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Greater North Foundation: Social and Economic Impact Analysis

Submitted to:

Greater North Foundation

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Executive Summary

Introduction

Nichols Applied Management is an Alberta based management consulting firm with over 50 years of experience conducting socio-economic impact assessments across Alberta and elsewhere in Canada. Nichols was engaged by the Greater North Foundation (GNF) to assess ways in which GNF's programs and services impact the communities it serves from both a social and an economic perspective.

The approach taken to completing this assignment was as follows:

- **Economic Impact Analysis.** Nichols collected and reviewed detailed budget information from GNF. It then used this expenditure data in conjunction with published multipliers derived from the Statistics Canada Interprovincial Input-Output (the IO Model) to derive estimates of Gross Domestic Product (GDP), labour income, and employment.¹ Regional estimates were also prepared based on where employees live (and therefore likely spend their income) as estimates of the relative concentration of the supply chain in the region as compared to the rest of the province.
- **Social Impact Analysis.** A number of steps were taken to carry out the social impact analysis including reviewing GNF's current and planned operational activities, conducting a structured literature review, carrying out a preliminary effects pathway analysis, and undertaking semi-structured phone interviews with key staff and stakeholders. Due to the relatively limited nature of our scope, the findings are based on a high-level qualitative analysis. Many of the effect pathways identified in this report could be further explored and fleshed out using additional analytical tools.²

The following is a summary of our findings. Detailed results can be found in Sections 3 (Economic Impacts) and 4 (Social Impacts).

Economic Impact Analysis

The 2025 budget showed planned expenditures of approximately \$9.7 million (excluding amortization), across a variety of categories including utilities, administration, operating maintenance, and capital maintenance. Based on our analysis of these expenditures:

- GNF supported total GDP of \$9.4 million across the province, 60% of which is captured in the region – primarily in the form of direct wages paid to GNF employees.
- \$7.5 million was paid to workers directly employed by GNF, those employed in the supply chain that supports GNF activities, and those employed throughout the general economy (e.g. retail). Nearly 70%, over just over \$5 million, of the labour income supported through GNF operations is captured within the region.
- Labour income was paid to an estimated 115 people throughout the provincial economy.
 - GNF directly employs 83 people, all of whom live within the communities that they serve. These direct jobs taken alongside the employment impact in the local supply chain totals 86 local jobs supported by GNF.

¹ Conceptually, an IO model allows an analyst to quantify the economic impacts of a particular activity as the spending associated with the activity ripples through the economy.

² Other analytical tools that could be employed under an expanded scope include a survey of residents and their families, focus groups with GNF staff, community and other service provider representatives, and cost-benefit analysis of GNF service offerings.

- The balance of employment effects (29 jobs) are expected to accrue to communities elsewhere in Alberta that house elements of the supply chain that provides goods and services that are regularly procured as part of GNF operation.

