



REPORT TO COUNCIL

TO: Richmond City Council
FROM: Councillor Bill McNulty, Chair
Planning Committee
DATE: June 5, 2003
FILE: 4055-01
RE: 2001 – 2026 DEMOGRAPHIC PROFILE/NEEDS ASSESSMENT: RICHMOND SENIORS AFFORDABLE SUPPORTIVE HOUSING

The Planning Committee, at its meeting held on Tuesday, June 3, 2003, considered the attached report, and recommends as follows:

COMMITTEE RECOMMENDATION –

That:

(1) the recommendations of the 2001-2026 Demographic Profile/Needs Assessment: Richmond Seniors Affordable Supportive Housing, May 7, 2003 (Attachment 1 to the report dated May 14, 2003 from the Manager, Policy Planning), be endorsed;

(2) the increased development of seniors affordable supportive housing be supported by entering into partnerships with Richmond Health Services, Greater Vancouver Housing Corporation and others, with the goal of creating 87 additional units per year from 2004 to 2026 based on the preservation of the City's capital, if possible; and

(3) staff establish a program to consider the implementation of the assessment recommendations as part of the City's future annual budget review processes.

Councillor Bill McNulty, Chair
Planning Committee

Attach.

VARIANCE

Please note that staff recommended the following:

That:

(1) the recommendations of the 2001-2026 Demographic Profile/Needs Assessment: Richmond Seniors Affordable Supportive Housing, May 7, 2003 (Attachment 1), be endorsed;

(2) the increased development of seniors affordable supportive housing be supported by entering into partnerships with Richmond Health Services, Greater Vancouver Housing Corporation and others, with the goal of creating 87 additional units per year from 2004 to 2026; and

(3) a program to implement the assessment recommendations as part of the City's future annual budget review processes, be established.

Staff Report

Origin

In June 2001, Council endorsed the recommendations presented in the Seniors' Affordable Supportive Housing Study, which recognized the immediate and growing need for "seniors affordable supportive housing" in the City.

"Supportive housing" is based on a social model of health that recognizes and integrates residents' medical and social needs to achieve their wellness and independence by maintaining their quality of life through improved nutritional status, reduced social isolation, reduced risk factors due to an unsupportive physical environment, and the flexible provision of supports at the margin of need.

"Seniors affordable supportive housing":

- combines a supportive and appropriate physical environment designed for privacy and independence, with a social model of flexible supports and assistance including emergency call, meals, and access to personal care and professional health care as required;
- is most likely to be used by those 75 years and older; and
- is affordable for those living below Statistics Canada's Low-Income Cut Off (LICO) (in 2002, approximately \$16,000 for a single person living in the GVRD).

One of the immediate priorities identified in the report was to develop a set of planning and design guidelines for seniors affordable supportive housing. In October 2002 Council adopted the Seniors Affordable Supportive Housing Design Guidelines.

Another priority recommendation for further study regarding seniors affordable supportive housing was to:

"obtain comprehensive demographic information that would define and describe the range and type of housing and support needs specifically required in Richmond now and in the future. This could include graphics showing current services and gaps, demographic data and development of needs profiles in partnership with Richmond Health Services."

In 2002, the City retained the services of a consultant to prepare a demographic profile/needs assessment (Attachment 1) regarding the present and future demand for seniors affordable supportive housing.

The assessment does not provide specific recommendations for housing for:

- families;
- low income people other than seniors; or
- those, other than seniors, in need of supportive housing.

Findings Of Fact

1. Process

In August 2002 the report “Richmond Seniors Affordable Supportive Housing: Demographic Profile/Needs Assessment” was submitted by Social Planning and Research Council of BC (SPARC). Report preparation was guided by a Seniors Affordable Supportive Housing Advisory Committee, made up of representatives from:

- Richmond Seniors Advisory Council,
- Richmond Health Services,
- Greater Vancouver Housing Corporation,
- Vancouver Coastal Health Authority,
- Progressive Construction, and
- Vancouver Homebuilders Association.

2. Data Sources

Demographic projections in the assessment are based on:

- 2001 BC Statistics Population Projections for Richmond,
- Statistics Canada 1996 Population Census, and
- data provided by Richmond Health Services.

3. Final Report

A. Key findings

Those people identified in the assessment as most likely demanding affordable supportive housing are those 75 years and older who are single, low income, and renters.

Key Findings	
Growth	The age 75+ population in Richmond is expected to grow by 173% between 2001 and 2026. Most of this increase will occur between 2016 and 2026 (an increase of 10,637, compared to an increase of 2,847 between 2001 and 2011).
Age Differences	The trend to higher growth is greatest for the 75-79 age group, with the 90+ age group showing the lowest rate of growth.
Sex Differences	While women will continue to make up a majority of the 75+ population, the male population is anticipated to grow about 25% more quickly in all age groups except 90+, where the male population will grow about 40% more quickly.
Cultural Considerations	Demand for this type of housing may be lower among visible minorities because of the higher concentration of visible minority seniors living in owned, compared to rented, accommodation.
Current Care	The number of low income clients receiving Personal Care – Intermediate Care (65+) from Richmond Health Services is expected to more than double by 2026 (from 482 to 1,305); all may be candidates for affordable supportive housing.
Waitlists	The number waitlisted for Intermediate Care facilities (65+), currently at 270, is projected to reach 728 by 2026; all are potential candidates for affordable supportive housing.

B. Recommendations:

Recommendations (see **Attachment 1**) are made regarding:

- meeting the growing demand for seniors affordable supportive housing,
- planning for an increased male percentage of the seniors population, and
- further studies to maximize the City’s ability to plan effectively for this housing need, specifically:
 - reviewing the age of current residents in the Lower Mainland,
 - canvassing the views of likely candidates for such housing, and
 - consultations with potential users from visible minorities and their families to assess the demand and identify particular support needs.

Analysis

1. Growth

A. 2001 Census Implications

Data released by Statistics Canada from the 2001 Census indicates that the age 75+ population in Richmond has grown by 22% since 1996. This growth rate is accurately reflected in the age, population, household composition (marital status) and housing tenure figures provided in this assessment.

The latest data released by Statistics Canada from the 2001 Census includes median income of families. This indicator was not used as a basis for projections in the attached assessment, but instead, the income of individuals was used as a measure of low income for seniors 65+. This data is not yet available from Statistics Canada.

B. Units Required

To achieve the number of units required, the following number will have to be constructed or converted by 2026.

2001 – 2006 Required Units of Construction/Conversion Seniors Affordable Supportive Housing			
Years	2001 – 2011	2012-2026	Total
Units Required	800	1200	2000
Average Units/Year	73	80	77
Actual Average/Year	(2004 – 2011) 100	80	(2004 – 2026) 87

The “actual average” is calculated because no seniors affordable supportive housing units will be ready for occupancy in Richmond until 2004. To achieve the goal of 800 units in the eight years from 2004 to 2011, 100 units per year will have to be constructed.

While there is activity in developing seniors affordable supportive housing in Richmond, considerably more is required to keep pace with the growing population of likely candidates for this type of housing.

Therefore, it is recommended that Council support an increase in the development of seniors affordable supportive housing by encouraging more partnerships between the City, Richmond Health Services, GVHC and others with the goal of creating 87 additional units per year between 2004 - 2026.

City staff are working with Richmond Health Services to determine how their supportive housing needs and supply relate to this projection.

C. Independent Living BC

In partnership with the Federal Government, the Provincial Government has launched the "Independent Living BC" (ILBC) program that will provide 3,500 independent living units with support services in BC by 2006.

From the provincial total of 3,500 units, Richmond Health Services will receive funding for approximately 115 units (rent supplements, renovation/conversions, and newly constructed spaces) in Richmond.

Richmond Health Services' goal is to create 216 new seniors affordable, supportive living units by 2006. Richmond Health Services will still need to arrange to provide 101 spaces (216 - 115 = 101), and are considering how to address this shortfall.

Contributions from Independent Living BC and Richmond Health Services will contribute, but not significantly address, the growing demand in Richmond, estimated to be 800 units of seniors affordable supportive housing by 2011.

D. Current Developments

The City, GVHC and SUCCESS seniors housing development proposal at 7360 Elmbridge Way may include approximately 140 units of seniors supportive housing. At this time, the portion of the 140 seniors supportive housing units that will be seniors affordable supportive housing units is unknown.

2. Further Study:

It is recommended that staff be directed to establish a program to implement the recommendations as part of the City's annual budget review process.

Financial Impact

1. None at this time.
2. Future partnerships will likely have land and other cost implications for the City, unknown at this time.

3. Budgets for further study and the provision of units will be proposed as part of future City annual budget review processes.

Conclusion

The demand for seniors affordable supportive housing is projected to rise steeply, particularly between 2011 and 2026. To meet the 2026 projected demand for 2000 units, the City must establish a plan to encourage the development of 87 units per year from now until 2026.



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LS:cas



Island City, by Nature

**2001 – 2026
Demographic Profile/Needs
Assessment**

**Seniors Affordable Supportive Housing
City of Richmond**

Prepared for:
City of Richmond
Richmond Seniors Affordable Housing Task Force

Prepared by:
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Social Planning and Research Council of BC

May 7, 2003

Acknowledgements

The City of Richmond authorized the preparation of this report. The report's preparation was managed by the Richmond Seniors Affordable Supportive Housing Task Force.

