### 4.1.2 Housing affordability

Housing affordability was a significant motivator for people moving to Northern Ontario (18) and the Maritimes (17). Participants described being motivated by the desire to secure cheaper rents, the prospect of buying their first home, or the possibility of leveraging a regional divergence in the cost of housing to reduce debt and improve their lifestyle by buying land or working less. Escalating housing prices in urban areas in Ontario and British Columbia, before and through the pandemic, acted as a significant driver of internal migration to Northern Ontario and the Maritimes.

In several cases, renters were motivated to move to more affordable regions for cash-flow relief, to arrest debt accumulation, to escape poor housing conditions or to find an affordable apartment after being evicted.

One woman who lived in an expensive city in BC, moved to find an apartment with affordable rent after being evicted from her apartment:

"The bottom line, the reason I moved was economic. I looked for probably two months straight. I can't remember how many places I looked at trying to find a place and, I mean, I had lived there for 30 years. But the rents were just getting stupid."

(Interview 16\_M)

In other cases, people moved to escape poor housing conditions. One social media worker from Ontario explained her and her partner's motivation to move up north:

"We just wanted kind of a fresh start. The building that we were living in was not great. It was a really crappy one-bedroom apartment that was right above a dumpster. We had cockroaches so we were constantly getting fumigated. It was just a terrible situation.... But there really wasn't anything else in [city] that was affordable, but not like a total slum, you know. So, we were like sinking so much money into accommodation, not getting ahead, not paying down any debt, actually accumulating debt because like, at one point, we were using credit cards for everything else because so much of our money was going to rent bills.... We couldn't even probably afford to live there now. Just like we're totally priced out."

(Interview 7\_NO)

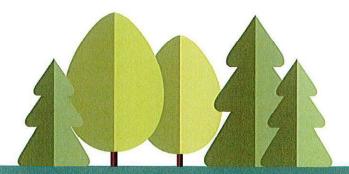
In these cases, and others, moving to a more affordable region was a strategy to escape the price squeeze of housing in expensive markets and, in many cases, to improve the quality of their rental housing.

The ability to buy a first home was a motivating factor for many migrants, especially young people in their 20s and 30s who felt that owning a residence in their previous cities was impossible. As one young couple explained, the affordability of housing in northeastern Ontario made it possible to own a home for their growing family:

"I opened Realtor.ca, I scrolled, and my jaw almost hit the floor. And then messaged [partner's name], and I said, 'Hey, we're moving to [city in Temiskaming region]'.... We had been looking a couple of times around [previous community in Southern Ontario].... We were actually pretty hopeless, to be honest, about the housing situation...and we were at the point where, it was like, okay, well, whatever, let's dive in. We want to own a house."

(Interview 21\_NO)

Besides being able to buy a house, some participants were motivated by the opportunity to purchase cheaper plots of land, guided also by the motivation to lead a different way of life, have more open space, and to farm or homestead. These examples reflect a common pattern observed across both regions. Lower rents and housing prices provided migrants with multiple attractive options: the ability to reduce debts, purchase a first home, buy land, or as we will see in the next section, work less or differently.



### Homesteading

The lower cost of land in the Maritimes and Northern Ontario made it possible for several households to pursue homesteading. These households sought greater self-sufficiency by producing more of their own food.

"Obviously, it [dream of farming] wasn't going to happen in Southern Ontario," he explains, "I had travelled to Nova Scotia before and I thought it was very lovely and I knew that land up there was cheap." (Interview 20\_NO)

"Having the ability to provide for ourselves, and means other than financial, was a huge motivator for us, and that was, I guess, the huge motivator for me, moving up full-time and kind of going very limited with my business, so that I can [do farm work]."

[Interview 1\_N0]

Another participant described how moving allowed her husband to leave his desk job:

"[He was] just wanting to be more of a farmer. He got into goats. Now he keeps goats and breeds them, and we use them for food. He was milking one of them at one point but hasn't done that recently. He's essentially, you know, worked in the bush a good part of his life, but for the past 10 or so years before we came up was pretty much, you know—he was a manager. He was on the desk. And so I think being up here allows him to have both of those things. He still does his same job. But he can, you know, go out and work in in the bush. You can work with the animals still have that kind of lifestyle."

(Interview 105\_NO)

These quotes illustrate how the decision to move to more remote areas, especially in Northern Ontario, was also influenced by the desire to work differently, not in paid work on the labour market, but on their land, providing for themselves. This desire became feasible when affordable acreage, a regional divergence in the cost of housing, and remote work allowed for financial security.

### 4.1.3 Ability to work less or differently

Often enabled by a cheaper housing market, the desire to work less or differently was also a key motivator for many migrants to Northern Ontario (7) or the Maritimes (14).

In several cases, the lower price of housing made it possible for individuals to leave jobs that were stressful or that had long work hours or both. In several cases, it meant a deliberate income/quality of life trade off. The move to PEI, coupled with the sale of a lucrative property in British Columbia enabled one participant to leave a high-pressure job and work part-time as a consultant, prioritizing his health and time with family:

"I was losing my temper with my kids. I was not the same person. And so, having the financial stability to be able to step aside... I've gone from making well north of \$150,000 a year to under \$40,000."

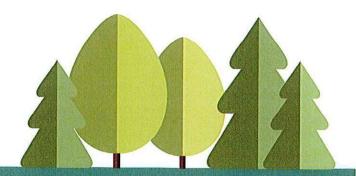
(Interview 100\_M)

Several couples described how the ability to be mortgage-free after moving to their new destination made it possible for one member of the household to take time away from paid work to focus on family or healing. As one participant described:

"So, we had a long journey with [child who passed away] and then the grief afterwards, and it all kind of rolled into we need a simpler life.... So, we actually came with no mortgage... So, that way, my husband could have time off.... Had we not moved, we'd probably be divorced.

(Interview 12 M).

Although, in this case, the break from work was temporary, in others it was permanent. Moving to a lower cost region allowed some participants to retire earlier than expected or work less and dedicate a greater share of their time to unpaid work in the home or community.



### 4.1.4 Way of life

Many participants were also attracted by what they perceived to be a slower and more community-centric way of life in their new locales. Interviewees often linked this desire to aspirations for improved health and wellbeing. One participant described how she moved to escape the fast pace of an urban area that she felt was negatively affecting her health:

"So essentially, I wanted to get away from the city hustle and bustle. Like, it was just getting too much for me for my mental health. I suffered from a lot of anxiety, and I thought that came from something else, but I think it came from just traffic, just everything combined."

(Interview 11 NO)

Other participants were pulled by a culture that they perceived as down to earth and honest. As one participant described:

"There's no filters, there's no manipulation, there's no hidden agendas."

(Interview 15\_M)

When asked why they moved to Northern Ontario, another respondent replied:

"Mindset. [Back in the city] I just, sometimes, I felt like you had to keep up with the Joneses, so you had to have all. Now here, we are the Joneses. They're keeping up with us. That's what our neighbour always tells us."

(Interview 5\_N0)

However, as this quote illustrates, the participants also (unintentionally) brought with them aspects of the very culture they were trying to escape.

Access to nature in Northern Ontario and the Maritimes was seldom the primary motivating factor, although it was often discussed as an added benefit, with several participants describing the allure of snowmobiling, being surrounded by nature, or having close proximity to water.

### 4.1.5 Safety and political climate

Several participants, particularly those who moved from low-income neighbourhoods, described how the desire to live in a safer community or to find safer housing motivated their move:

"We were getting people breaking into our cars. We had to step over a guy who was passed out on heroin in the morning, walking our kids to school. There were all these little things that sort of added up."

[Interview 100\_M]

For another participant who moved from a low-income neighbourhood of the GTA to Northern Ontario, the move provided the opportunity to obtain safter housing.

"But then these guys in their mid-20s, who were heavy, heavy, heavy drug addicts started showing up. And we were finding needles in the garbage area on our floor. There was one day that there was blood streaked across the wall from the elevator to his room.... We had my daughter while we lived there, and I started getting increasingly nervous about home invasion."

(Interview 30\_NO)



PICTURED ABOVE: A multi-use trail in the Annapolis Valley, NS, shares space with local farms. Photo by Katie Mazer.

In three cases, rising hostilities and shifting community norms that hindered feelings of safety and belonging motivated relocation. For one heterosexual couple living in western Canada, increasing hostility in their small town towards members of the 2SLGBTQAI+ community influenced their decision to move the Maritimes:

"I was on the committee where we decided to paint rainbow crossing in the town.... Anyway, we needed police escorts to paint this crosswalk. Yes, it was that bad, I know.... We couldn't find any like-minded people. We had to search far and wide and that really helped us decide to just pull the plug there and go somewhere else."