Social Impact Analysis

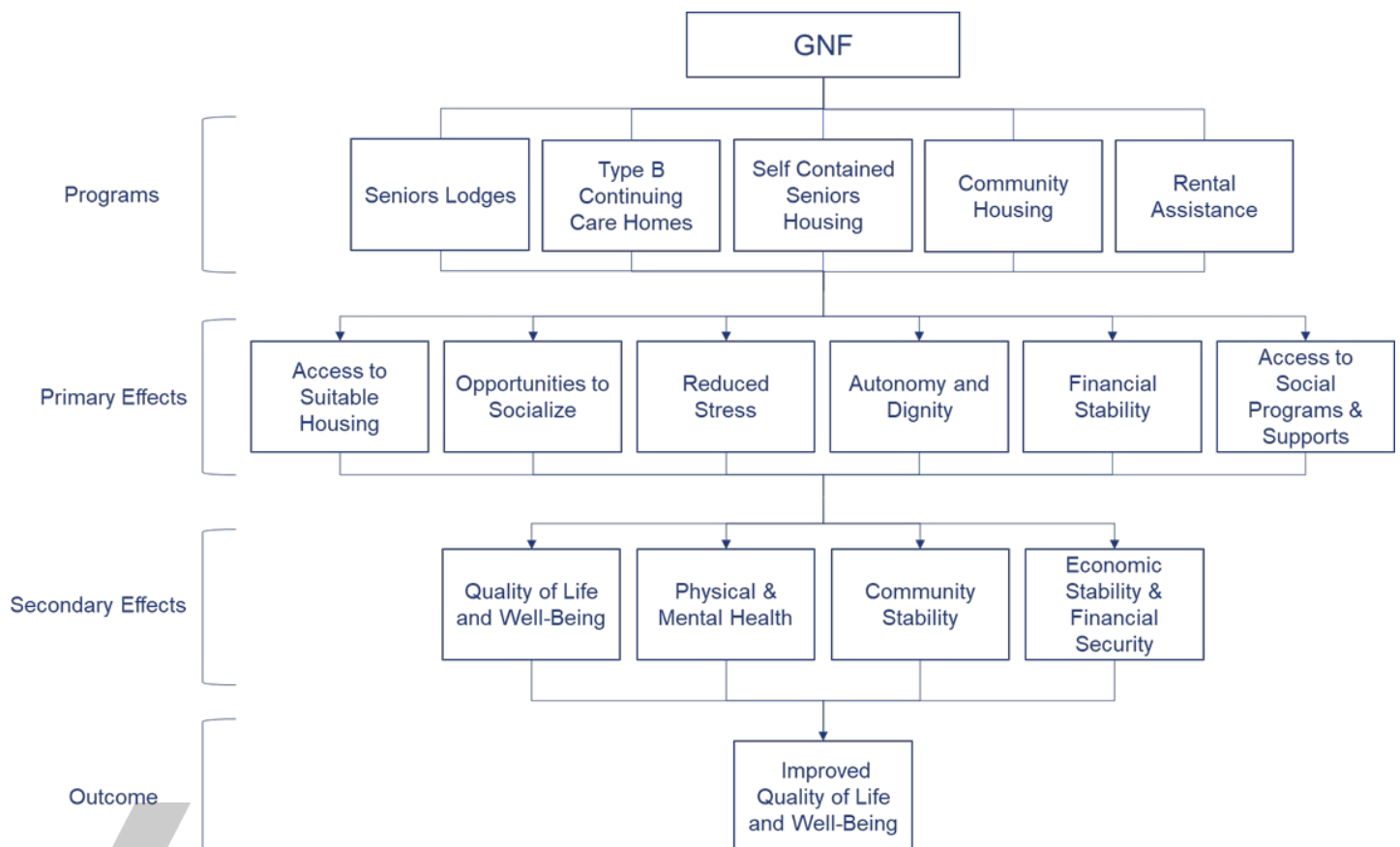
The following figure outlines in conceptual terms the various ways in which GNF programs impact GNF clients, their families, and local communities.

It should be noted that:

- Primary effects are the direct and immediate consequences that flow from a program or activity, most often impacting GNF clients and their families.
- Secondary effects are indirect, downstream consequences that occur because of the primary effects, most often impacting other services and the broader community.

It is also important to note that there is often no single pathway between program inputs (seniors housing, community housing, and rental assistance) and the primary and secondary effects that they have. Effect pathways often overlap and, in so doing, can compliment and magnify effects on individuals and communities.

Figure E-1- GNF Programs and Effects



The following table expands upon the effect categories outlined in the figure and more explicitly discusses the nature of these effects. A more thorough discussion is provided in Section 4.2.

Table E1: Effects Pathway Summary

GNF Program	Primary Effects	Secondary Effects
Seniors Housing (all types)	<ul style="list-style-type: none"> Increased social interaction and activities for seniors. Reduced social isolation through proximity to peers and community networks. Residents experience autonomy and dignity as a result of more suitable housing that allows them to remain independent. Improved access to other supports (e.g., health, social) due to stable housing. Reduced financial stress and improved ability to meet basic needs. Reduced financial and emotional pressure on families of seniors. 	<ul style="list-style-type: none"> Improved mental and physical health outcomes for seniors. Reduced demand on emergency, acute, or crisis-driven services. Reduced demand on other social programs. Increased household economic stability and long-term financial resilience. Reduced economic and financial pressure on caregivers. Increased community stability and preservation of community ties and social cohesion as residents remain important and integrated members of their communities.
Rental Assistance and Community Housing Rental Assistance and Community Housing (cont'd)	<ul style="list-style-type: none"> Increased housing stability and reduced risk of eviction, displacement, or unsafe housing situations. Reduced housing cost burden for low-income households leading to reduced financial stress, thereby allowing households to better meet basic needs such as food, transportation, and healthcare. Improved access to other supports (e.g., health, social) due to stable housing. Reduced psychological distress associated with housing insecurity. Greater stability for families, including households with children. Increased ability for residents to maintain employment or pursue education and training. 	<ul style="list-style-type: none"> Improved mental and physical health outcomes for individuals and families as a result of reduced stress and more stable living conditions. Reduced demand on emergency social services, crisis shelters, and health services. Reduced demand on policing, healthcare, and social support systems. Improved effectiveness of other social programs (e.g., addiction supports, family services, employment programs) because clients have stable housing. Increased household economic stability and long-term financial resilience. Increased community stability and social cohesion as families remain in their communities.