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At the City of Richmond, Lesley Sherlock, Social Planner, Rob Innes, Planner, and Stuart Jones, Planner Analyst, Urban Development Division; at Richmond Health Services, Linda Smith and John Con; and the Homebuilders Association

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Glossary

Low Income / poverty – The terms low income and poverty are used interchangeably. Both refer to persons whose 1996 income was below the Statistic Canada Low Income Cut-off (LICO). This measure is based on the concept that people in poverty live in "straightened circumstances" defined as spending a disproportionate amount of their total gross income on food, clothing, and shelter.

Household expenditure surveys conducted by Statistics Canada show that the average family spends approximately 35% of their gross income (total income from all sources before tax) on food, clothing, and shelter.

A family is considered to be in "straightened circumstances" if they spend 55% of their income on these three items.

The LICOs include 35 low-income thresholds based on size of households and size of community.

Senior – Unless noted otherwise, the term senior means people 65 years of age and older.

Visible Minority – ‘Refers to the visible minority group to which the respondent belongs. The Employment Equity Act defines minorities as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour”.

Non visible Minority – Refers to Aboriginal peoples or to people who are Caucasian in race or white in colour.

Personal Care Level (PC) – Clients are mobile and independent, but may require minor help to bathe, dress and attend to grooming.

Intermediate Care 1 Level (IC1) – Clients are independently mobile with or without aids, require moderate assistance with the activities of daily living, and may require professional care or supervision daily or as appropriate.

Intermediate Care 2 Level (IC2) – Clients require additional assistance and time to provide required support with activities of daily living, and may require professional care or supervision or as appropriate.

Intermediate Care 3 Level (IC3) – Clients have the same level of care needs as IC2 with additional psychogeriatric or severe behavioural problems. Or clients may have care needs that are heavier than IC2, but which do not meet the criteria for Extended Care.

Extended Care Level (EC) – Clients have a severe chronic disability and functional deficit and require 24 hour a day professional care and supervision.

Executive Summary

1. Background

This report provides a demographic profile of seniors (people 65 years of age and older) and assesses seniors' affordable supportive housing and support service needs in Richmond from now until 2026.

It has been prepared for the City of Richmond, working in partnership with Richmond Health Services and other members of the Seniors Affordable Housing Task Force.

The report uses two main approaches for assessing the likely demand for affordable supportive housing:

- a range of 3-5 per cent of the population 65 and older suggested by a report from the BC Government (1999); and
- estimations of the numbers of low-income 75+ single renters in Richmond.

The report also looks at the potential demand for supportive housing from the perspective of different age categories, sex differentials and visible minorities.

2. Conclusions and Recommendations

Readers should be aware that demographic projections are subject to multiple influences, such as changes in health status or mortality rates, many of which cannot be predicted. The projections should therefore be read with caution and as estimates only.

(1) Likely Candidates (+75 years)

Those considered most likely to be candidates for affordable supportive housing are 75 years and older, single, low income, renters. This report has therefore looked in particular at growth pattern for this group to 2026, complemented by analysis of data on those receiving home support.

(2) Growth

The 75+ age group in Richmond is projected to grow some 173 per cent between 2001 and 2026. A relatively small increase is seen between 2001 and 2011 (a total of 2,847); a much larger increase can be seen particularly between 2016 and 2026 (an increase of 10,637).

- (i) **It is recommended** that the development of supportive housing be phased, in anticipation of a much larger increase in the 75+ population after 2011. However, there would also be considerable demand for affordable housing at present (see point 6 below).

It is estimated that:

- 800 units should be created by 2011, and
- 1,200 additional units created between 2011 and 2026.

On average, this would indicate that 87 units of affordable supportive housing would need to be created per year to meet the above targets between 2003 - 2026.

While the data did not allow for an estimation of the number of units that should be earmarked for single persons and couples, it is probably safe to assume that most of the units would be for single persons.

(3) Age Differences

Different 75+ age group categories display different growth, low income and tenure patterns. The overall trend to higher growth in the 2016-2026 period becomes less distinct for older categories, with the 90+ age group showing the lowest rate of growth in the next 10 years. The degree to which affordable supportive housing is needed will also be partly dependent on which age categories in the 75+ age range will be most likely to access it.

(4) Sex Differences

In terms of absolute numbers, women will continue to make up a majority of the 75+ population. However, the male population is anticipated to grow about 25 per cent more quickly than the female population in each age category; in the case of the 90+ age group, the male growth rate is anticipated to be some 40 per cent higher.

- (ii) **It is recommended** that the City of Richmond and partners pay adequate attention to the needs of men over 75.

(5) Cultural Considerations

There is a considerably higher concentration of seniors 75 and older living in owned households among the visible minority population in Richmond compared to non-visible minority seniors. Only 13 per cent of visible minority seniors lived in rented accommodation compared to 28 per cent of non-visible minority seniors.

This suggests that demand for affordable supportive seniors housing may be lower among visible minorities.

(6) Current Care

The current number of Personal Care – Intermediate Care 3 clients in low income is 482, and this is projected to grow to 1,305 in 2026 (see Table 3.2). All of the clients in this category may be candidates for affordable supportive housing.

(7) Waitlists

The current numbers waitlisted for Intermediate Care facilities (65 years and older, the majority being 75+) are 82 men and 188 women. These figures are projected to grow to 220 men and 508 women in 2026 (see Table 3.4). Again, all of these clients are potential candidates for affordable supportive housing.

The current number of low income PC-IC3 clients and the numbers waitlisted for Intermediate Care facilities who could be candidates for affordable supportive housing are similar to those based on the projections from the demographic review.

(8) Further Study

The likely range of current demand for affordable supportive housing, based on a methodology for estimating the numbers in BC and the number in Richmond who have low income, are 75+ and in rental accommodation, is between 580 and 855. This figure is projected to grow to between 1,638 and 2,299 in 2026 (see Table 2.1). Such projections cannot be seen as precise measures of actual demand.

- (iii) **It is recommended** that the City of Richmond and partners review the age of current residents in supportive housing in the Lower Mainland so that they are able to utilize the age-disaggregated data in this report more effectively.
- (iv) **It is recommended** that in order to estimate the actual demand for affordable supportive housing, the City of Richmond should canvass the views of likely candidates for such housing (such as those currently receiving or waitlisted for home support at the PC - IC3 levels) in order to complement this demographic profile.
- (v) **It is recommended** that consultations be held with potential users from visible minorities and their families to assess their likely demand for supportive housing and to ensure that their particular supportive housing needs are properly addressed.

1. Background and Methodology

1.1 Background

This report provides a demographic profile of seniors and assesses seniors' affordable supportive housing and support service needs in Richmond from now until 2026.

- It has been prepared for the City of Richmond, which is working in partnership with Richmond Health Services and other members of the Seniors Affordable Housing Task Group.
- The report originates in recommendations in the study *Affordable Seniors Supportive Housing* (City of Richmond 2001) prepared for Richmond City Council in June 2001. A number of immediate priorities for action by the City were identified to ensure that a range of affordable supportive housing options, based on community needs, will be available in the future. One of these priorities was to prepare a demographic profile and to assess seniors' housing and support service needs.

The terms of reference for this study requested the following:

Profile

Develop a detailed profile, current and projected to 2021, of prospective affordable supportive housing tenants, using population projections by 5 year age intervals, percentage living below the low-income cut-off, percentage living alone, numbers receiving home support services, and numbers waitlisted for residential care.

Need Assessment

Use this demographic information to assess the needs of Richmond seniors for affordable, supportive housing by determining the current and projected range and type of housing needs, support needs, and gaps between housing/support availability and needs.

Definitions

The definition of "seniors affordable supportive housing" used in this report is as follows:

- is most likely to be used by those 75 years and older; and
- is affordable for those living below Statistics Canada's Low-Income Cut Off (LICO).
- combines a supportive and appropriate physical environment designed for privacy and independence, with a social model of flexible supports and assistance including emergency call, meals, and access to personal care and professional health as required.¹

¹ A social model of health recognizes and integrates residents' medical and social needs to achieve their wellness and independence by maintaining their quality of life through improved nutritional status, reduced social isolation, reduced risk factors due to an unsupportive physical environment, and the flexible provision of supports at the margin of need. (*Affordable Seniors Supportive Housing*, City of Richmond, 2001: 3)

1.2 Method

Sources of Data

Demographic projections in this report are based mainly on 2001 BC Statistics Population Projections for Richmond, the Statistics Canada 1996 Population Census, and data provided by Richmond Health Services on the numbers and types of clients. Relevant sub-sections of the 1996 Population Census were extrapolated for further analysis, including low income, tenure and visible minority status. Key figures are provided in the main report, with supporting tables from which the figures were drawn provided in Appendix 1.

Focus - 75 Years and Older

As the perceived need for supportive housing is for the 75+ age group (BC Government 1999), this report focuses on the 75+ rather than the 65+ age group. In addition, projections were carried out to 2026 rather than 2021, as requested in the terms of reference, because of significant changes in demographic profiles between 2016 and 2026 that would not have been picked up with projections limited to 2021.

Sex

Wherever relevant, data has been disaggregated by sex so as to allow a determination of gender specifics of likely future demand for affordable supportive housing.

Report Focus - Affordable Supportive Housing

One of the challenges of writing this report has been to project likely demand for “affordable supportive housing” rather than supportive housing in general. Candidates for affordable supportive housing will likely be found among low income single renters, clients of home making services, and clients of home making services who are waitlisted for Intermediate Care facilities. Clearly, there will be some overlap between these categories but given current organization of data there is no means of determining what this overlap is likely to be. In addition, the percentage of each of these groups likely to move to affordable supportive housing is not easy to determine, as so many factors are involved in housing choice.