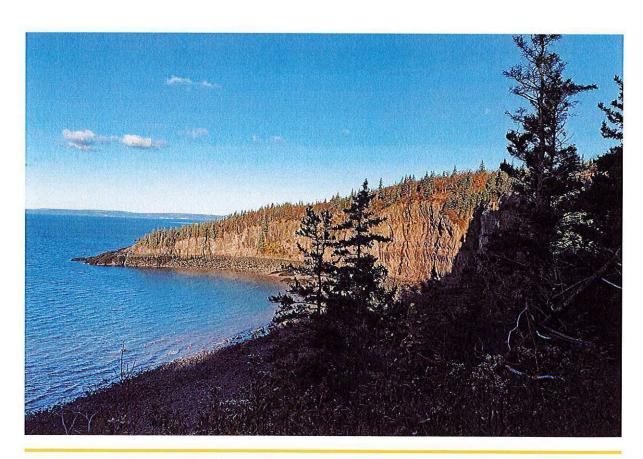
(Interview 103\_M)

Similarly, a lesbian couple reported that their move to the Maritimes was in large part driven by a desire to feel more welcome in their community.

"We've seen Alberta over the last couple of years, it just taking a dive, and we weren't feeling as safe as we once felt in Alberta.... People were getting a lot more aggressive and targeting queer communities. And we're part of that. And so, it made the decision so much easier. Because we saw a real increase in hate crime during that time. So, we're out of there."

(Interview 102 M)

As these quotes illustrate, for some, the move was also motivated by a search for everyday acceptance, linking political climate to personal and family well-being and safety.



PICTURED ABOVE: Overlooking the Bay of Fundy, NS. Photo by Katie Mazer.

### 4.2 What allowed people to move?

Many factors lessened the risks associated with migration and made the move economically feasible for households. These included the ability to exploit the gap in the cost of housing between regions, the ability to work remotely, job flexibility, or retirement. In other cases, moving to live with family or to a locale with lower costs lessened the economic insecurity resulting from job loss or leaving work.

### 4.2.1 Divergence in regional housing costs

Selling in a high-priced market and buying in a lower-priced destination enabled the move for many participants (24 interviews) by unlocking equity and creating a cash buffer for transition. In some cases, this buffer meant that migrants did not need to have jobs lined up before the move:

"We found a rental here...because we were literally kind of going in blind. We did lots of research, but we don't know if we'll find jobs in this area. So [we decided] we'll rent for a year and then see how it works out, and we were very fortunate that the sale of our house gave us that cushion! You know, not have to work for a little bit until we figured out life here, and so we just took the plunge and went for it."

(Interview 102\_M)

In Northern Ontario, another participant emphasized how the timing of his home sale during the height of the market transformed his family life, allowing him to retire early and live a slower pace of life:

"[We] had a big mortgage. So we decided to sell our house right at the peak. We made a ton of money on it, which was good and got rid of our mortgage.... So, we bought the house in [Northern Ontario community] for cash. So, we're sitting down there trying to figure out what to do with lots of money in the bank and no expenses."

(Interview 3\_NO)

In both regions, participants described how proceeds from the sale of their homes allowed them to buy property outright, downsize monthly costs, or live off the proceeds while settling into a new location. This lowered barriers to moving and sometimes made it possible to move without immediate local employment.

### 4.2.2 Remote work and job flexibility

For many households (24), the ability for at least one person to work remotely increased the feasibility of the move by providing income security. One interviewee moving back to her home community in Nova Scotia described remote work as a safety cushion for her and her husband. "Yeah...I'm not like the most risky person," she describes, "so I feel for us to be able to keep our jobs and not completely give up everything." (Interview 96\_M).

Other respondents described how the pandemic had prompted their organization to normalize working remotely, making it possible for them to "make the leap" to a new destination.

"... It was really easy to translate to doing everything online, like for our team to all be working online. And then it meant that when we were able to... when we were thinking about moving up here, it was kind of a non-issue because I work remotely."

(Interview 21\_NO)



PICTURED ABOVE: Sign in Nipissing region, ON. Photo by Suzanne Mills.

One participant who bought a small house and land in the greater Nipissing region sought out remote work because it would allow him the flexibility to pursue farming:

"I was working an in-person job and, I knew that if I could go to fully remote—that you could very easily strike a balance between being outside and doing farm work and then just heading inside on lunch breaks and stuff. And then of course, also being remote means, even if you're in a remote location as in living rurally, you can have access to jobs that wouldn't be available within a 30 or an hour of that type of house."

(Interview 20\_NO)

Similar to remote work, job flexibility often enabled relocation (13). Participants in entrepreneurial or freelance roles were often able to work remotely and serve clients at a distance. Some participants who moved to Northern Ontario negotiated hybrid work arrangements in which they returned to the office weekly or monthly. In other cases, fly-in, fly-out work or the ability to transfer within a provincial or federal organization made the move possible. Finally, workers with skills in fields with high demand (such as nursing) were often very confident in their ability to find work in their new locale. In a minority of cases, migrants opened local businesses in their new locales, ventures which both allowed the move and were part of the draw of moving.

### 4.2.3 Retirement/Job Loss

Leaving work voluntarily or involuntarily also freed migrants from the need to live close to their prior place of employment. Participants who retired post-move were often able to get by on different combinations of pensions, RRSPs, severance packages, and proceeds from property sales. In other cases, moving to lower cost destinations provided households with more financial security after a member had lost their job.

One household, for example, decided to move to the Maritimes after the main income earner was laid off close to retirement age. Retirement savings, coupled with more affordable housing in the new locale, made it feasible for both members of the couple to retire earlier than expected:

"I was an engineer, so I was paid reasonably well.... Even when the company didn't give me a raise for five years, we were OK. So, in terms of moving, even though [spouse] was working part-time, it wasn't as though we would be taking a major economic hit. We were planning on retiring. We were working towards retiring. We could have maybe used a couple of more nails, but we were OK."

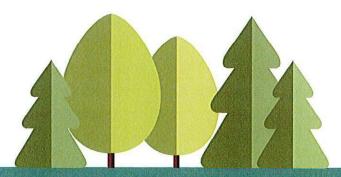
(Interview 36\_M)

Loss of employment also acted as a catalyst for six participants who were not nearing retirement to move. In these cases, job loss prompted moving by either facilitating a more substantial change of lifestyle or by helping reduce costs. One Northern Ontario mover's decision to downshift was initially driven by job loss:

"I was a senior executive at [company], a US company. Anyway, that didn't work out so good. And, before COVID, I got restructured out of the business sort of unexpectedly... That precipitated a lot of the things that happened...so the job thing happened and sort of had the opportunity to sort of look at what else can we do in life."

(Interview 3\_NO)

In some cases, income support that accompanied job loss provided a financial cushion that eased the process of relocation. Severance packages, employment insurance (EI), and the Canada Emergency Response Benefit (CERB) created short-term income bridges for households as they looked for local or remote employment in their new locale. In one case, severance packages were used for a downpayment on a house. In another case, participants' ability to relocate was made possible by a CERB-related cushion after layoffs.



### 4.2.4 Family support

Family support also enabled households to move to Northern Ontario (7) and the Maritimes (8). Family often provided access to temporary or permanent housing, property, childcare, and other everyday supports.

Many participants stayed with their parents, in-laws, siblings, or other relatives upon arrival in their new destinations or relocated into family-owned properties. Moving in with family allowed households to save money or mitigate debt in a time of economic uncertainty and transition. As one couple explained, moving in with parents cushioned the blow of job loss:

"I officially got let go at the end of September. And at the beginning of December, but by that time, I moved into a friend's home from Toronto in October and decided, 'You know what, let's just move back,' because there was no job opportunities in Ontario at the time. Let's just go back to Nova Scotia. We were living with my parents... for about four months."

[Interview 45\_M]

Family also played an important role in coordinating the everyday logistics of the move, through providing storage, sharing vehicles, and offering on-the-ground knowledge to find rentals, trades, and even jobs. Similarly, family served as a local support network when migrants needed support with childcare.

While not universal, family support served as a safety net for movers across regions and life stages, often working in tandem with other enablers, such as remote work and the rent gap. This support also smoothed the path to participants' broader goals of securing affordable housing and adopting a slower, more community-oriented way of life.