1. Introduction

1.1 Background

Nichols Applied Management is an Alberta based management consulting firm with over 50 years of experience conducting socio-economic impact assessments across Alberta and elsewhere in Canada. Nichols was engaged by the Greater North Foundation (GNF) to assess ways in which GNF's programs and services impact the communities it serves from both a social and an economic perspective.

1.2 Methodology

1.2.1 Economic Impact Analysis

The economic impact of GNF was estimated using the published multipliers derived from the Statistics Canada Interprovincial Input-Output (the IO Model). The IO Model is the most detailed representation of the provincial economy of Alberta and the use of the multipliers is a widely accepted methodology for estimating economic effects.

Conceptually, an IO model allows an analyst to quantify the economic impacts of a particular activity as the spending associated with the activity ripples through the economy due to the interconnected nature of various sectors and markets. The model aims to capture the interdependencies between industries and with the final demand sector. Specifically, an IO model considers:

- the direct impact of spending on key inputs;
- the indirect impact of business activity as suppliers expand their output to meet the needs of the direct industry; and,
- the induced impact of spending as the additional income paid to employees of the direct and indirect sectors is circulated through the economy.

Together, the direct, indirect, and induced impacts constitute the full economic impact of a project or activity at a provincial level and are expressed using the following metrics:

- Value added to the provincial economy, expressed in terms of Gross Domestic Product (GDP).
- Earnings, expressed in terms of labour income.³
- Employment, expressed in terms of full-time equivalent (FTE) jobs. Note that 1 FTE is the equivalent of 1 person working full time for one year. For example, 1 FTE could represent 1 person working full time for 1 year or twelve people working full time for 1 month.

Nichols collected and reviewed detailed budget information from GNF and used this expenditure data in conjunction with the IO Model multipliers to derive estimates of the above-described metrics.

1.2.2 Social Impact Analysis

This report provides a high-level analysis of the potential social impacts associated with GNF's operations based on publicly available academic literature and validated through independent research and analysis performed by the Nichols team. The analytical steps carried out in support of the social impact analysis included:

³ Note that labour income is a subset of GDP. Labour income and GDP are not additive.

- Reviewing information regarding GNF’s current and planned operational activities (e.g., 2026-2028 business plan, publicly-available GNF materials, additional operational details provided by GNF’s Chief Administrative Officer).
- Conducting a structured literature review to identify established effects pathways that link affordable, supportive, and seniors focused housing programming to positive social outcomes, both for those accessing the programming, their families, and the broader community (see Appendix A).
- Carrying out a preliminary effects pathway analysis that considered the various ways by which GNF potentially impacts social conditions in and around the communities it serves.
- Validating and refining draft effects pathways through qualitative research, including semi-structured phone interviews with a limited number (3) of staff and key stakeholders. These discussions validated whether the identified pathways align with operational realities and observed outcomes and helped identify other relevant factors that impact outcomes.

Due to the relatively limited nature of our scope, the findings are based on a high-level qualitative analysis. Many of the effect pathways identified in this report could be further explored and fleshed out using additional analytical tools (e.g., survey of residents and their families, focus groups with GNF staff, community and other service provider representatives, cost-benefit analysis of GNF service offerings).

Moving forward, GNF may also want to consider integrating specific Key Performance Indicators (KPIs) and metrics into its operational activities as a means of consistently tracking social impacts, not only on those who access their services but also family members, and other health and social services, and the broader community. These metrics could centre around a number of the effect pathway categories discussed in this report – i.e., quality of life and well-being, physical and mental health, and economic stability and financial stability.