Data Assumptions

Details of calculations of demographic projections are provided in footnotes in the relevant sections.

All demographic projections are made assuming that the relative proportions of the population, for example the numbers in different age groups in low income, will remain the same over time.

Readers should be aware that demographic projections are subject to multiple influences, such as changes in health status or mortality rates, many of which cannot be predicted. The projections provided below should therefore be read with caution and as estimates only.

Because of inevitable demographic changes which cannot be predicted, and because of the many variables involved in housing choice, it is preferable to compare a number of perspectives when making demographic projections. This is done in this report by using:

- a global estimate of the requirement for BC for supportive housing as developed in the report on supportive housing (BC Government 1999),
- projections for the number of low-income seniors 75+, and
- projections for low income 75+ single renters in order to show the potential projected range in the need for seniors affordable supportive housing in Richmond.

2. Population Trends

Those most likely to use seniors affordable supportive housing are (BC Government 1999):

- 75 and over;
- single people, in particular single women;
- low income and/or be renters; and
- moderately disabled.

The first three demographic projections are discussed below in terms of assessing the likely need for supportive housing in Richmond over a 25 year period.² This section provides details on population trends for Richmond broken down by the main categories that are considered to be determining factors for seniors choosing supportive housing. The section first looks at overall senior population trends and then examines trends broken down by income, tenure and visible minority status. Section 2.5 then provides estimates of the projected need for supportive affordable housing.

2.1 Total senior population trends

65+ Age Group

The total population for Richmond is projected to grow from 168,214 people in 2001 to 208,949 in 2026 (BC Statistics Population Projections).³

While seniors 65 and older currently make up 11.5% of the current population, their share is projected to grow to 26% by 2026.

As shown in Figure 2.1 (next page), the Richmond 65+ senior population is projected to grow from 19,324 in 2001 to 54,592 in 2026, an increase of 182 per cent.

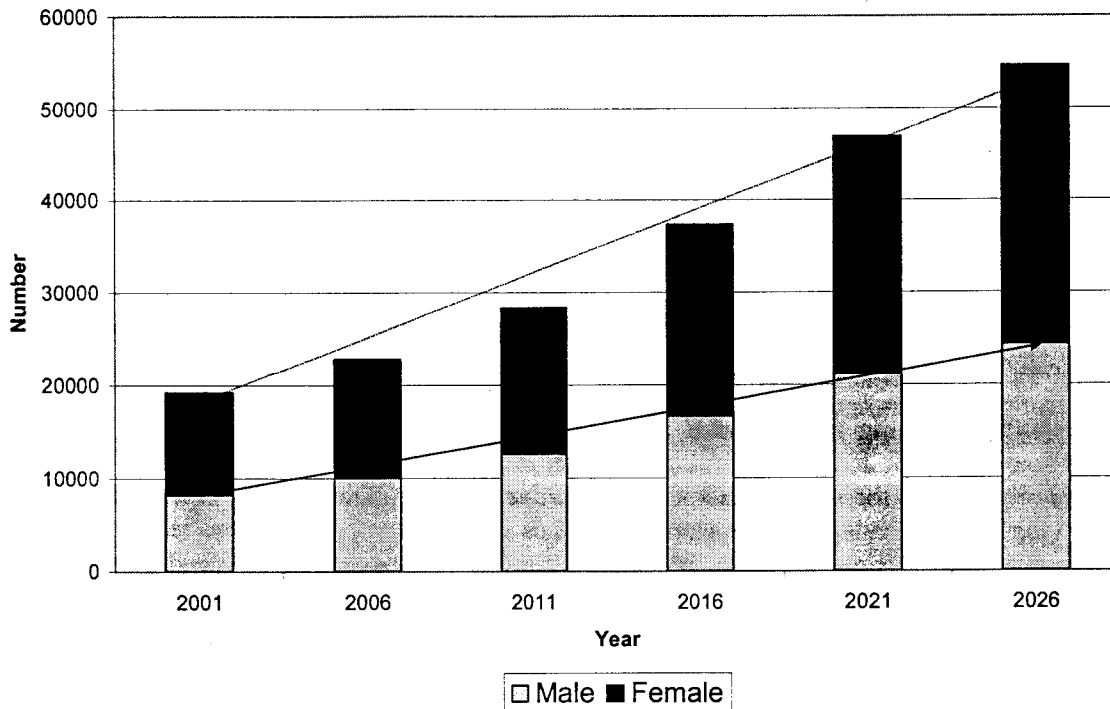
The growth rate in the number of male seniors is 196 per cent, somewhat higher than the female growth rate of 174 per cent.

The projected total number of senior women in 2026 (30,148) is 23 per cent higher than that of men (24,444).

² Relevant data on the disabled was not available.

³ The City of Richmond Official Community Plan projects that the population will grow to 212,000 people by 2021.

Figure 2.1 Total 65+ projected growth, 2001-2026
 Source: BC Statistics



65+ and 75+ Age Groups

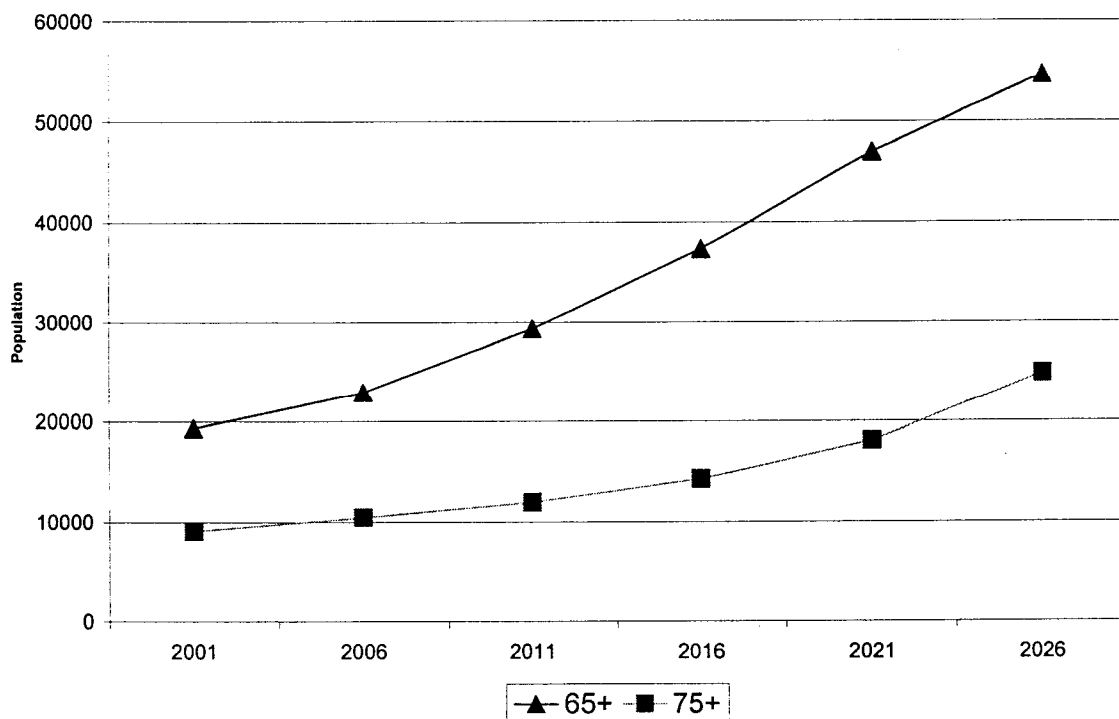
Figure 2.2 (next page) details increases in the different 65+ and 75+ age groups, between 2001 and 2026.⁴

While the 75+ age group is likely to be the main group taking up supportive housing, some seniors in the 65-74 group may also decide to use this kind of housing. The percentage increase of both groups is approximately the same, 182 per cent for the 65+ age group and 173 per cent for the 75+ age group. One of most important details of Figure 2.2 for projections of the need for supportive housing is the relative increase over different time periods. A relatively small increase in the 75+ age group is seen between 2001 and 2011 (a total of 2,847); a much larger increase can be seen particularly between 2016 and 2026 (an increase of 10,637). **This suggests that development of supportive housing should be phased, in anticipation of a much larger increase in the 75+ population after 2011.**

⁴ Figures were taken directly from 2001 BC Statistics population projections for Richmond.

Figure 2.2 Richmond Growth Trends 65 + and 75+ 2001-26

Source: BC Statistics



It cannot be assumed that the different senior age groups will have similar growth characteristics. Figure 2.3 provides a further breakdown of the 65-90+ age groups, broken down by five year age group categories, to 2026.

Figure 2.3 shows that:

- Growth evens off in:
 - the 65-69 age group category by 2016, and
 - the 70-74 age group category by 2021;
- Different age group categories display different growth patterns. The overall trend to higher growth between 2016 and 2026 becomes less noticeable for older age categories, with the 90+ age group showing the highest growth rate in the next 10 years. Population growth rate increases in the age category 80-84 are projected to be smaller than the other categories until 2016. If, for example, a higher proportion of seniors from this age category requires more supportive housing than any of the other three age categories, then the overall need might be smaller than estimates for the overall 75+ population suggest.
- The degree to which affordable supportive housing is needed will also be partly dependent on which age categories in the 75+ age range will be most likely to access such housing.

Consequently, it is recommended that the City of Richmond and partners review the age of current residents in supportive housing in the Lower Mainland so that they are able to utilize the age-disaggregated data in this report effectively.

