORITIES | |
|---|---|---|
| **Pugwash** | • Collaborative tourism & promotion<br>• Green development | • Basic community services<br>• Water & sewer<br>• Local agriculture |
| **Amherst Area** | • Energy self-sufficiency<br>• Collaborative tourism promotion<br>• Public transportation | • Youth/worker retention<br>• Communications<br>• Sustainable agriculture<br>• Water & sewer |
| **Collingwood-Wentworth** | • Recreation & healthy lifestyle<br>• Local schools & scholarships<br>• Public transportation | • Environmental quality (water and air)<br>• Senior services & health care |
| **Joggins-River Hebert** | • Local schools<br>• Local small business<br>• Youth/immigrant retention & attraction | • Collaborative tourism promotion<br>• Basic community services<br>• Engaging & maintaining human resources |
| **Port Greville** | • Collaborative tourism & year-round employment<br>• Local business development<br>• Youth retention | • Basic community services<br>• Sustainable industry<br>• Engaging & maintaining human resources |

The ICSP provided a number of recommendations and priority areas for future sustainable development potential in Cumberland County. One of the key recommendations provided by the report was further investment in renewable energy. Cumberland County is uniquely rich in renewable energy potential – with high wind speeds, ample sunshine, geothermal mines and, of course, the world's highest tides, Cumberland County communities have the opportunity to become innovative and self-sufficient leaders in renewable energy.

## WIND

Roughly 5.8 MW (megawatts) of power was already being generated by wind in the municipality in 2010, and that number was expected to grow as new projects are developed and approved.

High wind speeds around Cape Chignecto, Advocate Harbour, the Northumberland Strait and the Cobequid Mountains give these communities a comparative advantage for wind energy production.

## TIDAL

The Bay of Fundy is famous for having the highest tides of the world. The tidal forces in the Minas and Cumberland Basins are particularly unique and could hold tremendous potential for tidal energy production. It is estimated that 300 MWs of power could be generated through tidal energy in the Minas Basin – enough to power 100,000 homes.

Because tides are predictable and less weather dependant than some other renewable energy options, it has the potential to be a consistent source of revenue, employment and energy for the County.

A $10 million facility has already been set up near Parrsboro to test the commercial potential, environmental effects and winter durability of tidal turbines.

## GEOTHERMAL

The abandoned mine in Springhill is a prime site for geothermal energy extraction – only 40 minewater geothermal systems like it exist worldwide.

10 organizations are currently tapping geothermal energy in Springhill, and abandoned mines around Joggins and other parts of the municipality also hold potential.

Geothermal energy was identified as the most practical option for investment in renewable energy for Cumberland County, though it was noted that the potential for wind and tidal energy could catch up, with continued investment.

## SOLAR

Natural Resources Canada identified Amherst as a "solar radiation hot spot", but its great solar energy potential is matched by many other communities across Cumberland County.

In 2010, three organizations were producing solar energy for residential and commercial clients.



## THE ALICE M. POWER FUND

Through her upbringing in rural Newfoundland, as well as being a school teacher and principal in the far north, Alice M. Power gained a tremendous respect for and understanding of the environment around her. This appreciation led her neighbours to establish The Alice M. Power Fund, an endowment to assist students and researchers to observe and study the salt and fresh water that intermingles among the clay and earth of the Pugwash Estuary. Alice's hard work and leadership have brought about increased recognition of the natural wonders in the community; and with continued funding, appreciation for the land will only increase as more people get involved.

## THE PUGWASH WATERFRONT IMPROVEMENT CONCEPT

The Pugwash Waterfront Improvement Concept is a report that highlighted areas in need of improvement along the Pugwash waterfront. Adding an Environmental research and education centre was one priority identified in the report. The proposed centre would house displays of the natural history of the Pugwash river and educational programs about the Pugwash River ecosystems. It would also serve as a headquarters for restoration projects and wildlife and water quality monitoring as well as other educational and research based activities related to Pugwash's environment.



**Friends of the Pugwash Estuary (FOPE)** is an volunteer, non-profit, environmental group incorporated under the Societies Act with charitable status. The group was formed in 2004 to protect, preserve, monitor and guide the stewardship of the environment and resources of the Pugwash Estuary. The motto of the organization is: Discover the Past. Protect the Present. Enrich the Future.

FOPE has worked in partnership on several projects, for example, the Nova Scotia Salmon Association's Adopt-a-Stream program which completed a survey of all the culverts draining into the Estuary and then led restoration work where needed, including the restoration of fish habitat in several streams. FOPE is involved with the Department of Fisheries Community Aquatic Monitoring Program, and partners with the Nature Conservancy Canada on several events and ongoing projects.