2. Overview of GNF Operations

GNF provides affordable housing supports in northeastern Alberta serving an area over 21,000 square kilometers and comprised of 14 member municipalities:

- Athabasca County
- Lac La Biche County
- Town of Athabasca
- M.D. of Opportunity
- Village of Boyle
- M.D. of Bonnyville
- S.V. of West Baptiste
- S.V. of Sunset Beach
- S.V. of Bondiss
- S.V. of Mewatha Beach
- S.V. of Island Lake
- S.V. of South Baptiste
- S.V. of Island Lake South
- S.V. of Whispering Hills

Services are provided to over 500 individuals through several programming streams including:

- seniors' lodges;
- Type B seniors housing (assisted living)⁴;
- social housing programming (including independent living for seniors, subsidized rental housing for seniors, families, or individuals with low incomes); and
- rental assistance programming.

GNF's role is focused on the delivery and day-to-day operation of housing programs that support stability, independence, and community well-being. GNF is the only provider in the region offering seniors housing and social housing under the Alberta Housing Act which ensures that its housing costs are lower than other providers. For example, other affordable housing operators charge rent 10% below market value whereas GNF, as an entity governed by the Alberta Housing Act, charges only 30% of a person's income along with a minimum rent of \$182/month for its social housing, and rental assistance programming, making it the only provider that supports very low-income individuals and families. As for its seniors' lodges, subsidies are provided based on income to ensure that seniors are left with a portion of disposable income (currently set at \$373) after room and board is paid.

The following tables provide a high-level overview of the housing programming provided by GNF, along with descriptive information about the clientele. Specifically:

- Table 2-1 provides information regarding seniors-focused housing programming.
- Table 2-2 and Table 2-3 provide information on community housing and rental assistance programming that are targeted generally at low-income individuals and families accessing affordable housing programming governed by the Alberta Housing Act.

⁴ Type B Continuing Care homes are a classification of seniors housing that offer private, personal living space and personal care for adults and seniors with a wide range of health issues. Services may include: on site care service by Health Care Aides or LPNs 24/7, rehabilitation supports, social work, meals and snacks, cleaning, and other services.

Table 2-1 Seniors Housing

Program Stream	Household Composition	Average Age	Average Income	Total Residents
Seniors Lodges	139 singles 6 couples	84	\$35,834	151
Type B Continuing Care Homes	Not applicable	83	\$35,554	21
Self-Contained Seniors Units	110 singles 4 couples	Info not available	\$34,779	118

Note: 1) Seniors lodges and Type B continuing care homes data current to February 2026. Self-contained seniors units data current to December 2025.

Table 2-2 Community Housing

Total Households Served	Breakdown of Residents	Average Income	Average Age
45	53 adults 126 children	\$20,812	Not available

Note: 1) Data current to December 2025.

Table 2-3 Rental Assistance

Total Households Served	Average Income	Average Age
79	\$22,527	49

Note: 1) Data current to February 2026.

3. Economic Impacts

The balance of this section provides an overview of the economic impacts associated with the regular operations of GNF in a given year as approximated by the expenditures described in the organization’s 2025 budget. In brief, the 2025 budget showed planned expenditures of approximately \$9.7 million (excluding amortization), across a variety of categories including utilities, administration, operating maintenance, and capital maintenance. The largest expenditure category is wages, which account for slightly more than half of the total budget.

Results are presented for the GNF region (which encompasses all of the communities it serves) and the balance of the province. The allocation of impacts to the GNF region was made based on where employees live (and therefore likely spend their income) as estimates of the relative concentration of the supply chain in the region as compared to the rest of the province.

GDP Impacts

Recall that Gross Domestic Product (GDP) represents the sum of all value-added activities within an economy. The \$9.7 million in total spending by the GNF supported total (i.e. direct, indirect, and induced) GDP of \$9.4 million across the province, 60% of which is captured in the region – primarily in the form of direct wages paid to GNF employees. The balance (\$3.7 million) accrues to communities outside of the region but elsewhere in Alberta and is related primarily to the procurement of supplies and services used by GNF in regular operations.