Figure 2.3 Growth by Age Group, 65+
Source: BC Statistics

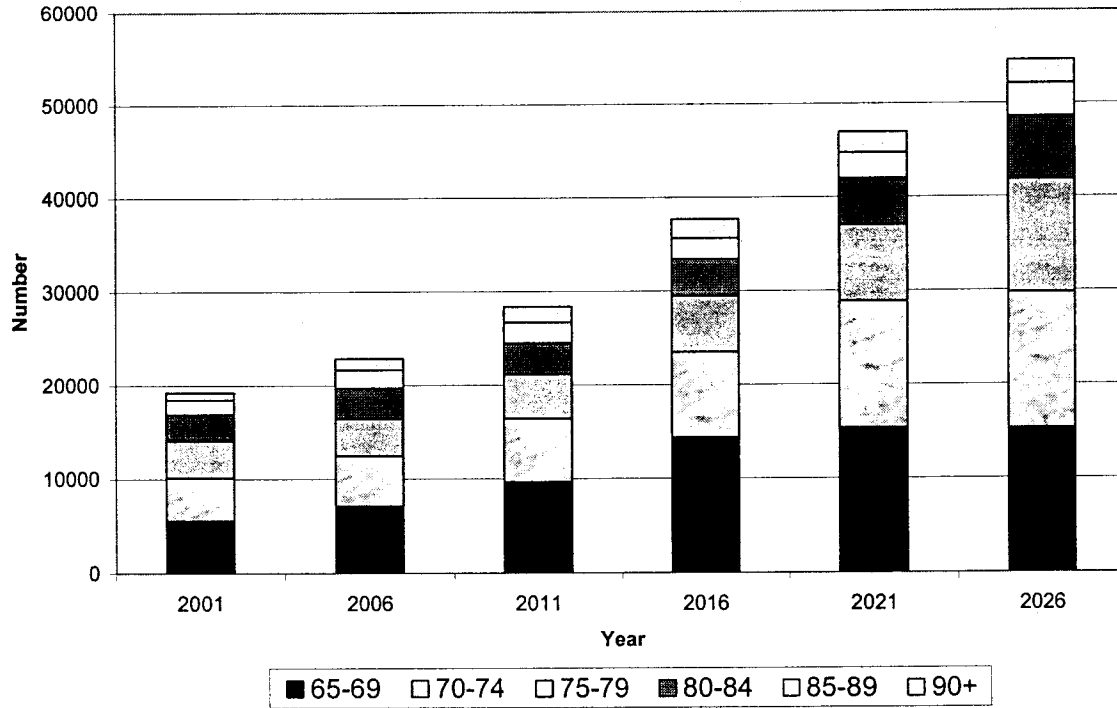


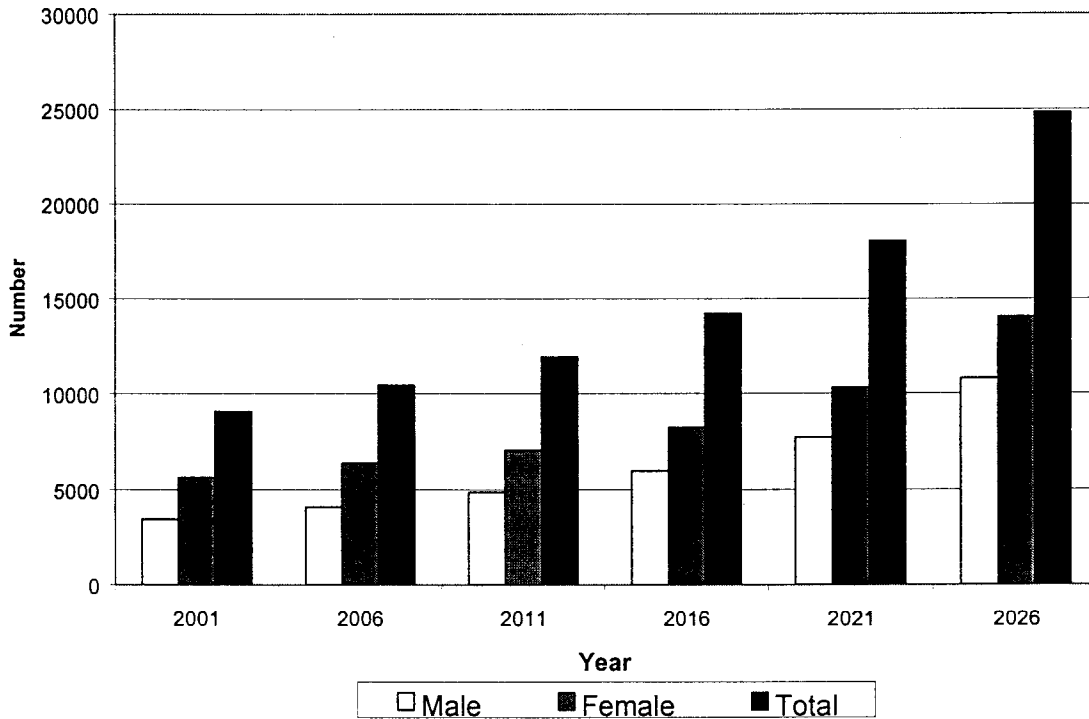
Figure 2.4 shows the sex breakdown of the 75+ population, projected to 2026. The planning implication of Figure 2.4 is:

- In terms of absolute numbers, women will continue to make up a majority of the 75+ population. However, the male population is anticipated to grow about 25 per cent more quickly than the female population in each age category; in the case of the 90+ age group, male growth is anticipated to be some 40 per cent higher.

Current thinking (City of Richmond 2001) is that supportive seniors housing will be required mainly by single women over 75; but **with a changing sex demographic there may be a need to pay greater attention to the needs of men over 75.**

Figure 2.4 Total population 75+ projected increase, 2001-26 by Sex

Source: BC Statistics

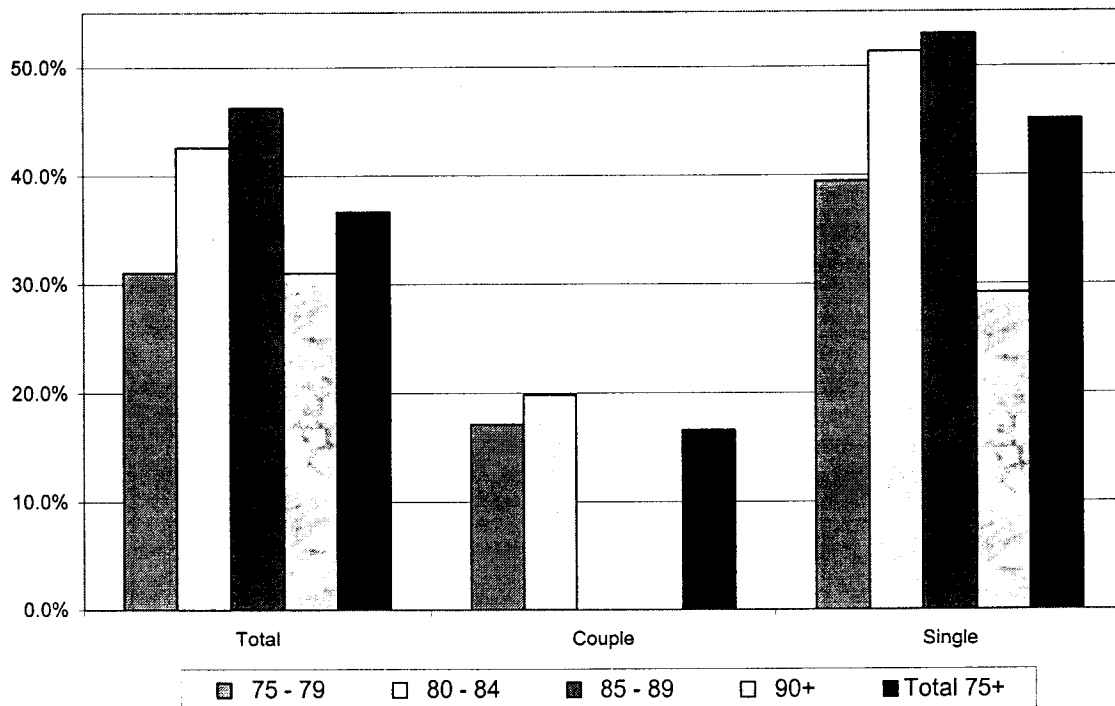


2.2 Low income senior population trends

Low income singles, and particularly single women, over 75 are currently considered to be among the groups most likely to move to affordable supportive housing (City of Richmond 2001). Figures 2.5 and 2.6 show a higher incidence of poverty among singles, particularly among women, than couples.⁵