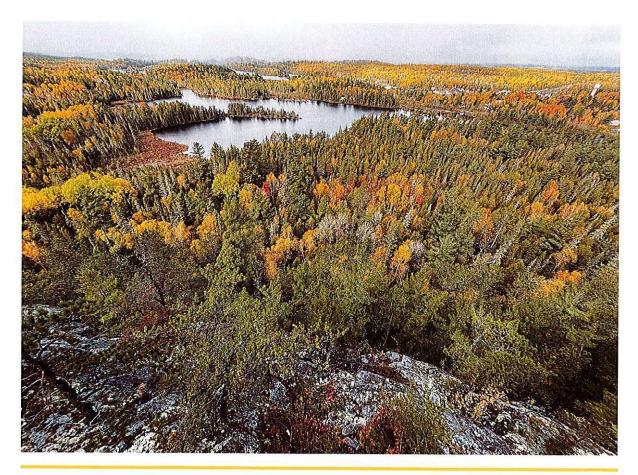


PICTURED ABOVE: Scots Bay, NS. Photo by Katie Mazer.





Participants reported that their lives changed in many ways after moving. Many shifted the structure of their work lives, supplementing remote work with local jobs or starting something new. With more time and greater affordability, most participants experienced improvements to their standards of living and quality of life. Some participants felt less beholden to paid work and reported having more time for other things. While most participants encountered friendly neighbours and local hospitality, forming meaningful relationships was more difficult. Isolation and loneliness were not uncommon, and some reported experiences of social exclusion, racism, and homophobia. Across both regions, participants were struck by the poor quality of and access to services and infrastructure.



PICTURED ABOVE: Forest near Temagami, ON. Photo by Suzanne Mills.

### 5.1 Work and livelihood

The precise ways in which working life changed after moving varied greatly across our interviews. Some participants continued to work remotely in the jobs they had held prior to moving. Others pursued passion projects, switched to local in-person jobs, or engaged in a combination of these activities, often supplemented by remote work. Those who had found work in their fields in their new communities often reported benefiting from a healthier work culture. Almost 40% (26) of participants reported working locally in some capacity, while 40% (27) reported working remotely at some point over the course of their move. For many interviewees (40%) their earnings had decreased since moving.

While many participants continued to work remotely after moving, they often supplemented this employment with other activities. For many of these workers, taking a local on-site job in addition to their remote work was a way to meet people and get to know the community. For these participants, their local jobs—including retail work, service jobs, and municipal roles—were typically modest in terms of hours and income.

Other participants, feeling unhappy with remote work, transitioned completely to local jobs after moving. This was generally a strategy for reducing isolation and feelings of dissatisfaction related to working remotely. Transitioning from remote to local work often required taking a pay cut, but for these migrants the social connection of working on-site was worth the financial sacrifice.

As noted in the previous section, some participants used their remote jobs or the sale of a higher priced property to transition into lower-paid but more meaningful local work (e.g., social service or non-profit) or passion projects (e.g., farming), or to enable their spouse to make such a transition or take time away from paid work altogether. Several migrants who had used the move to reduce their working hours or leave a stressful job also ended up transitioning to local employment post move to help with household finances.

The pivot from remote to local work was sometimes prompted by post-pandemic changes to workplace policy that reduced access to remote work. For one participant from the Maritimes, for example, while remote work had allowed them to move to the region to care for a parent, subsequent changes in workplace policy forced them to quit and develop a strategy for working locally:

"They wanted me to be able to go into the office more often because, you know, return-to-office is a thing now. So, I just quit.... Last year, 2023, Nova Scotia had this thing... where NSCC, the government, will pay for... certain courses. I'm taking a course now at the Community College."

(Interview 43\_M)

While remote work played a major role in facilitating interregional migration, it doesn't tell the whole story. For many participants, remote work served as the bridge that made relocation possible, but it did not provide a local anchor after the move. Seeking daily contact, integration, a stronger sense of belonging, or more gratification from their work, many participants sought out local jobs. Importantly, however, these transitions to local work were often only available to people with other sources of income: whether supplementary remote work, a spouse's steady income (often through remote work), disposable income resulting from decreased housing costs, or the availability of other assets. For others, lower wages and lack of available local work were barriers to making such a transition.



### 5.2 Affordability

Moving resulted in a significant perceived improvement in the standard of living for most participants in our study. In 60% of our interviews (57% in Northern Ontario and 62% in the Maritimes), participants described greater affordability related to smaller or no mortgage payments, lower rent, lower property taxes, and fewer incidental expenses. Even for households that did not see an increase in disposable income, interviewees often *felt* better off because of increases to their space or assets, or reductions to their debt. Despite this overall trend, some participants in both regions conveyed an ongoing sense of "financial precarity" (Interview 13\_M), particularly those who were unable to find stable employment in their new locale. Homeowners reported greater improvements to their standard of living than renters.

Especially in Northern Ontario, many participants described how the financial gains from the move showed up in their everyday budgets. Participants often reported that a lower cost of living, coupled with lower fixed costs, allowed more room for discretionary spending and left participants with a feeling of economic relief. As one participant living in the Mattawa region recounted:

"Like just overall, it's affordable and you have kind of money to spend how you kind of want to, right? Either that's saving it or spending it or whatever. You feel like your hard work pays off. I felt in the city, no matter what I did, I was in a loop of constantly trying to figure it out. Am I saving enough? Maybe I'm not. Do I have money for this? I didn't know what the cause of that was until I was out of it. It's hard to see when you're in it."

(Interview 11\_NO)

In contrast, movers to the Maritimes were more likely to report that budgets remained tight despite cheaper housing prices. While the move may have improved their housing situation and afforded them more space, for many movers the high cost of living, including food, electricity, oil heating, and taxes, reduced disposable income, sometimes offsetting other financial gains. Many interviewees reported being surprised by the high cost of living, and some felt these unanticipated costs had dashed their hopes that moving would liberate them from financial stress. This situation was made more difficult by the frequent divergence between movers' expectations and the reality on the ground. This was especially true for renters who wanted but were unable to buy a house upon moving. As one renter who moved to Nova Scotia from BC recounted:

"The dream was to move here and it was more affordable and I still had money in the bank for a down payment and maybe I could buy a house. Well, what I'm finding, what I'm learning is—and people moving here may or may not know—there's a harsh reality that's hidden. Right now, I'm feeling as though a house that I could afford to buy is not one I could afford to live in because it's a fixer-upper or whatever."

(Interview 16\_M)

In addition to the ability to afford more secure or spacious housing, interviewees reported taking on building and renovation projects. These construction projects, supported by lower carrying costs, equity release, and sometimes the ability to take time away from paid work, ranged from DIY fixes to major upgrades and, in a few cases, building from scratch.



### 5.3 Quality of life

In addition to enhanced economic well-being, participants also reported improvements to their quality of life: lower stress, improved health, calmer routines, better access to nature, and more time for family, recreation, and personal projects. These improvements to quality of life were generally connected to movers' ability to slow down and to their perceptions of their new communities as quiet, green, or safe.

Ten participants (15%) specifically highlighted how the move improved their mental well-being. One participant in their thirties described the impact of leaving the dense, high-pressure environment of the GTA:

"It's the best decision that I think I made for my husband and I, especially for myself. Again, I've only been able to recognize how bad my mental health was. And now that I'm so much better, I wouldn't change it for the world. Because now I'm...just at peace, and that's just priceless."

(Interview 11 NO)

Participants who left stressful jobs also described how moving had given them more time for activities beyond work and commuting, and better access to nature, contributing to improvements in overall health. As this mover to the Maritimes explains:

"It's hard to explain how amazing it's been, because...
it's just been a totally different mindset. Like I've been
able to garden this year.... I've been outside.... So, you
know, just things like that where I'm able to, you know
go and be present. Be part of my kids' activities every
single time like I'm there. It's been so good. I can't even
describe to you."

(Interview 100\_M)

Not all participants, however, recounted such dramatic improvements to wellbeing, with a small number (3 interviews) reporting declines in personal health and well-being after the move, generally related to social isolation and a reduced range of activities. In other words, improvements in overall wellbeing were linked to participants' success integrating into the community.

### 5.4 Integration into community

Community integration was the most contested aspect of the move in both regions: while 70% (47) of respondents expressed positive impressions about integrating into their new communities, 57% (38) expressed negative impressions.

Many movers reported forming social connections easily, often with other newcomers or neighbours. The most frequent positive impression participants shared with us was that people in their new communities were friendly. Participants frequently contrasted the hospitality, mutual aid, and culture of "showing up" in their new communities with the lack of neighbourliness in their previous communities. Some participants reported this left them with a sense of security and comfort they hadn't experienced in their previous homes. For some participants, who anticipated being marginalized in rural and small-town contexts, the friendliness was surprising:

"I remember the first week I was here living in [town], my neighbor across the street, who I had never met... they came by, knocked on my door. They're just like, 'Oh, I see you guys have recently moved up here, and I have this present for you.' And it was a giant basket filled with fresh produce.... It's just everyone was so lovely."