Table 3-1 GDP Effects

Impact Category	GNF Region	Rest of AB	Total
Direct + Indirect	\$5,140,000	\$3,490,000	\$8,630,000
Induced	\$510,000	\$240,000	\$750,000
Total	\$5,650,000	\$3,730,000	\$9,380,000

Labour Income Impacts

Of the \$9.4 million in GDP that was supported by GNF operations, \$7.5 million was paid to workers directly employed by GNF, those employed in the supply chain that supports GNF activities, and those employed throughout the general economy (e.g. retail). A breakdown of labour income is provided below. Nearly 70% of the labour income supported through GNF operations is captured within the region which, as noted above, relates primarily to the direct wages paid to GNF employees who live in member communities.

Table 3-2 Labour Income Effects

Impact Category	GNF Region	Rest of AB	Total
Direct + Indirect	\$5,130,000	\$2,060,000	\$7,190,000
Induced	\$200,000	\$100,000	\$300,000
Total	\$5,330,000	\$2,160,000	\$7,490,000

Employment Impacts

The \$7.5 million in labour income described above was paid to an estimated 115 people throughout the provincial economy. In other words, the regular operations of GNF supported 115 direct, indirect, and induced jobs across Alberta. GNF directly employs 83 people, all of whom live within the communities that they serve. These direct

jobs taken alongside the employment impact in the local supply chain totals 86 local jobs supported by GNF. The balance of employment effects (29 jobs) are expected to accrue to communities elsewhere in Alberta that house elements of the supply chain that provides goods and services that are regularly procured as part of GNF operation. A breakdown of the employment supported by GNF is provided below.

Table 3-3 Employment Effects

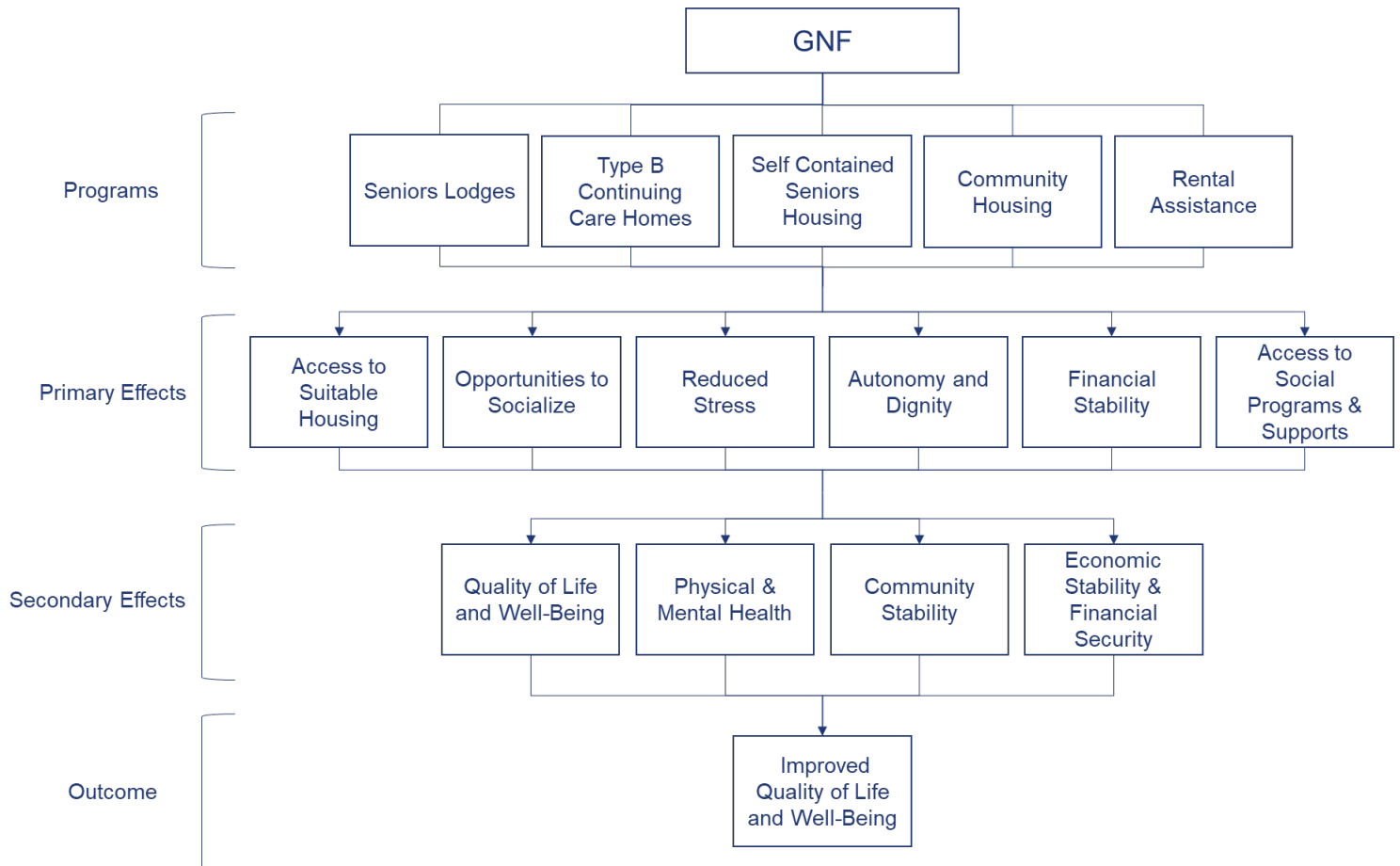
Impact Category	GNF Region	Rest of AB	Total
Direct + Indirect	83	27	110
Induced	3	2	5
Total	86	29	115