In addition to their own hands-on work in aquatic monitoring and restoration, FOPE has an education and research centre for the Pugwash Estuary that they are in the progress of developing. FOPE have partnered with high school and post-secondary institutions to host field trips, provide access to research facilities, and maintain interpretive trails to facilitate learning about the biodiversity of the estuary.

## CLIMATE CHANGE

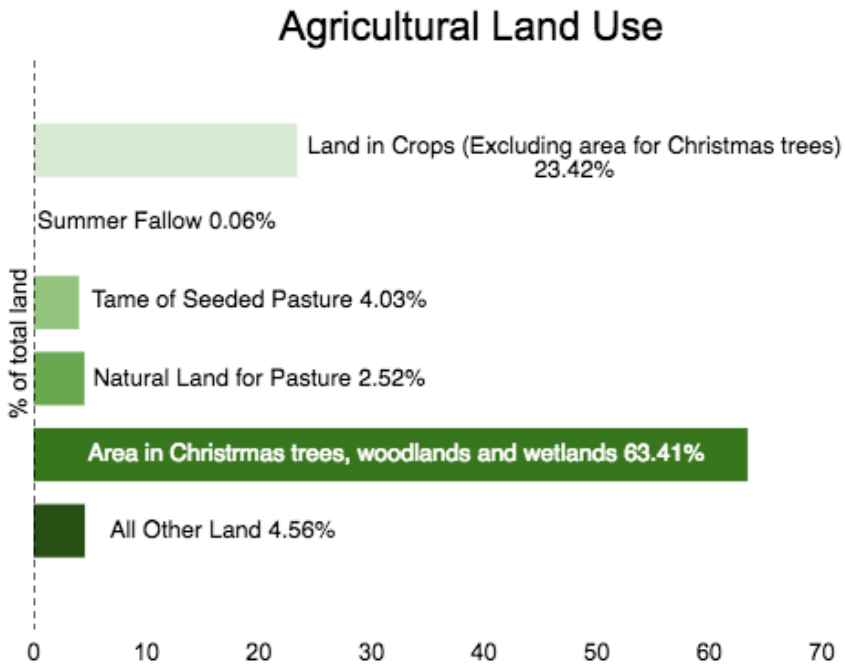
Like any coastal region, Cumberland County is at risk of natural hazards associated with climate change, especially flooding, erosion, storm surges, sea level rise, and increasing frequency and severity of storms. These hazards have the potential to significantly impact the coastal and riverside amenities that many Cumberland County residents depend on for their livelihoods such as tourism sites, agricultural land, energy and transportation infrastructure, and their homes.

While Cumberland County has established emergency response protocol for many climate change related hazards, it does not yet have a climate change adaptation plan to help residents adapt to the realities of a changing landscape and climate. Developing such a plan was identified in the 2010 ICSP as an important action to be taken in order to realize sustainability goals.

## AGRICULTURE

In 2011, there were 562 farms in Cumberland County out of a total 3,905 farms in Nova Scotia. Cumberland County is home to 14% of all Nova Scotia farms.

There are 8,900 hectares of wild blueberry production in Cumberland County. This amounts to over half of the total blueberry production in Nova Scotia, making Cumberland County the largest wild blueberry producer in all of the 18 counties in Nova Scotia.




Eighty percent of maple sugar taps in Nova Scotia are found in Cumberland County. This industry, worth roughly $1.1 million per year in the province, is at risk because of temperature changes associated with climate change. Other types of farming are also left vulnerable due to increasingly unpredictable weather and climate, and agriculture is a significant industry for both Cumberland County and the province of Nova Scotia.





Culture and the arts are the character of communities. The arts inspire innovation and creativity, and contribute to a shared se of identity.

# ARTS, CULTURE, & RECREATION

## CUMBERLAND PUBLIC LIBRARIES

There are seven branches of the Cumberland Public Libraries across the county in Advocate, Amherst, Oxford, Parrsboro, Pugwash, River Hebert, and Springhill.

## LIBRARY USE 2014-2016

| | 2014-15 | 2015-16 |
|---|---|---|
| Items Borrowed | 115,231 | 118,782 |
| Public Computer Use (Hours) | 19,845 | 18,076 |
| Program Attendance | 10,095 | 8,399 |
| New Members | 773 | 928 |

**Showcase Productions Society** is Amherst's longest running community theatre group. The founders' focus was to support students going on to study some aspect of the performing arts. To date (2016) they have awarded in excess of $140,000 in scholarships, sponsorships, and bursaries. They have produced well over 30 Broadway, Off Broadway, and locally written musicals (and plays), and have funded other groups to perform in the community. Showcase is proud to support the performing arts in the community and is 100% led by dedicated volunteers.