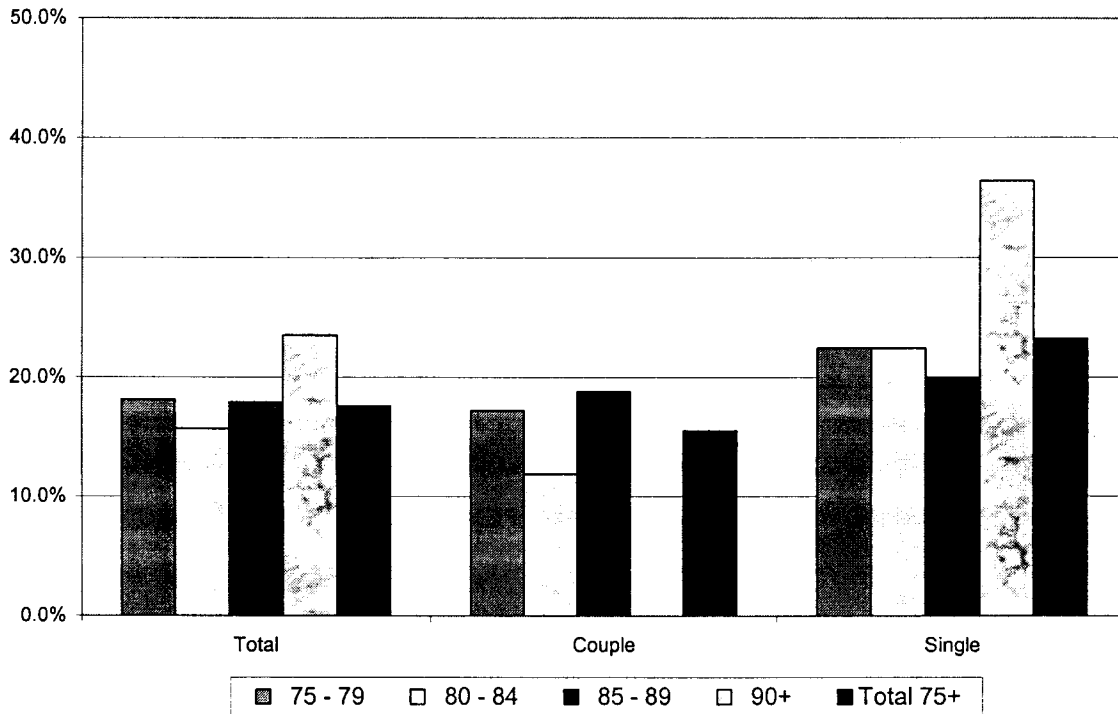
In addition, single women 75+ have much higher poverty rates compared to single men 75+. Figure 2.5 shows that **poverty for single women in the 80-89 age category is particularly severe, at over 50 per cent.**

Figure 2.5 Percentage Females 75+ in Low Income - 1996
 Source: Statistics Canada Census Data



⁵ Blank sections in the graphs indicate that there were no couples with low incomes in that age category. Statistics Canada rounds population to "0" when there are fewer than 5 households in a category.

Figure 2.6 Percentage Males 75+ in Low Income - 1996
 Source: Statistics Canada Census Data

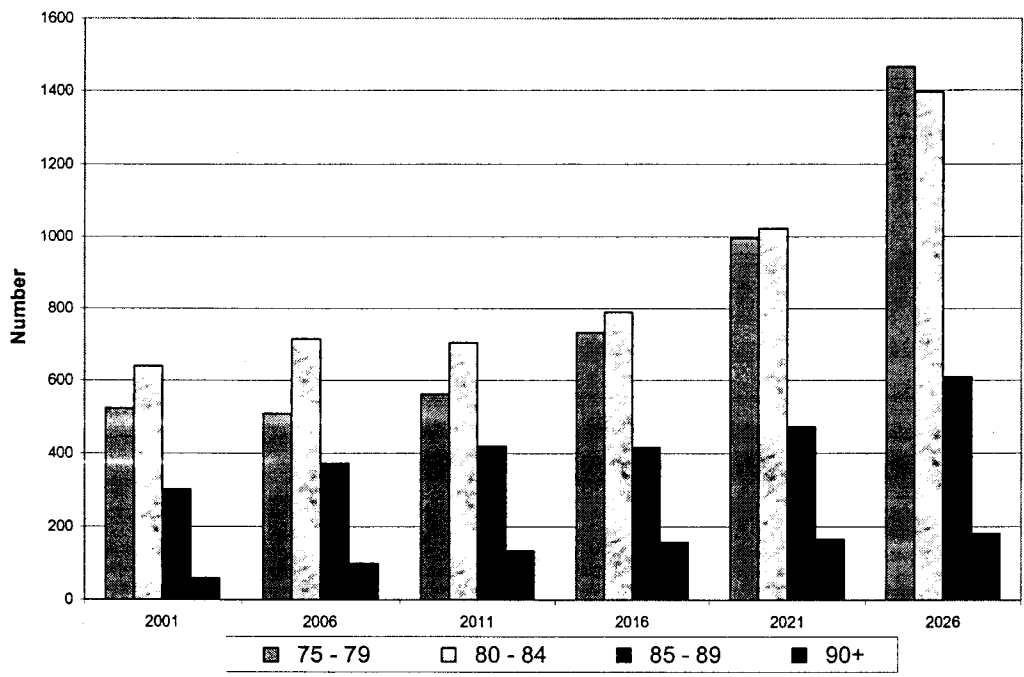


The projected increase in the total low income single population (males and females) in Richmond over 75 increases from 1,724 in 2001 to 4,303⁶ in 2026. Figure 2.7 shows projected growth for the single low income female 75+ population to 2026. The most significant growth is in the 75-79 age group, followed by the 80-84 age group. Both age groups show significant increases from 2011 onward.

The figures, however, need to be treated with some caution as they assume that the proportion of low income single females 75 and older will remain constant to their proportion as recorded in the 1996 census. Using the same assumptions, it should be noted that the growth in the 85-89 age group is more limited.

⁶ Calculations for Richmond data in this section were as follows: using 1996 Census data as the base year, the extent of five year projected increases in the population size in each age group category (75-79 etc) were calculated from BC Statistics data. The data are for single low income females only as this is seen as a prime target group of affordable supportive housing. See Appendix 1 for the tables used in constructing this figure.

Figure 2.7 Low income single females 75+
 Source: 1996 Census and BC Statistics

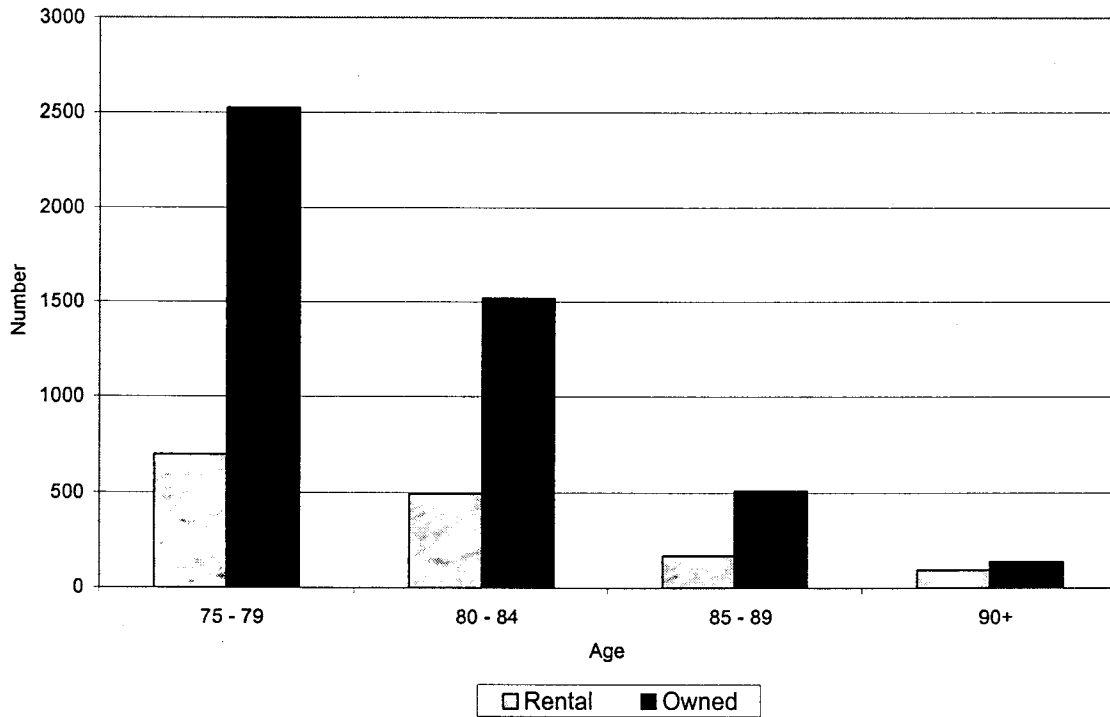


2.3 Senior population trends by tenure (male and female)

Single seniors in the 75+ age group category who are both renters and have low income are also considered to be one of the main groups which will use affordable supportive housing.

Figure 2.8 displays details of housing tenure in Richmond in 1996 for the 75+ age group. The proportion of renters to owners increases as the population ages.