4. Social Impacts

4.1 Introduction

A review of relevant literature on the social impact of seniors housing, social housing, and housing assistance identified that access to stable, affordable, and supportive housing is associated with measurable social and economic benefits to individuals that can be broadly grouped around various effect pathways. Engagement with stakeholders familiar with GNF's programming validated these effects pathways as presented in Figure 1.

Figure 4-1- GNF Programs and Effects



It is also important to note that there is often no single pathway between program inputs (seniors housing, community housing, and rental assistance) and the primary and secondary effects that they have. Effect pathways often overlap and, in so doing, can compliment and magnify effects on individuals and communities.

GNF's programming is targeted at two overlapping groups:

- low-income individuals and families requiring affordable housing; and
- seniors requiring varying types of supportive housing, many of whom are also low-income.

For this reason, some of the effects of the programs and services are similar for both populations, and in others they are unique. Any effects pathways that are unique to a specific program or population are explicitly identified.

4.2 Findings

4.2.1 Effects Pathway: Seniors Housing → Increased Social Engagement → Improved Physical & Mental Health

Social isolation and loneliness have been identified as significant yet underrecognized public health risks in both Canada and the US.⁵ Older adults are particularly vulnerable due to retirement, bereavement, declining mobility, and other health challenges. Population-level evidence from the U.S. demonstrates that approximately one-quarter of adults aged 65 and over experience social isolation, while loneliness is associated with substantial morbidity and mortality risk globally. In this context, social isolation functions as a major social determinant of health.

Supportive seniors housing, particularly lodge-style residences, is an important way of combating social isolation among seniors. Within GNF's service area, seniors make up nearly 17% of the region's population, compared with just under 15% of Alberta's population.⁶ This higher share of older adults indicates a greater regional need for housing supports for seniors, such as those provided by GNF that are focused on low-income individuals.

Seniors housing, like that provided by GNF, also embeds routine opportunities for social interaction through shared meals, common spaces, organized activities, and informal peer contact. At GNF's seniors' lodges, organized activities are scheduled daily and include exercise programming, educational games, bingos, cards, entertainment, social events such as coffees, organized friends and family days, and trips within and outside the region (e.g., visits to local recreation facilities to walk, swim, etc.) . These activities increase the frequency and quality of social contact, strengthen perceived belonging, and reduce the gap between desired and actual social relationships.

These seniors often experience improved physical health outcomes after moving into lodges where they have improved access to social activities, and other services such as nutritional food. One interviewee provided an illustrative example of a senior who moved into one of GNF's facilities underweight and unable to walk. After living in the residence, the person was able to regain their ability to walk without support and was able to return to a healthy weight.

The need for GNF services is even more pronounced given that seniors in rural and remote settings like the GNF service area are more likely to be isolated due to lack of transportation and distance from communities and services. Interviews with GNF staff and service delivery organizations in the region confirm that seniors in the region are often isolated in farm or quasi-rural settings with minimal access to social opportunities. It's important to also note that the vast majority of GNF's senior lodge residents are single (96%) and have been living in relative isolation prior to moving into GNF lodges.