(Interview 23 NO)

But not all participants experienced this friendliness and, even among those who did, it did not necessarily lead to meaningful social integration. Especially among racialized and 2SLGBTQIA+ movers, some felt more a sense of ostracization than neighbourliness. And even for participants who felt their new communities were friendly, this friendliness was sometimes experienced as superficial and didn't always translate into the ability to form meaningful relationships. Participants reported a flipside to small-town social life that made integrating difficult: insider-outsider dynamics, gatekeeping, gossiping, and episodes of racism and homophobia. While the factors shaping peoples' experiences of belonging are complex and multi-faceted, participants generally had better luck integrating if those around them perceived them as belonging in their new community, based on their demographics and class.

Experiences of racism spanned experiences of repetitive subtle commentary, bullying and slights, and overt racist rhetoric on social media. One participant living in the Timmins region describes the casual racism they have encountered since moving:

"I've had people say, 'Oh, your English is very good.' Initially, that was a compliment.... Then you keep hearing, keep hearing and then you're like, what is happening? And then yeah, at one point...[this] lady is like, 'Oh, your English is very good.' I was like, 'Your English is good too'." (Interview 32 NO)

One gay participant, who had moved to the Maritimes, describes how racism and homophobia intersected with local suspicion of outsiders and generalized xenophobia:

"And two months into the [new] job, I started looking for another job because of just how mean and cruel people were. Yeah. I was othered.... It was people like me that brought COVID, it was people like me who are moving from Ontario and Alberta and they're buying up all the homes and they are and they're making it unaffordable for people here.... All that stuff, you know, multiculturalism and LGBTQ, obviously... it was really hard coming into a culture where it was...so in your face, the isolationist attitude of, you know, we take care of ourselves.... [My husband] has one friend who is from Ontario and...she said to me, be prepared to go through it for about five years because they won't give you a chance. They won't give you a chance unless you [have] been here for five years."

(Interview 29\_M)

Even among participants who were not otherwise marginalized, many movers to the Maritimes felt there was some local suspicion and resentment toward recent in-migrants for their perceived role in driving up the cost of housing. While some participants put this sentiment in context, expressing concern about the housing affordability crisis, other participants struggled with the sense of not being fully welcome. One participant, who grew up in the Maritimes and moved back during the pandemic, described a sense of being socially ostracised:

"When we moved in here...not a single neighbor from anywhere...came by to say, like, welcome.... [At work] I often, you know will, you know, say 'In my experience working at [a workplace in Ontario]' or whatever, and I think a lot of people just hear that and go like, 'Oh, here we go again. This guy from Ontario telling us how to do it in PEI.' And, you know, so I've really tried hard to, like, get that out of my lexicon."

(Interview 40\_M)

On top of these social dynamics, work and family structures also impacted participants' ability to integrate socially. Isolation, Ioneliness, and struggles with community integration were more common among remote workers, retirees, and participants who defaulted to family rather than forming new ties. By contrast, finding ways to be out in the world and connecting with people helped with social integration. Participants in almost half our interviews (42%) reported using volunteering and community involvement as a strategy to integrate socially. Many of these movers recounted how community activities had helped them meet people, contribute to local life, and become part of the community more quickly.



### 5.5 Service and infrastructure challenges

Study participants consistently reported limited access to essential services. This manifested most obviously in a lack of reliable healthcare, but extended to municipal services, shopping, and other aspects of daily life. Overall, while these service and infrastructural challenges did not erase the overall benefits of moving, they did temper them.

Participants in 72% of our interviews reported challenges accessing healthcare. In both regions, people described years-long waitlists for family physicians. Those who had been able to secure a provider had often done so through personal connections, luck, or medical urgency (e.g. pregnancy). Participants without doctors relied on walk-in or nurse practitioner clinics, telehealth and, in some cases, family doctors in their previous home communities.

Participants reported long wait times at emergency rooms, out-of-pocket costs, and the stress of uncertainty. That is, participants were less concerned with the inconvenience of poor access to healthcare, and more worried about the transfer of risk, time, and costs to households—especially those with elderly family members or chronic conditions. One participant who moved to the North Bay region from Southern Ontario described how these interconnected challenges play out in that context:

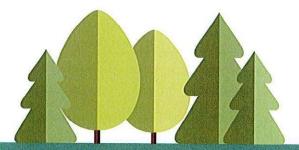
"Basically...there's a couple of walk-in clinics, but they're not staffed by doctors. The doctors are telehealth. So, you would go to a walk-in clinic and talk to the nurse there, and then the nurse would relay your concerns to a doctor over a video feed. And that's the extent of it. And they can't really do much for you. So, for most things, they're going to send you to the hospital anyway.... You just go straight to the hospital. There are nurse practitioners, but because they're not covered by OHIP, you have to pay to see them. So, it's like \$130 per [visit]."

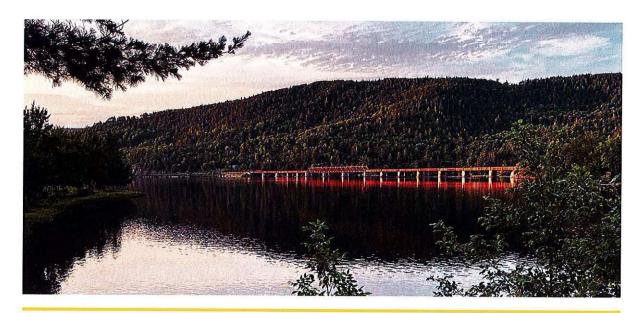
(Interview 7\_NO)

Movers' lack of access to primary care providers may often be more a function of their relocation than of the places they moved. Communities across the country are facing doctor shortages but, in moving, many gave up family doctors and landed at the back of horribly long waitlists. Participants also noted regional differences in quality of care: most notably, the diminished availability of specialist care in more peripheral regions relative to major urban regions. Participants noted that major procedures and specialist care sometimes required travelling to the region's larger cities. Some even recounted preferring to travel to see specialists in their previous community rather than risk waiting for an appointment locally. For some, the regional divergence in availability of care came as a shock. While the need to travel for care is often normalized in rural regions, movers were more likely to see it as a deficit. As one participant, who had moved to the Maritimes, said: "I pray every day [that] I'm healthy" (Interview 101 M).

Beyond healthcare, 60% of interviews—an equal number from both regions—highlighted other service and infrastructural challenges, related to childcare, municipal and professional services, recreational programs, and consumption opportunities. For a small number of interviewees, access to some services (e.g., childcare) improved after the move.

In some cases, as with the general shortage of childcare or public transit, these challenges flowed in part from a failure of local services and infrastructure to expand in step with population growth. Poor access to these and other services can make basic activities like working or grocery shopping difficult or impossible. In other cases, participants were frustrated by a lack of amenities and services—like delivery services or longer business hours—they had taken for granted while living in well-resourced metropolitan areas. Finally, in cases where sports or other recreational activities had been an important part of participants' lives and identities prior to moving, some experienced the reduced access to organized activities as a meaningful loss.





PICTURED ABOVE: Rail bridge, Mattawa, ON. Photo by Suzanne Mills.

### 5.6 Regrets and return migration

Most participants in the study stood by their decisions to move, but a meaningful minority (19% of interviews) voiced ambivalence or clear regret.

One participant, who had quit her job in Southern Ontario and, with her spouse, purchased a farm in rural Nova Scotia aiming to do something creative, interesting, and good for the earth, described feeling conflicted about whether she would make the same decision again. While she embraced the opportunity to reframe her life and pursue her values, they had encountered unanticipated environmental and business challenges and, at the time of the interview, were anticipating having to sell the farm in the coming years. She explained:

"Yeah, I don't know. The thing is, part of me is, you know, you only live once, and you've gotta seize things. Seize opportunities as they come up and do them, like that part of me operates on that. But then the other part of me is very realistic and.... guess there are two, you know, the two people sitting on the shoulder. I can't honestly answer."

(Interview 39\_M)

Other participants felt overwhelmingly negative about their moves. Seven interviewees had returned or planned to return to their previous communities. These participants were isolated and/or bullied, forced to return to in-person work, struggling to find local work, or worried about their poor access to services. Some people also struggled with cultural and class differences in their new communities, while some recounted that they had held romantic or false impressions of the place they were moving. Among those considering or desiring to go back to their previous communities, some worried about whether they could even afford to live in the inflated urban housing markets they had previously left.