## DID YOU KNOW?

In 2014, there were 17,977 jobs in arts, culture, recreation and sport in Nova Scotia, representing 2% of all jobs in the sector in Canada. Nova Scotia's cultural sector contributes 2% of the overall contribution of the sector to Canada's GDP

## RECREATION MASTER PLAN

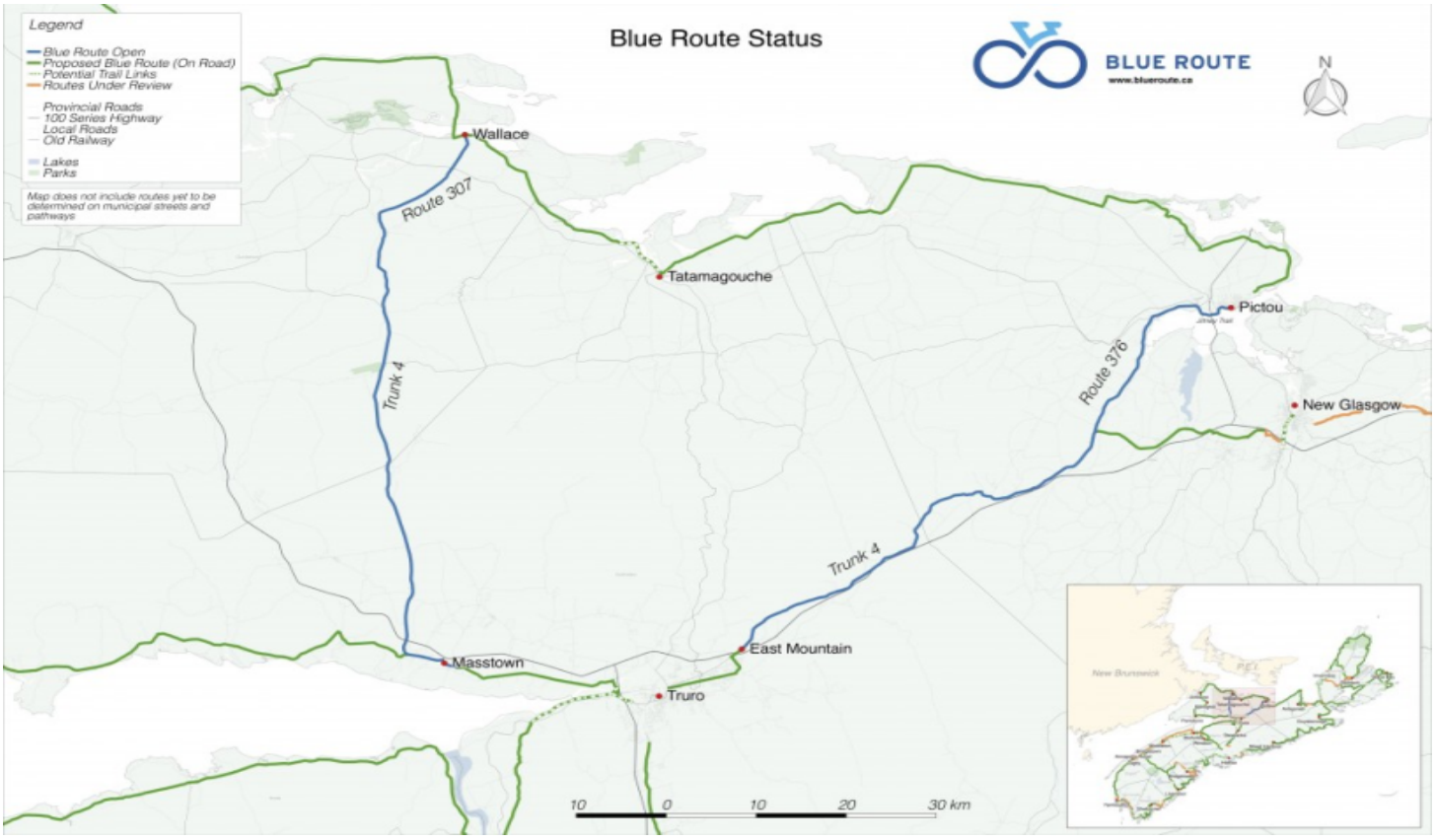
The Town of Amherst finalized a new Recreation Master Plan in 2016. Cumberland County in general is dealing with an aging population and because of this, there is a low recreation participation rate. This highlights the need for age-appropriate recreation opportunities. According to the 2016 Recreation Master Plan, youth participation in recreation was higher in Amherst than both provincial and national averages in 2014.