⁵ The World Health Organization distinguishes social connection (the ways individuals relate to and interact with others) from loneliness (the distressing gap between desired and actual relationships) and social isolation (the objective lack of social ties).

⁶ Statistics Canada. 2021. Census. <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>

When interviewees were asked what would happen to these seniors if housing was not available, it was noted that they are often hospitalized early or forced to leave the region and be away from their families, negatively impacting their health and well-being.

GNF's supportive housing functions not only as shelter provision but as a social infrastructure intervention. It mitigates isolation risk for its residents and contributes to protective health outcomes for rural residents. Immediate impacts are felt by the residents as increased access to social interaction, which over time improves connectivity and reduces isolation, and ultimately, over the longer term results in improved mental health and well-being of the residents.

4.2.2 Effects Pathway: Seniors Housing → Safe and Supportive Environment → Improved Access to Other Programs & Supports → Improved Physical and Mental Health → Reduced Demands on Other Health and Social Services

Many seniors often have high needs for social and medical supports that are difficult to meet outside of a supportive living environment. Without access to housing like that provided by GNF, seniors in the region may be placed in unsafe conditions because housing is unsuitable and/or they do not have ready access to the appropriate medical supports.

Based on interviews with individuals working in health care and social services in the GNF service area, seniors housing supports like those provided by GNF are essential to ensuring seniors in the region continue to have access to an appropriate level of care. For example, without GNF services, seniors identified by home care services as living in unsafe conditions would likely be hospitalized, placing increased demand on relatively high-cost health services. Those interviewed for this analysis noted that seniors who receive housing supports are less likely to become hospitalized as a result of lack of suitable housing. One interviewee that provides social and health services both in and outside of the GNF region noted that in communities outside of GNF's service area that do not have commensurate programming, they have observed situations where individuals have become hospitalized because of a lack of housing supports. In short, GNF's programming likely results in reduced demand on the health care system.

Additionally, seniors housing, such as the lodges operated by GNF, increase the effectiveness of health care programming by facilitating the concentrated delivery of health services to seniors in a specific location. This effect is especially important because of the rural nature of the GNF service area which would otherwise require health care workers to travel across the region, thereby reducing the time and opportunity these workers spend with their clients. GNF seniors housing helps to support the delivery of home care supports more in line with those provided in urban areas where health care workers can often deliver more consistent programming.

4.2.3 Effects Pathway: Housing Stability → Reduced Stress → Improved Physical and Mental Health → Improved Access to Other Programs & Supports → Reduce Demands on Other Health and Social Services

Stable and affordable housing such as that provided by GNF is linked to improved mental and physical health outcomes. Housing insecurity is consistently associated with elevated stress, anxiety, and psychological distress, driven by uncertainty, financial strain, and environmental instability. Studies demonstrate that when individuals transition from housing insecurity or waitlist status into stable social housing, such as that provided by GNF, measurable improvements in mental health follow. For example, evidence from a study of adults on social housing waitlists in the Greater Toronto Area shows sustained improvements in self-rated mental health and

significant reductions in psychological distress within 6–18 months of housing acquisition. These findings establish housing stability as a direct intervention on stress pathways that underpin mental health outcomes.⁷

The effects pathway operates through multiple reinforcing mechanisms. Secure housing reduces chronic stress related to affordability, displacement risk, and housing quality, while improving sleep, routine, and personal safety. Rental assistance alone has been shown to reduce psychological distress, indicating that financial stability in housing costs is itself a key mediator. Among older adults, transitions into stable housing are associated with reduced depression and lower reliance on acute health services, suggesting downstream physical health effects and reduced health system utilization. Affordable housing is not only a social support, but a preventative health intervention with both mental and physical health impacts that accrue over time.

Rental assistance and community housing is an essential service for low-income people that would otherwise not have access to housing and would be unable to provide for the basic needs of their families. In GNF's community housing there is a high ratio of children to adults (2.5 to 1); and, in both social housing and rental assistance households, average household income is very low (approximately \$20,000). GNF's programs reduce insecurity and psychological distress for their residents and recipients of support services, which the literature supports as having a significant downstream positive impact on overall well-being, thereby reducing demand for other social programs and services.