Overall, regrets and returns were not the dominant outcomes in our study, but when they did occur, they followed a consistent pattern: the factors that made the move possible eroded, essential services proved too thin, and participants struggled to integrate or fit into their new communities.

With these household trajectories in view, we now turn to the receiving communities themselves, their capacities, strains, and the policies that shape them.

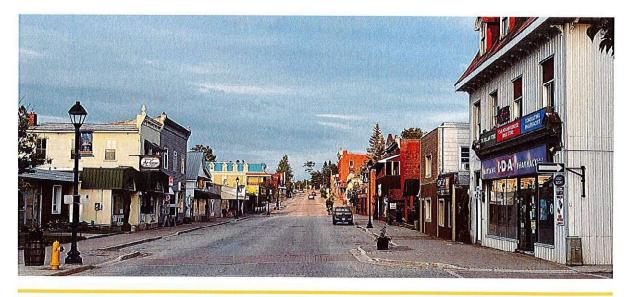


# 6. Effects of in-migration on receiving communities

Community leaders and officials in our study communities were generally optimistic about the increase in inter-regional migration. Notably, while our study was focused on internal migration, in both Northern Ontario and the Maritimes, key informants often did not differentiate between international migration and internal migration; rather, they described the benefits and challenges of *population growth* generally.

Interviewees described how new residents were contributing to the economic and social vibrancy of their communities through volunteerism and civic engagement, and by starting businesses, filling job vacancies, shopping locally and boosting local tax revenues. These newcomers were also transforming regions and communities demographically, bringing welcome ethnic and age diversity.

In addition to social benefits, community key informants described how in-migration could spur investment in local infrastructure, including housing, recreational facilities, and internet services. However, in areas that had seen dramatic population growth, key informants were clear that, in addition to these widely reported benefits, their communities were also facing some acute challenges: namely, insufficient and unaffordable housing, rising homelessness, shortages of family doctors and other social service capacity, infrastructure deficits, and social divisions.



PICTURED ABOVE: Downtown Mattawa, ON. Picture taken by Suzanne Mills.

# 6.1 Local responses to population growth

Prior to the COVID-19 Pandemic, some municipalities and provincial governments were already focused on attracting newcomers as a response to their aging populations. Most of these efforts focused on increasing international migration through a range of programs and immigration pathways.

But some municipalities in Northern Ontario and provincial governments in the Maritimes developed programs that explicitly sought to draw new residents from elsewhere in Canada. These campaigns expanded with the onset of the COVID-19 Pandemic, as governments worked to capitalize on the shift to remote work and people's desires to escape city life. One municipality in Northern Ontario, for instance, rented billboards in Toronto in their attempt to attract residents.

While both Northern Ontario and the Maritimes began to see increased population growth in the mid-2010s—resulting from internal and international migration—key informants in both regions noted that, with the onset of the COVID-19 Pandemic, spikes in inter-provincial and intra-provincial migration fundamentally altered the scale and pace of population growth.

Importantly, population growth has been uneven within both regions, with some towns growing rapidly while many more remote areas continue to crave more growth. Key informants from areas that did not see as high levels of population growth, more commonly in Northern Ontario, often reflected on the benefits that flowed from additional in-migration. Those from high growth regions of Northern Ontario or from the Maritimes, in contrast, often spoke of both the benefits and challenges that have resulted from rapid and unforeseen population growth. Among these interviewees, many recounted the acute pressure population growth has placed housing, services, and infrastructure, emphasizing that sustainable and just development requires ensuring that investment in social and physical infrastructure keep pace with demographic change.

Real-estate agents in both regions described how interest in buying properties increased dramatically in their regions during the pandemic:

### Northern Ontario:

"It was almost like a tsunami, like a huge wave of people that came up." (Interview 65\_N0)

### Maritimes:

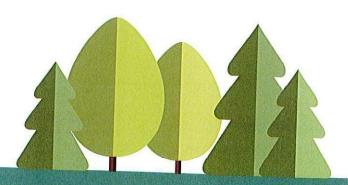
"And COVID just was like lighting a match, it just went insane there." (Interview 72\_M)

# 6.2 How in-migration has benefited communities

Key informants in both regions described how people moving into their regions were making positive contributions to community social and economic life in a number of ways. As one real-estate agent in Nova Scotia remarked:

"I look at the mix of people who live in the Annapolis Royal area right now, and you know, there's some very, very intelligent, highly skilled people that that are involved in the community. And spend their money locally.... It's a different community than it was, but I think for the most part it's a better community than it was."

(Interview 95\_M)



### 6.2.1 Volunteerism and community engagement

Community leaders from both regions noted the high levels of volunteerism and community involvement among recent internal migrants.

Not only are new residents eager to fill important volunteer roles in the community, but they also bring renewed energy to community clubs and institutions that have experienced a decline in activity in recent years. For example, as one key informant explained, some of the community halls in the Annapolis Valley, Nova Scotia have been revitalized due to the "influx of new people who are interested in going back to that old model of community halls where you hold card games and have potlucks" (Interview 90\_M).

Some municipalities actually used volunteering to foster civic engagement and inclusion through partnerships with settlement agencies and community organizations that connect new migrants with local volunteering opportunities, clubs and services. Events such as "Welcome North Bay" and "Lunch and Learn" are examples of such efforts happening in Northern Ontario.

Key informants from both regions also reported that new residents have injected their communities with new ideas, diversity and vibrancy. One municipal elected official in the Maritimes recounted this sentiment, which was shared by elected officials in both regions:

"I think once we get over the hump of 'You're changing my town,' yeah, there's lots of positive things. You bring a vibrancy, you bring people with different ideas, new—you know, new ideas about what a library could be like, or... a rec centre."

(Interview 71\_M)

In some aging communities in the Maritimes, the younger age profile and family structure of recent in-migrants is seen as a community asset.

### 6.2.2 Increased consumer activity

Key informants reported that one positive effect of in-migration was increased consumer activity. Informants noted that, even when new migrants are not directly engaged in the labour market, they stimulate demand for goods and services and support existing businesses and municipalities through their consumption. As house prices and property taxes have risen, newcomers have contributed to expanding the local tax bases that funds municipal services and infrastructure.

Reflecting this increased consumer activity, interviewees recounted that new businesses had been opening in their communities. In Northern Ontario, one participant described how in-migration and new interest from investors has catalyzed the expansion of the retail sector, both in terms of new businesses and franchises opening and the revitalization of long-term vacant commercial properties. One informant estimated that the service industry had expanded by 25%. As demand has increased with population growth, trades businesses—contractors, roofers, plumbers, etc.—are also expanding more into northern communities.

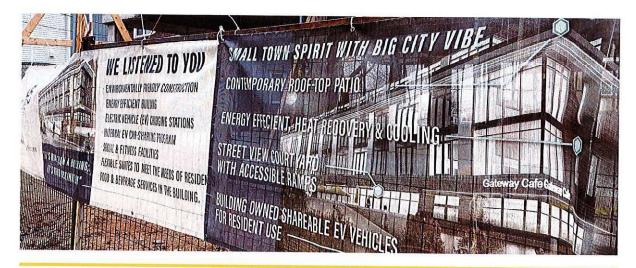
### 6.2.3 Starting businesses and working local jobs

In-migrants are also investing in local businesses in Northern Ontario and the Maritimes. The local benefits of these new businesses flow outward to the community when they hire staff and buy local goods and services.

One senior economic development officer for a regional economic development organization in the Maritimes described how the ability to work remotely allowed some new residents to take the risk of making a major life transition and establishing a local business:

"I'd see the businesses, folks that were coming and bringing like a knowledge-based remote job with them, and maybe trying to—in using that as like a backbone so that they could then pursue a dream or a passion, like getting into farming, or tourism and hospitality, or running that cute little general store, or even a restaurant and things that oftentimes were very different from their career background."

(Interview 70\_M)



PICTURED ABOVE: New housing development in Wolfville, NS. Photo by Katie Mazer.

In both regions, key informants described return migration of locals who had left for education and work opportunities, emphasizing the skills, capital, and experience they brought back to the region.

Respondents in both regions were hopeful that in-migrants from within Canada would increasingly fill local labour needs. Despite persistent vacancies in key sectors (e.g., healthcare, professional services), community leaders—particularly in Northern Ontario—noted that internal migrants were filling local vacancies in a variety of sectors. As one economic development officer from Northern Ontario emphasized, increasing labour supply was necessary to foster an economic environment that can support new business activity:

"If you don't have that—the people either investing within the community starting new businesses, you know, obviously supporting existing businesses, supporting the companies in terms of for labour relation...then you don't really have anything. If a company is looking for 25 or 30 employees, and they can't fill those spots, that's massive right. Like, who knows if a company can survive that way? But at least now with the population growth, at least, hopefully, we're filling those roles as much as we can."