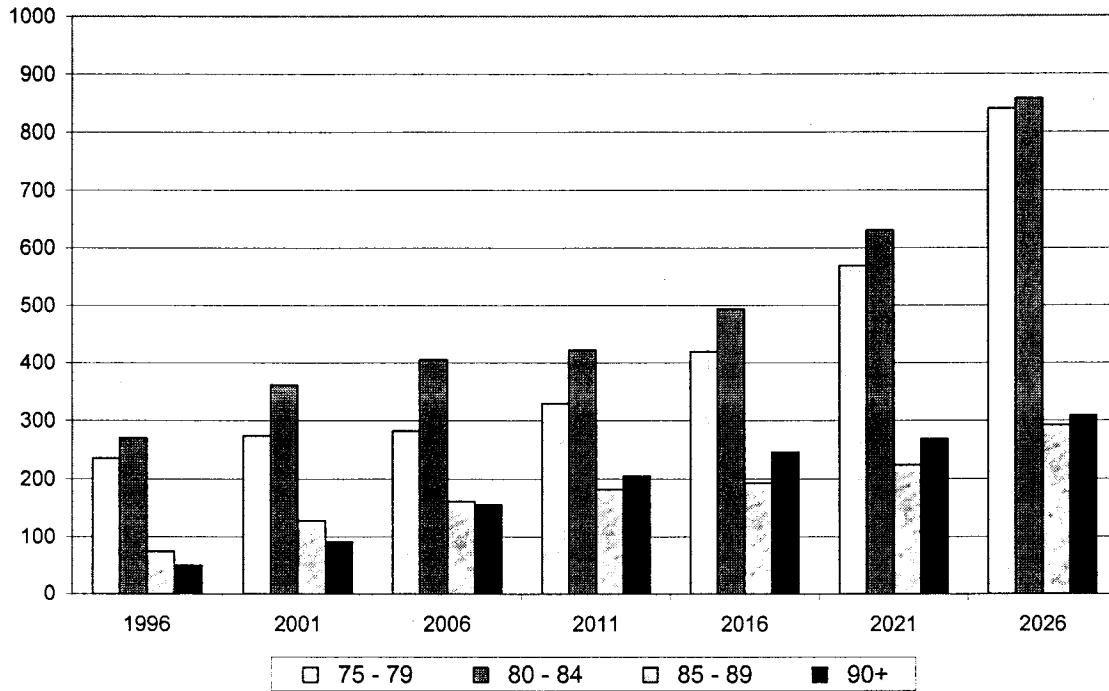
Figure 2.8 75+ by housing tenure - 1996
 Source: Statistics Canada 1996 Census Data



Demographic projections have been carried out for low income single renters to 2026.⁷ Figure 2.9 shows the Richmond 75+ single rental low income population. Figure 2.9 differs from earlier Figures in one important respect, which is that the 80-84 age group of single low-income renters is consistently higher than the 75-79 age group between 2001 and 2026, although by 2026 the two age groups are almost the same. In addition, the 90+ age group of single low-income renters is anticipated to be higher than the 85-89 age group by 2011 and to remain marginally higher until 2026.

This suggests that **single seniors in the low income rental group may be in greater need of affordable housing as they age.**

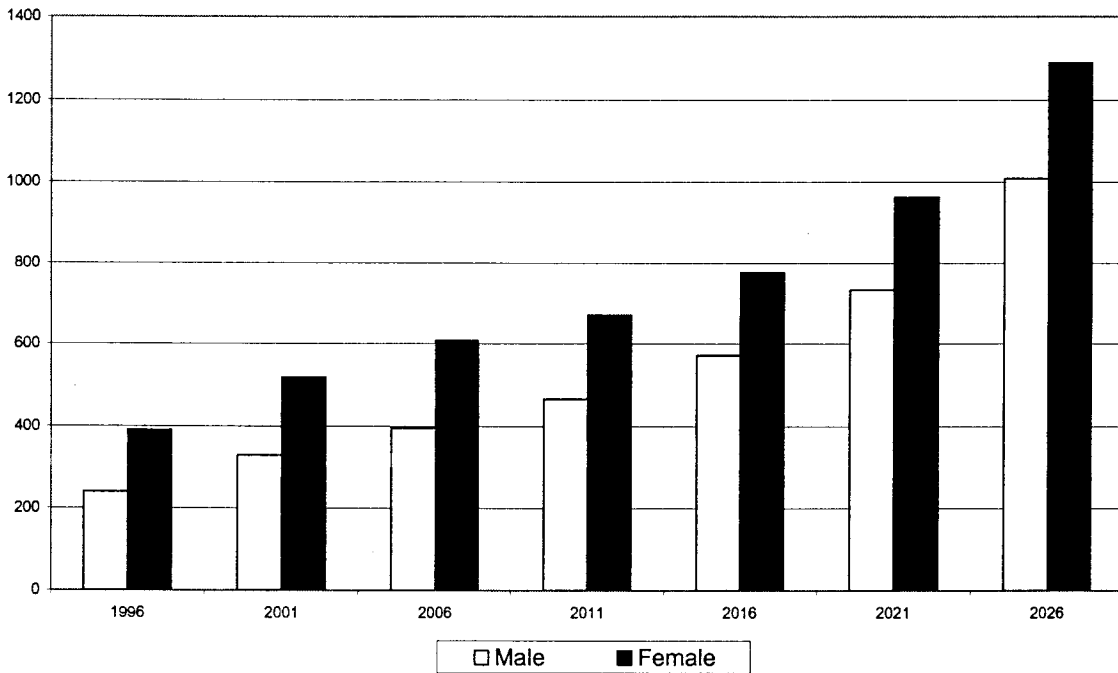
Figure 2.9 75+ single low income renters
Source: 1996 Census data and BC Statistics



⁷ For the basis of calculation, see footnote 4.

A sex-disaggregated breakdown of the 75+ single low-income rental category is given in Figure 2.10. The sex differential shows a slight and gradual decline between 2001 and 2026.

Figure 2.10 75+ low income rental m/f
 Source: 1996 Census data and BC Statistics



Further sex disaggregation by age group (see Appendix 2, Figures A2.1-2.4) establishes that the proportion of female low income renters to males will be reduced for all age groups.

This suggests that **greater attention should be paid to the male 75+ population than previously thought.**

2.4 Senior population trends by visible minority

Like many GVRD municipalities, a high percentage of Richmond’s population is made up of people from visible minorities. The *Seniors 2000 Profile* report (Vancouver Health Authority 2002) noted that for the total Richmond population in 2000, the visible minority composition was as follows:

Visible Minorities	49%
Chinese/East Asian	– 39%
South Asian	– 7%
Other	- 3%
Non visible Minority	51%
European Caucasian	

This section provides details on visible minorities in the 75+ age category, broken down by age group.

No growth projections have been carried out in this case, as it is not possible to predict with any accuracy patterns of migration over a sustained period. The data is presented to highlight the importance of taking the ethnic composition of the Richmond 75+ population into consideration when planning for supportive housing. Different visible minorities may require different kinds of support in terms of location, types, size and design of facilities. For example, the provincial consultation on supportive housing led by the B.C. government found that First Nations elders who attended a special consultation offered the following views (BC Government 1999: 11):

- Most elders have a strong resistance to large collective housing, given their history in residential schools;
- Most elders want to live with or near their families, but do not want to be a burden to their adult children; and
- Supportive housing for aboriginal elders should be operated by First Nations groups who share the elders' cultural perspective.

While Richmond has a very small First Nations population, similar concerns may arise for seniors with a Chinese or South Asian background. For example, seniors with a South Asian background may feel more comfortable if supportive housing is located closer to religious establishments.

Only consultation with potential users and their families will ensure that particular supportive housing needs of visible minorities are properly addressed.

Seniors 75 and over who are renting accommodation are, as noted earlier, considered to be one of the categories most likely to use affordable supportive housing. Figure 2.11 shows housing tenure for 75+ year olds by visible minority status in 1996. The Figure shows a considerably higher concentration of ownership among the visible minority population, with only 13 per cent in rented accommodation, as compared to 28 per cent in the case of non-visible minorities.

Figure 2.11 75+ by tenure by visible minority - 1996

Source: 1996
Census

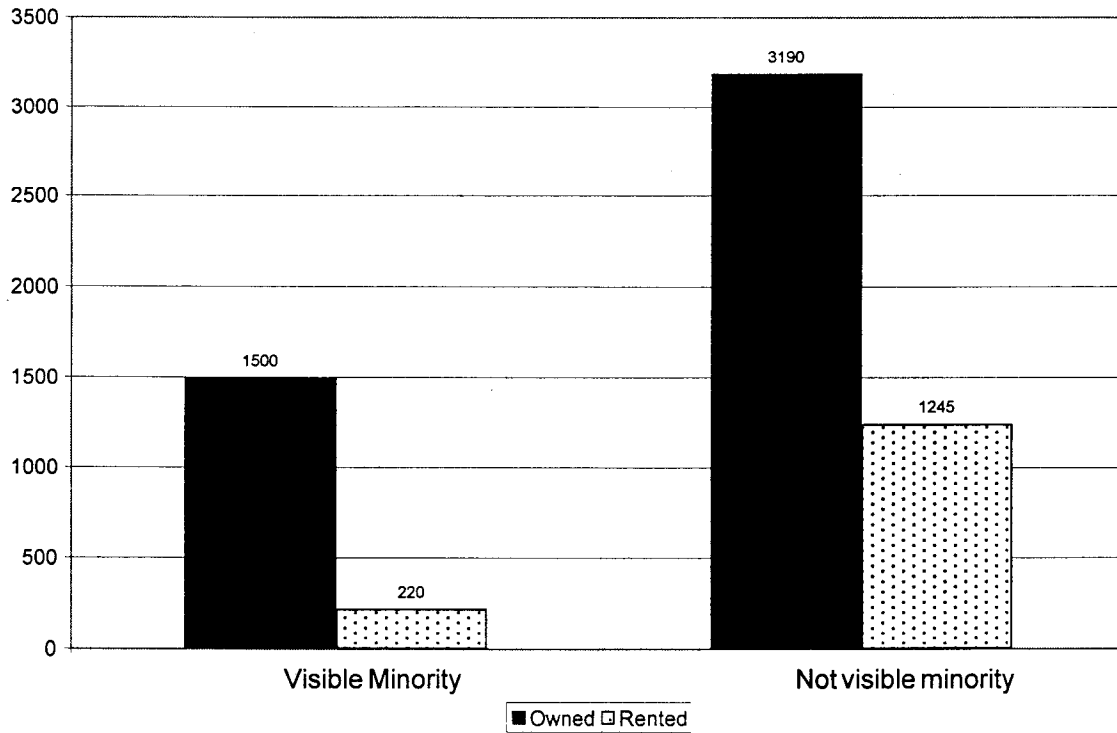


Figure 2.12 displays the 75+ visible minority and non-visible minority rental population by age group. The number of visible minority renters declines faster than the overall decline in the rental population, again suggesting that demand for affordable supportive housing may likely be lower among visible minorities. The total 75+ rental population with a Chinese background is 95 people, or about six per cent of the total 75+ rental population, much lower than the 39 per cent of the total Richmond population with a Chinese background.