Interviewees representing social services and health organizations serving low-income individuals in GNF's service area noted that without the kind of stable housing provided by GNF, many individuals and families would not be able to meet their basic needs. One interviewee noted a particular case where an individual who had previously turned to crime to feed their family was able to secure housing through GNF's programs which then enabled them to find employment and model positive social behavior for their children and ultimately reintegrate into society. In another case, a mother who had lost custody of her children was able to receive addiction supports and was ultimately able to regain custody. This was attributed in large part to the person being able to access stable housing.

GNF's programming is a key contributing factor to the effectiveness of other social programming in the region. A representative of one not-for-profit organization that provides social supports to low-income individuals and families facing complex mental and physical challenges noted that it relies heavily on the services provided by GNF to provide effective programming to its target population. This organization operates both within and outside of GNF's service area and cited a clear difference between being able to successfully support its clients within and outside of GNF's service area. When operating in communities that have rental assistance and community housing, this organization has observed many instances where individuals were able to effectively utilize their supports and experienced improvements in mental and physical health and quality of life. In communities where GNF's programming is not available, the organization often must support individuals with accessing housing before it is able to effectively support the individual with other supports such as addictions services.

⁷ Dunn, J. R., Smith, K. L., Smith, P., Moineddin, R., Matheson, F. I., Hwang, S. W., ... & O'Campo, P. (2024). Does receipt of social housing impact mental health? Results of a quasi-experimental study in the Greater Toronto Area. *Social Science & Medicine*, 362, 117363. <https://doi.org/10.1016/j.socscimed.2024.117363>

4.2.4 Effects Pathway: Housing Stability → Autonomy & Safety → Improved Physical and Mental Health → Community Stability

As noted in Section 4.2.3, housing insecurity generates chronic stress which can then undermine routine and limit the ability of individuals to engage in meaningful daily activities. In contrast, stable housing environments are consistently associated with increased perceptions of safety, autonomy, and life satisfaction. For example:

- For seniors, particularly those experiencing mobility or functional decline, accessible and supportive housing reduces anxiety related to daily living tasks and enhances the ability to live independently with dignity.
- For individuals with complex social and physical needs, stable housing is a baseline condition for being able to successfully access other supports to achieve quality of life and well-being.

In rural and small-community contexts, such as the GNF service area, housing stability is especially important because remaining in one's home community preserves established relationships, social roles, and personal identity, which are key determinants of emotional resilience and psychosocial well-being.

GNF housing creates an opportunity for seniors to not only stay in the area but to integrate into the community, thereby helping to sustain and further build social connections. Seniors that are able to remain in their communities can continue to contribute socially and maintain social ties. Seniors in supportive housing are also able to maintain their relationships with family members without having to rely on these family members for housing.

Those interviewed for this analysis also identified dignity associated with autonomy as a common benefit of GNF programming. Those staying in GNF housing who are facing major life changes associated with aging or complex social and health challenges significantly benefit from the dignity of being able to maintain independence by securing suitable housing, which contributes to their well-being and that of their families.

4.2.5 Effects Pathway: Housing Affordability → Financial Stability → Economic Benefits

High housing costs are a primary driver of financial stress and instability for many households, forcing trade-offs between rent and essential needs such as food, transportation, and medication. In contrast, rental assistance and housing supports, such as those provided by GNF, can improve affordability and housing stability, enabling households to allocate resources to other necessities such as food, transportation, and medication. This effect is particularly important for GNF clients since they are living on low incomes.

Improved financial stability also produces secondary economic and health effects. For example:

- When housing costs are stabilized, individuals are better able to maintain employment where applicable and participate in community life without disruption from housing insecurity. By enabling individuals to maintain employment, the local labour-market is subsequently strengthened, which has economic benefits for the broader community.
- Interviewees noted that without GNF programming, some families would likely need to directly provide seniors with housing, which could impact their ability to work and create financial and economic hardships, which ultimately would negatively impact their overall health and well-being.
- As noted in Section 4.2.2, housing stability can also reduce reliance on acute healthcare services. This decrease in demand can further result in downstream cost savings for the health system and improved economic resilience for individuals and their families.

Appendix A: Literature Review References

Alberta Seniors and community housing association

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Alberta Seniors and community housing association

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