(Interview 68\_NO)

### 6.2.4 New community resources

In some cases, local communities gained new community resources as part of municipalities' broader attempts to appeal to new residents and the increased tax revenue that accompanied this population growth. As one participant explained, "We're putting in a pool and rec center, which may help make things a little more appealing for professionals wanting to come up here" (Interview 68\_NO). While such investments were a strategy to attract new residents, they were also made possible by increases in tax revenue resulting from migration.

These investments, however, were sometimes uneven. For example, while informants in the Maritimes described widespread investment in rural internet infrastructure—including in the early days of the COVID-19 pandemic—similar initiatives were not available in many municipalities in Northern Ontario. As one key informant in the Mattawa-Nipissing corridor described:

"Fiber optic is like a delusion. Like that's never coming here. That's sort of the mentality. We don't matter enough, but we're not a big enough center for them to invest."

(Interview 65\_NO)

As interviewees emphasized, quality internet is a primary consideration for remote workers looking to relocate, but it also brings broader community benefits.

### 6.3 Challenges of population growth

### 6.3.1 Labour market mismatch

While new migrants participate in the labour market in diverse ways, their presence has not resolved longstanding labour shortages in specific sectors. In both regions, key informants described a labour market characterized by persistent skills mismatches and recruitment challenges. As one interviewee from the community sector in Northern Ontario described:

"There's lots of jobs and lots of job vacancies. But hiring specific talent is really hard. I don't get the sense that the people who have moved up are people who have those designations...we have hardly any lawyers, any accountants."

(Interview 85 NO)

Remote workers, semi-retirees and small business owners moving to Northern Ontario and the Maritimes did not always have the technical skills, professional credentials or availability most needed in local labour markets. In some areas, key informants noted that most in-migrants were retired and not actively participating in the labour market. In both regions, interviewees noted ongoing labour shortages in healthcare, education, skilled trades, and professional services. Informants in the Maritimes speculated that in-migration has exacerbated these shortages by increasing demand for services. As one of participant observed, "there is still a nursing shortage and teaching shortage and middle-class job shortages that may be driven by increased economic activity of remote work" (Interview 74\_M). Labour shortages are also present in low-wage sectors, including seasonal and servicesector jobs, where local demographic shifts, particularly aging populations and youth out-migration, have reduced the available labour force.

As population growth has failed to resolve certain labour shortages, governments have taken more focused measures to fill these gaps. In PEI, for example, the provincial government has worked to raise local awareness about professions in high demand and recruit workers, conducting international recruitment missions focused on nursing. construction, and other in-demand areas. In both regions, temporary and permanent international migrants were filling labour market gaps in retail, food, and accommodation sectors. In Northern Ontario, international migrants were also filling trades vacancies in mining services and other sectors. Some informants highlighted their communities' desire to facilitate international migrants on temporary work permits staying in Canada over the long term, emphasizing the importance of creating a clear path to permanent residency for temporary foreign workers.

While most migrants to Northern Ontario were able to find on-site employment if it was desired, even if not in their field, in the Maritimes remote work has created new vulnerabilities for workers because it has allowed a pool of workers to move to the region that is more diverse and skilled than the local job market. Specialized or highly skilled in-migrants facing job loss or transition may confront a choice between relocation or underemployment. Return-to-office mandates and hybrid work arrangements also threaten to disrupt these migration patterns. While some migrants have adapted by changing jobs or commuting long distances, informants reported that some have returned to their prior communities once unable to work remotely.



### 6.3.2 Lack of social integration

Key informants reported that in-migrants sometimes face challenges with social integration. In some cases, they related these challenges to the "cliquey," "narrow-minded," or "difficult to break into" nature of some communities. Interviewees described parts of the Maritimes, in particular, as only superficially welcoming. One real-estate agent in the region recounted that she frequently hears that, "people [here] are very friendly, but they don't want to be your friend" (Interview 72\_M).

Social isolation was sometimes exacerbated by migrants' unrealistic expectations about the place to which they were moving. This was especially the case with migration to the Maritimes. Informants reported that romantic preconceptions lead to disappointment and "sober second thoughts" among inter-regional migrants when their realities ultimately did not match this image. Some speculated that this dynamic had driven some migrants to return home.

Sometimes social tensions are rooted in cultural differences between rural and small-town communities and the larger urban centres from which in-migrants have often moved. As key informants described it, urbanites sometimes have expectations of individual privacy and private entitlement to space and resources that clash with the cultural norms in their new communities, and this can make social integration more difficult.

While our research was focused on inter-regional migrants, some informants spoke to the distinct challenges facing international newcomers in both regions, including racism and xenophobia. One business owner in Northern Ontario described his as "such a narrow-minded community," explaining that, "They do not like any outsiders. Unless you're white-skinned" (Interview 59\_NO). Temporary migrant workers, meanwhile, face structural barriers to social integration. In Northern Ontario, informants reported that international students often leave the region upon graduation due to a lack of opportunities. Key informants are aware that lack of social integration leads to people leaving their new communities. One participant in Northern Ontario described it as a "revolving door": "We'll bring in four newcomers... three leave, one stays. We'll bring in another four...three leave, one stays" (Interview 84\_NO).

Municipalities and community organizations are taking steps to support the integration of inter-regional and international newcomers, sometimes through the same programs. In the Maritimes, for example, the Annapolis Valley Welcome Network uses volunteering as both a settlement strategy and a community-building tool. In Temiskaming Shores, the municipality began providing funding to One Light Diversity, a settlement organization created by an interregional newcomer. These networks connect newcomers to long-time residents to build relationships and share practical knowledge about life in the region while fostering a welcoming environment to support quality of life and retention of newcomers in the community.

### 6.3.3 Housing and affordability crisis

Rapid population growth in both regions has intensified pressures on housing and social services, heightening concerns about affordability, displacement, and increased housing insecurity and homelessness. Respondents in both regions described how the lack of housing availability and affordability has reached crisis levels.

While lack of new housing construction and public investment in affordable housing are longstanding trends that pre-date this wave of inter-regional migration, increasing investment churn and the influx of new residents to these regions brought a budding housing crisis to an apex. This was exacerbated by the differential in house prices between inter-regional migrants' home communities and the regions into which they moved. Key informants shared the common perception that many in-migrants were able to pay unprecedented prices for local houses because they had made significant earnings on property sales in their previous communities. One real-estate agent from Northern Ontario captured this sense that in-migrants "could sell their box in the sky in Toronto and walk away with hundreds of thousands of dollars in cash and come up here and buy a castle and live like kings" (Interview 86\_N0).

While new residents coming from more expensive housing markets might continue to see Northern Ontario and the Maritimes as affordable relative to their previous communities, home ownership has quickly slipped out of reach for many local residents. In turn, as more people are priced out of buying homes, the rental market has also become increasingly unaffordable. This trend is more pronounced in the Maritimes, where population growth, and subsequent pressure on the housing market, have been more dramatic.

Across communities in Northern Ontario, interviewees emphasized the growing tension between rising demand and the region's limited capacity to expand its housing stock. Many informants noted that their communities lack infrastructure, funding, or interest from developers. Here, the crisis has been exacerbated by speculative property purchases, investments in high-end housing, and conversion of short-term rentals.

In the Maritimes, informants emphasized that the housing supply is constrained not only by limited development capacity and a shortage of skilled labour, but also by restrictive zoning regulations and local resistance to densification and new development, including from new residents. While some municipalities have approved large-scale developments, these are not generally affordable for most. The prohibitive cost of housing means that housing insecurity now also affects middle-income earners, including those who are in high-demand occupations, like teachers and nurses. In Nova Scotia, some participants emphasized that the provincial government should play a more active role in changing regulations across the province to accelerate the pace of appropriate housing development.

Perhaps the most visible impact of the housing crisis is a notable increase in homelessness and social service use in both regions. Key informants in both Northern Ontario and the Maritimes generally described shifting patterns of inequality and a marked increase in more extreme levels of poverty as their communities have grown more bifurcated. In both regions, participants noted a dramatic increase in unhoused residents, recounting that many towns had seen encampments established, often for the first time, and unprecedented levels of service use. Given the rapid escalation of this crisis and the small size of many municipalities, towns are scrambling to provide supports to unhoused residents while feeling significantly under-resourced.