Figure 2.12 75+ visible minority rental population
 Source: 1996 Census Data

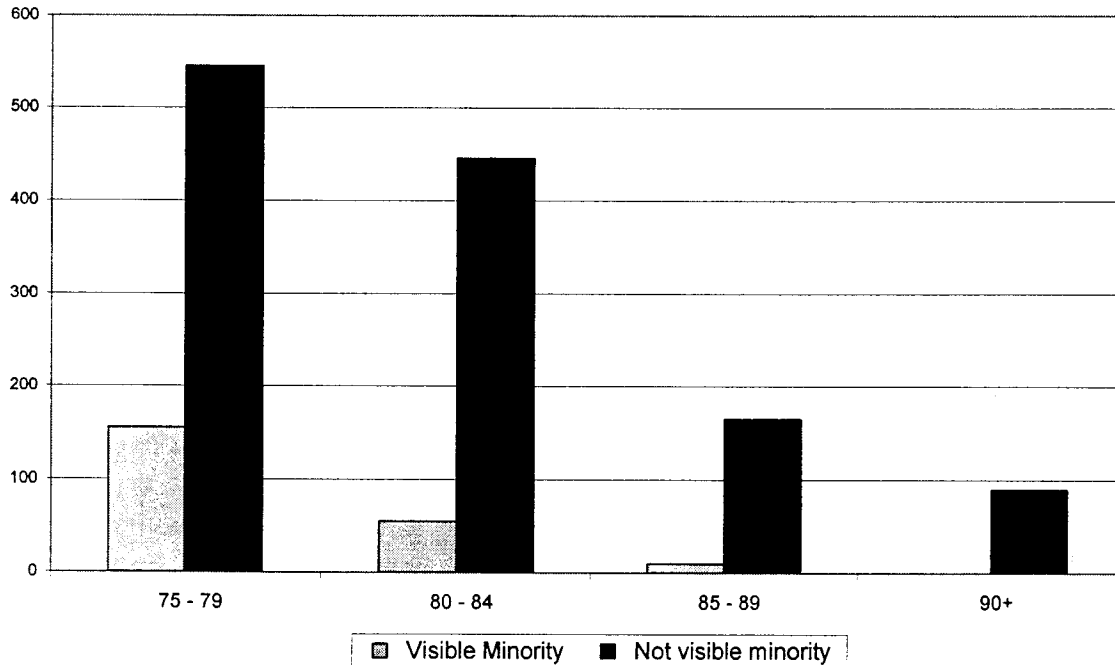
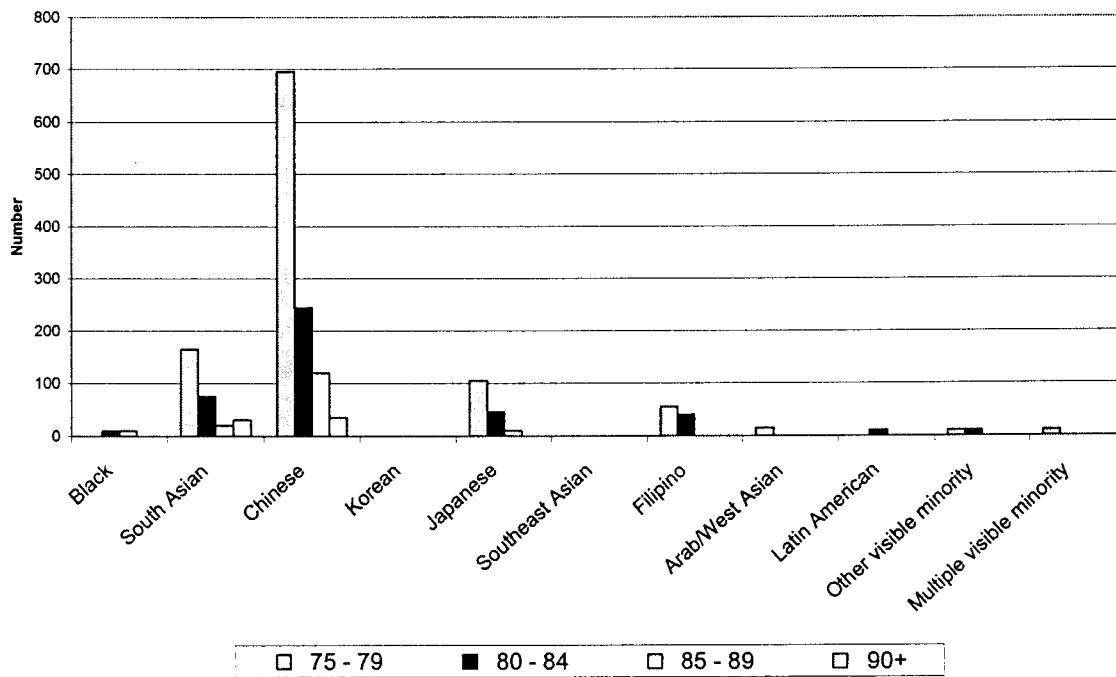


Figure 2.13 shows the breakdown of the 75+ visible minority population by minority background. A high proportion of total visible minority population is made up by people with a Chinese background in the 75-84 age range, that is 940 people out of a total of 1720, or 55 per cent. There are 240 people with a South Asian background, and 150 people with a Japanese background, in this age range. Demand for supportive housing is likely to come from these three groups. However, intra-family dynamics probably work differently with each of these three groups, **and an analysis should be carried out as to likely demand, in particular through user surveys and focus groups with seniors and their families.** A key word literature search suggested that such user and focus groups with the visible minority groups found in Richmond have not been carried out in any depth in the Canadian or B.C. context.

Figure 2.13 Visible minority by background, 75+
Source: 1996 Census Data



2.5 Projected demand for seniors affordable supportive housing

Assumptions

The BC government publication *Supportive Housing in Supportive Communities. The Report of the Supportive Housing Review* (BC Government 1999) provides details of how to calculate the number of seniors who are likely to require, or who would be interested in moving into, supportive housing.⁸

The BC report on supportive housing used the following method for assessing supportive housing need:

- Estimating the number of seniors 75 and over who have moderate or severe functional impairment (require some assistance with daily tasks);
- Assuming then that supportive housing would be appropriate for:
 - two-thirds (66%) of those seniors with moderate or severe functional impairments not currently receiving home support services, if it were available and affordable;
 - an additional 10 per cent of current home support recipients; and
 - an additional 5 per cent of current care facility residents.

Estimations for Richmond

Given that data on the proportion of people with moderate or severe functional impairments are not regularly collected, **the provincial report estimated that the figure for those likely to use supportive housing is about 3-5 per cent of the total senior (65+) population.**

Table 2.1 provides this range and also provides details on the single, 75+, rental and low income category, and the single 75+ in low income regardless of housing tenure. These later two column estimates are provided as they were also identified as criteria for potential demand for affordable supportive housing.

Table 2.1
Estimated range of needed units for supportive housing: 2001 - 2026

Year	Low (3% of total senior 65+ population)	High (5% of total senior 65+ population)	Low (Single 75+ rental and low income)*	High (Single 75+ in low income)*
2001	580	966	855	1724
2006	687	1145	1004	1957
2011	881	1468	1138	2136
2016	1120	1867	1350	2490
2021	1498	2496	1696	3141
2026	1638	2730	2299	4302

*most likely candidates for seniors affordable supportive housing

⁸ The proportion of seniors in Richmond to the total population at 11.5 per cent is similar enough to the Provincial average of about 13 per cent to make calculations based on the method adopted in the BC Government (1999) study.

Using the BC government method described above, the 2001 likely demand for supportive housing is between 580 and 966 places, which is consistent with the findings of City of Richmond (2001) which estimated that there are currently between 500 and 1,000 likely candidates for supportive housing. This includes both those who would move to supportive housing in general and affordable supportive housing. The third column of Table 2.1 provides details of the category most likely to access *affordable* supportive housing, that is the single 75+ renter/low income population. Of course, not all people in this category would move to affordable supportive housing. The numbers in this category are towards the upper 5 per cent, range.

Cost Barriers

It should be further noted that current supportive housing facilities in the Lower Mainland are relatively expensive and would be well beyond those with low incomes. The cost in several facilities was obtained and these ranged from approximately \$1,300 per month to \$3,500 per month depending on the level of service. The 1996 low income cut-off line (LICO) in Richmond was \$16,100 or \$1,342/month (before tax income). The lower end facility at \$1300 per month would consume all of this income, so that even the least expensive options would thus be outside of the range of all the low income renters noted in the findings above.

Low income Richmond seniors moving to affordable supportive housing are therefore likely to require substantial financial subsidies from senior levels of government.