Most adults in Amherst (67%) walk as their main source of physical activity. Trails, sidewalks, and other walking facilities are the most utilized facilities for recreation and fitness. Youth are more likely to be involved in an organized or competitive sport with the top choices being swimming, hockey, soccer and basketball.

## BLUE BIKE ROUTES

Blue Route is a province-wide project to create a continuous network of bicycling infrastructure. By developing safe, well-connected bicycle routes, Blue Route will make it easier for Nova Scotians to get around the province on two wheels. There is currently a bike trail stretching through parts of Nova Scotia, including a trail that connects Masstown, in Colchester County, to Wallace, in Cumberland County. This is currently the only Blue Route bike trail in Cumberland County; however, bike trails are proposed to connect from Wallace all throughout Cumberland.



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## Supporting Local Action

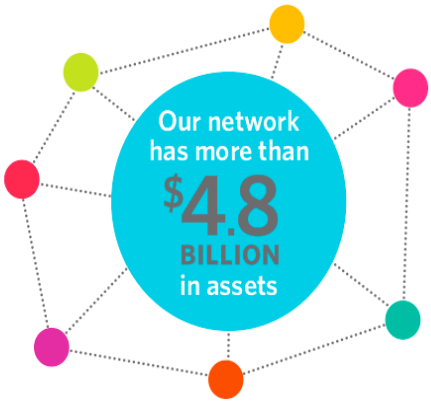
Since the first community foundation was established in the United States in 1912 and the local community based model of supporting philanthropy was brought to Canada in Winnipeg in 1921, foundations have continued to evolve and expand their role in building and sustaining vital communities. There are now over 1800 community foundations globally and 191 in Canada.

***Community vitality is the unique spirit that flourishes when people believe their community holds possibilities for everyone .***










Collectively, Canada's community foundation network manages over $4.8 billion dollars, and in 2015, granted over $215 million to causes that matter to Canadians. As of 2016, the Community Foundation of Nova Scotia (CFNS) had facilitated well over $2,000,000 in gifts.

The CFNS offers philanthropists a variety of ways to give to their community and to the causes that matter to them. We manage endowments that continually support the passions of individual donors/investors and our locally led community funds offer everyone in a community the opportunity to invest in their local community.

**Community funds** are one of most important ways that the CFNS supports local community decision-making and action. Community funds are local, community driven investment and granting initiatives that empower local and regional philanthropy. CFNS provides community funds with administrative services such as issuing charitable receipts and reporting to Canada Revenue Agency.

This approach offers the following advantages:

- Local volunteers can focus on endowment building, fund raising, identifying priorities, and granting while the CFNS takes care of the administrative work that happens behind the scenes.
- Communities are able to act and adapt at a scale that will have a greater impact in their communities.
- Local funds can cultivate local leadership and maintain their own identity.
- Local philanthropy can play a leading role in local economic development.
- Pooled investment of endowments can achieve substantially higher return on investment which translates into more dollars available for granting.
- Collaboration on Vital Signs can provide the information that communities need to make informed and strategic investments of time and financial resources.
- Networking opportunities among funds throughout Nova Scotia provide a forum for sharing ideas and resources, and facilitate a unified response to province-spanning issues.



| | Year 1 | Year 10 | Year 20 | Year 30 |
|---|---|---|---|---|
| FUND BALANCE | $10,000 | $12,300 | $15,300 | $19,200 |
| TOTAL GRANTED TO COMMUNITY | $430 | $5,100 | $11,500 | $19,400 |

*Based on 7.5% return.
**Minimum 3.5% disbursement annually.

Over the course of one short-life time, an initial endowment of $10,000 will almost double in 30 years with only a modest return on investment. At the end of those 30 years, the endowment will also have given more than $19,000 to charitable causes. An endowment of $1,000,000 would grant between $350,000 and $500,000 in its first year.

# ACKNOWLEDGMENTS

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The Cumberland County report is the 11th in the *Vital Signs®* series. The Community Foundation of Nova Scotia aims to build a collaborative network of Vital Signs leadership teams in every region of the province. Information about participation in the program and all reports are available at www.cfns-fcne.ca.