Elected officials from both regions commented on the rise of housing insecurity and heightened poverty:

"Our poor have gotten much poorer. Typically, in areas like this, in small towns and rural areas, poor people used to be the people who inherited the house that had been in the family forever. And that's what they had. And they had the old car. They probably grew a garden, but now it's more than that. There is a lower level of poverty. And it's people who aren't housed.... So, when I first started here in 2016, downtown Kentville was a real anomaly because we had Open Arms shelter on our main street.... And there was probably, at the time, ten people who were unhoused. Now I wouldn't even want to guess. I would say it's probably 40s and 50s."

(Interview 76\_M)

"Now we're seeing it [unhoused population] very visibly in our community. As much as we might see more homes being built, we're also seeing more people who are unhoused and the costs that are associated with helping, supporting and providing services for individuals who require assistance.... We really struggle with trying to balance providing services that are municipally mandated, but then also having more expectations from the community."

(Interview 73\_NO)

Ultimately, rapid population growth represents a paradox. Increased housing prices have led to crises of housing availability and affordability, but they have also increased the tax base on which municipalities depend to expand and maintain infrastructure and provide services. New, diverse and affordable housing development is urgently needed to accommodate population growth and ease the crisis, but development is often contentious, including among newcomers who want to preserve the rural setting to which they have moved. These conditions are more acute in the Maritimes and in the more southern parts of Northern Ontario, where population growth was far beyond what anyone had anticipated. But the situation in these areas offers a sober lesson on the dire consequences that ensue when upper levels of governments fail to create conditions that can support population growth by investing in housing and services.

## 7. Key conclusions



The aim of our study was to provide a more in-depth understanding about recent inter-regional migration to the Maritimes and Northern Ontario. Some of our findings conformed to stories depicted in the media and common-sense assumptions about the move. Other findings, however, complicate or question these assumptions. Our key conclusions are as follows:

- Inter-regional migrants are demographically and socioeconomically diverse. Migrants in our study represented a greater diversity of income levels than what was typically presented in the media.
- 2. Housing affordability, family, and work-life balance are becoming important drivers of inter-regional migration in Canada. In our study proximity to family, housing affordability and the desire to work less or slow down were the main motivations for migration.
- Remote work and flexible work arrangements allow people to move to places without onsite employment opportunities that match their skills.
- Reliance on remote work to live in small communities introduces new forms of precarity. Remote workers in our study were more vulnerable to job loss and unemployment.
- Movers are typically active participants in community life. Participants were eager to integrate in their new communities, often joining clubs or volunteering.

- 6. Movers who did not match the demographic profile of dominant groups in their new community had a harder time integrating socially.
- Inter-regional migration has endowed previously declining municipalities and regions with renewed energy and resources.
- 8. Inflated housing markets can have far reaching impacts. As housing became less affordable in more populated regions, out-migration had ripple effects on housing markets in other regions.
- The influx of new residents in some communities made longstanding under-investment in services, housing, and infrastructure across Canada visible.
- In both regions, inter-regional in-migration unrelated to work began before and continued after the COVID-19 pandemic.

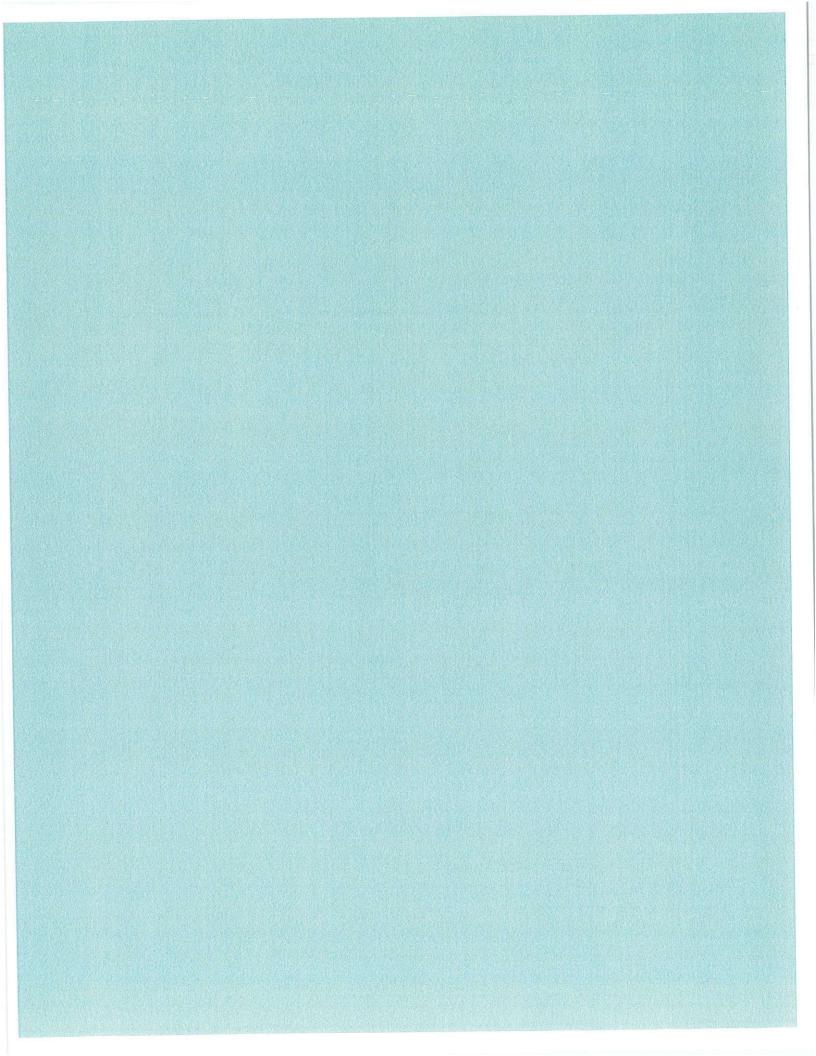


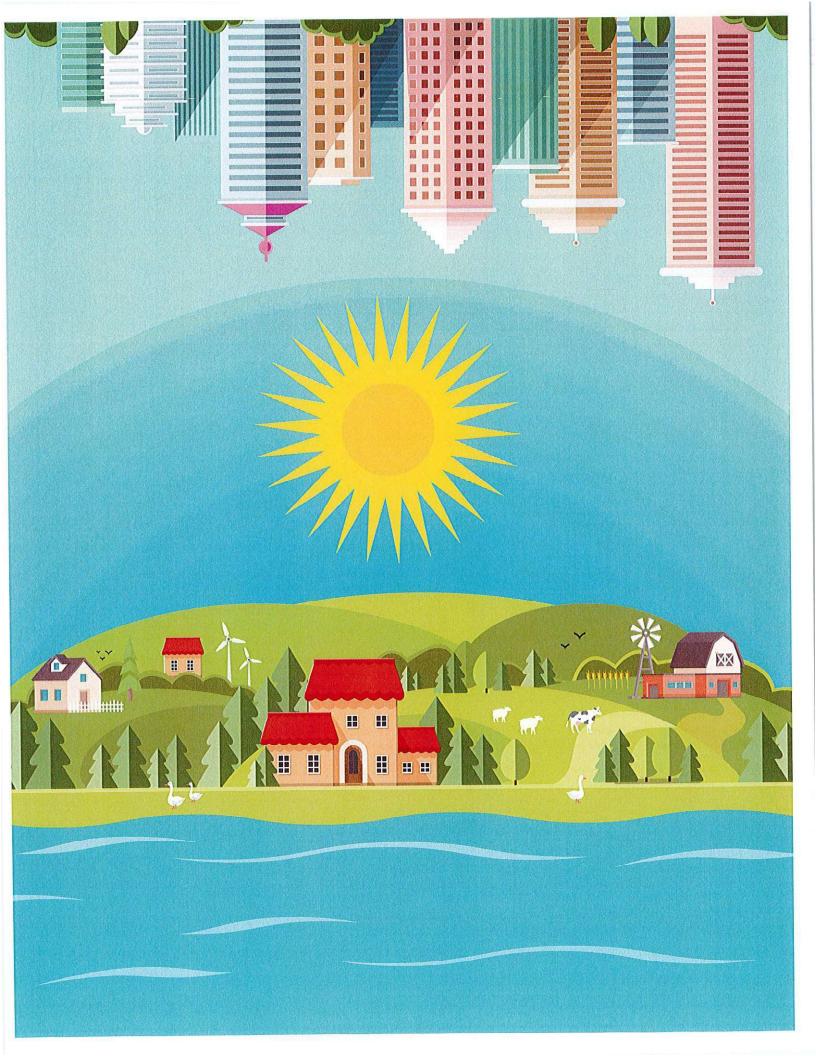
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- Calculated for Maritime provinces using data from Statistics Canada. *Table 17-10-0153-01 Components of population change by census division, 2021 boundaries.* https://doi.org/10.25318/1710015301-eng. Net natural increase = Births Deaths, Net international immigration = Immigration + Net non-permanent residents Net emigration.
- calculated for Northern Ontario Census Divisions using data from Statistics Canada *Table 17-10-0152-01 Population estimates, July 1, by census division, 2021 boundaries.* https://doi.org/10.25318/1710015201-eng. Net natural increase = Births-Deaths, Net international immigration = Immigration + Net non-permanent residents Net emigration.
- Calculated from linked 2016 and 2021 Census of Canada Master Files.
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- Statistics Canada Table 17-10-0152-01 Population estimates, July 1, by census division, 2021 boundaries. https://doi.org/10.25318/1710015201-eng.
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- Statistics Canada. *Table 17-10-0153-01 Components of population change by census division, 2021 boundaries.* https://doi.org/10.25318/1710015301-eng.
- xii 2021 Census of Canada Master Files.
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- Calculated from linked 2016 and 2021 Census of Canada Master Files.
- xi Calculated from linked 2016 and 2021 Census of Canada Master Files.
- Calculated from linked 2016 and 2021 Census of Canada Master Files using North American Industry Classification System [NAICS] Canada 2017 version 3.0. https://www23.statcan.gc.ca/imdb/p3VD.pl?Function=getVD&TVD=1181553. Industry sectors were grouped. Arts, Accommodation and food services, Other Services includes: 71 (Arts, entertainment and recreation); 72 (Accommodation and food services); 81 Other services (except public administration). Education, Health Care, Public Administration includes 61 (Educational services); 62 (Health care and social assistance); 91 (Public administration). White collar professional includes: 51 (Information and cultural industries); 52 (Finance and insurance/management of companies and enterprises); 53 (Real estate and rental and leasing); 54 (Professional, scientific and technical services); 56 (Administrative and support, waste management and remediation services), Manufacturing, wholesale, retail, transportation, warehouse includes: 31 (Manufacturing); 41 (Wholesale trade); 44 (Retail trade); 48 (Transportation and warehousing). Agriculture, forest, mining, utilities and construction includes 11 (Agriculture, forestry, fishing and hunting); 21 (Mining, quarrying, and oil and gas extraction); 22 (Utilities); 23 (Construction).
- xiii Calculated from linked 2016 and 2021 Census of Canada Master Files.







# BUSINESS ARISING FROM PREVIOUS COUNCIL MEETINGS



# Corporation of the Municipality of Calvin Council Resolution

Date: November 26, 2025

Municipality of Calvin Expected Code of Conduct - Repeal and Replace By-Law 2022-027

By-Law Number 2025-48

Resolution Number: 2025-

Moved By: Councillor

Seconded By: Councillor

WHEREAS by Resolution Number 2025-074 Council for the Corporation of the Municipality of Calvin directed staff to search the by-laws of the Municipality of Calvin for any copywritten by-laws and bring them before Council as a list for further direction;

AND WHEREAS Council for the Corporation of the Municipality of Calvin received and discussed CAO Report 20-2025 reporting that all but one by-law or policy protected by copyright has since they were adopted been repealed or replaced, that being the Expected Code of Conduct Policy, by-law 2022-027;

AND WHEREAS the policy as written was determined to be clear and required no immediate adjustments, but Council desired for it to be re-written in order to remove copyrighted policies from the record;

NOW THEREFORE BE IT RESOLVED THAT Council for the Corporation of the Municipality of Calvin hereby receives for adoption, a new Expected Code of Conduct Policy to replace and repeal by-law 2022-027.

Results:

CERTIFIED to be a true copy of Resolution No. 2025-xx passed by the Council for the Corporation of the Municipality of Calvin on the 25<sup>th</sup> day of November 2025.

Donna Maitland CAO/Clerk/Treasurer

# THE CORPORATION OF THE MUNICIPALITY OF CALVIN

### **BYLAW NUMBER 2025-48**

### BEING A BYLAW TO ADOPT AN EXPECTED CONDUCT POLICY

### **Legal Authority**

### Scope of Powers

Section 8(1) of the Municipal Act. 2001, S.O. 2001, c.25, ("Municipal Act") as amended, provides that the powers of a municipality shall be interpreted broadly so as to confer broad authority on municipalities to enable them to govern their affairs as they consider appropriate, and to enhance their ability to respond to municipal issues.

### Powers of a Natural Person

Section 9 of the Municipal Act provides that a municipality has the capacity, rights, powers and privileges of a natural person for the purpose of exercising its authority under this or any other Act.

### **Powers Exercised by Council**

Section 5 (1) of the Municipal Act provides that the powers of a municipality shall be exercised by its Council

### Powers Exercised by By-law

Section 5(3) of the Municipal Act provides that a municipal power, including a municipality's capacity, rights, powers and privileges under section 9, shall be exercised by bylaw unless the municipality is specifically authorized to do otherwise.

### Preamble

Council for the Corporation of the Municipality of Calvin ("Council") acknowledges that a Municipality as a level of government from time to time receives feedback and requests from individuals about Township services or in other ways interact with the Township.

Council further acknowledges that it is necessary to promote a respectful, tolerant and harassment free workplace between Members of Council, Officers and Employees of the Township, and the public.

### Decision

Council of the Corporation of the Municipality of Calvin decides it in the best interest of the Corporation to adopt a policy that clearly explains expected conduct of individuals interacting with the Township.

### Direction

NOW THEREFORE the Council of the Corporation of the	Municipality of Calvin directs as follows:
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1.	Schedule "1" -Expected Conduct Policy attached hereto forms part of this bylaw.	
2.	Any changes to Schedule "1" may be adopted by resolution.	
3.	This Bylaw supersedes any Bylaw previously passed that is contrary to this Bylaw.	
4.	This Bylaw takes effect upon its passing.	
Read ar	nd adopted by Resolution #2025- this 25th Day of November 2025.	
Mayor	CAO/Treasurer/Clerk	



# MUNICIPALITY OF CALVIN EXPECTED CODE OF CONDUCT FOR THE PUBLIC NOVEMBER 25, 2025

### **Table of Contents**

- 1. Policy Statement
- 2. Purpose
- 3. Scope and Application
- 4. Definitions
- 5. Examples of Conduct Covered
- 6. Responsibilities
- 7. Procedures
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### 1. Policy Statement

The Municipality of Calvin (the "Municipality") is committed to providing high-quality services to all members of the public in a fair, timely, and professional manner. At the same time, the Municipality seeks to maintain a safe, respectful, and harassment-free environment for staff, Council members, and the public.

This Code sets expectations for public behaviour when interacting with Municipality staff, Council members, and facilities. It also addresses situations where conduct or requests are unreasonable, frivolous, or vexatious, outlining measures to protect staff, Council members, and residents.

### 2. Purpose

- 1. Promote consistent, respectful, and safe interactions between the public, staff, and Council members.
- 2. Ensure that individuals' actions or requests do not:
  - Compromise safety or enjoyment of Municipality facilities;
  - Overconsume staff resources or impede service delivery; or
  - Cause unnecessary distress or disruption.
- 3. Establish procedures for identifying and managing unreasonable, frivolous, or vexatious conduct, while ensuring fairness and opportunity for review or appeal.

### 3. Scope and Application

This Code applies when an individual's conduct or requests meet the criteria for being unreasonable, frivolous, or vexatious, including interactions via public meetings, written communication, telephone calls, in-person interactions, electronic communications, or visits to Municipality property, parks, or facilities.

This Code also applies when a member of the public repeatedly raises the same issue to different staff members or Council members, and/or communicates in an inappropriate, disrespectful, or abusive manner about a staff member or Council member, including spreading negative, disparaging, or offensive statements. Such conduct is considered disruptive and may warrant action under this policy.

### 4. Definitions

Unreasonable Behaviour – Conduct that is unacceptable in all circumstances because it jeopardizes the safety, security, or well-being of staff, Council members, other service users, or the individual. Examples include refusing to specify grounds for a complaint, changing the basis of a complaint as it progresses, denying or altering prior statements, covertly recording meetings, aggressive, disrespectful, or intimidating behaviour, loitering, disturbances, or attending under the influence of drugs or alcohol.

Frivolous Requests – Requests or complaints with no serious purpose or value, trivial or meritless, for which investigation would be disproportionate to the matter's significance.