Further, some portion of seniors above the low income threshold would also require financial subsidies. **This suggests that a three to five per cent range of the total 65+ population could be used in planning for the potential demand for affordable supportive housing.** However, estimating the actual demand for affordable supportive housing will require canvassing the views of likely candidates for such housing in order to complement this demographic profile.

3. Current and Projected Demand for Support Services

This section complements the demographic projections above that used the 1996 census as the base year.

The following projections of potential demand to 2026 use the following information:

- Use of home support, by sex and income; and
- Clients in and waitlisted for intermediate care facilities.

City of Richmond (2001) estimated that home support clients at the Personal Care (PC) to Intermediate Care 2 (IC2) level would all potentially be candidates for supportive housing. Given recent announcements by the BC government concerning the future of long term care in the province and the need to provide a continuum of care, IC3 clients have also been included in the calculations.

Eighty five per cent of the people in these categories are seniors, and projections are made on this basis.⁹

⁹ Calculations in this section are based on data provided by Richmond Health Services. March 2002 was taken as the baseline. Numbers of clients covered by Richmond Health Services fluctuates over time, and the demographic projections in this section should be read in light of this. Figures for the total number of

3.1 Projected demand for home support

In March 2002, there were 872 clients in the PC to IC3 care levels in Richmond. Seniors (people over 65) account for 85 per cent of these clients so the base number of seniors is 741. Using the increases in the total 65+ Richmond population as a basis for calculation¹⁰, the projected number of senior clients¹¹ in these three care levels to 2026 is shown in Table 3.1.

Table 3.1
Projected increase in PC, IC1 –IC3 senior client size, 2002-2026

Year	Projected number of PC-IC3 65+ clients
2002	741
2006	845
2011	1,082
2016	1,374
2021	1,731
2026	2,008
Increase 2002 to 2006	1,267

If the increase in homemaking clients is equivalent to the projected increase in population size, the numbers of clients will increase by 171 per cent over the 24 year period.

Of the total clients, 65% did not make a contribution to homemaking costs (i.e. were in the low income category). Adjusting Table 3.1 for low income gives the following (Table 3.2):

Table 3.2
Projected number of PC-IC3 65+ clients in low income

Year	Projected number of PC-IC3 65+ clients in low income
2002	482
2006	549
2011	703
2016	893
2021	1,125
2026	1,305
Increase 2002 to 2006	823

All of the clients in this category may be candidates for affordable supportive housing.

clients within the long term care program, and in all facilities, were fairly consistent between March 2001 and March 2002. Figures for home support clients fluctuate considerably, for example between 1070 in March 2000, 563 in March 2001 and 943 in March 2002 (Health Services Group 2002).

¹⁰ This figure is used rather than the 75+ figure as all seniors 65+ are covered by home making.

¹¹ Number of clients refers to individuals rather than spaces. Couples, where both are receiving service would count as two clients.

3.1.1 Home support clients disaggregated by sex

The total number of male clients in all care levels receiving home making in March 2002 was 238, and the total number of females was 789. This is a far larger sex differential than was found with the general demographic information discussed in Section 2, suggesting that planning for home support services in particular needs to take into account gender aspects.

Adjusting these figures to include only those in the PC-IC3 categories, for the percentage of seniors in the total population of clients receiving home making (85%), and by low income (65%) gives a figure of 122 males and 404 females. Using the increases in the total 65+ Richmond population as a basis for calculation, the projected increase in low income seniors receiving homemaking by sex is shown in Table 3.3¹²:

Table 3.3
Male/female low income 65+ clients

Year	Projected number low income 65+ male clients	Projected number of low income 65+ female clients	Total number of low income 65+ clients
2002	122	404	526
2006	139	461	600
2011	178	590	768
2016	226	749	975
2021	285	944	1229
2026	330	1095	1425
Increase 2002 to 2006	208	691	899

¹² Discrepancies in the totals between Tables 3.2 and 3.3 are caused by figures being accessed at a different date from figures in Table 3.2.

3.2 Clients waitlisted for facilities

City of Richmond (2001) notes that clients waitlisted for Intermediate Care may be potential candidates for supportive housing. In March 2002 there were 82 men and 188 women waitlisted for Intermediate Care in Richmond, up from the figure of 217 in September 2000. Details on those waitlisted for Intermediate Care such as income level or age were not readily available; however, using growth projections for the 65+ population to 2026 gives the following (Table 3.4):

Table 3.4
Projected growth in clients waitlisted for IC facilities

Year	Projected growth in male waitlisted clients	Projected growth in female waitlisted clients	Total Projected growth in waitlisted clients
2002	82	188	270
2006	93	214	307
2011	119	274	393
2016	151	348	499
2021	190	438	628
2026	220	508	728
Increase 2002 to 2006	138	320	458

Again, all of those waitlisted may be candidates for affordable supportive housing.

3.3 Validity of Estimations

Adding the total number of projected low income clients currently receiving services (Table 3.3) and the projected size of the waitlist (Table 3.4) shows that there would be 2,153 (1425 + 728) candidates for affordable supported housing by 2026. This number is very similar to the projected number of singles 75+ with low incomes living in rental accommodation and is similar to the mid point in the 3%-5% range of 65+ year olds (Table 2.1). **Such “triangulation” provides some confidence that approximately 2,000 seniors in Richmond would likely need affordable seniors supportive housing in the next 24 years.**

4. Where Seniors Live

The 1996 census population also shows that seniors 75 and older tend to be concentrated in certain neighbourhoods within Richmond. As the following maps show, there were strong concentrations of seniors in the western half of Richmond.

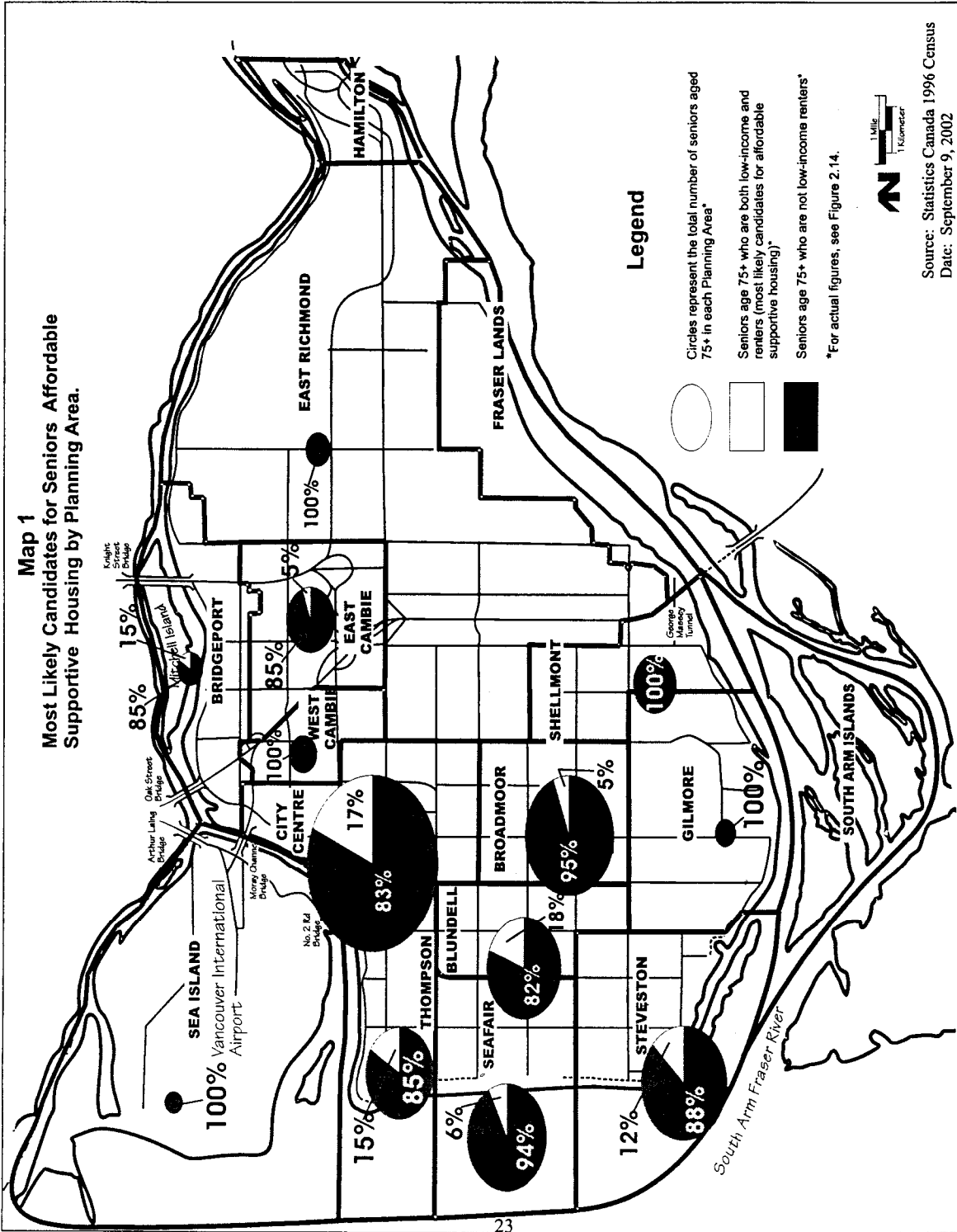
Map 1 - Senior populations by Planning Areas

This map shows that the City Centre neighbourhood had the highest concentration of seniors, followed by the Broadmoor, Blundell, Seafair, and Steveston neighbourhoods. The map also shows that there are relatively high concentrations of low-income seniors living in the Blundell and City Centre neighbourhoods.

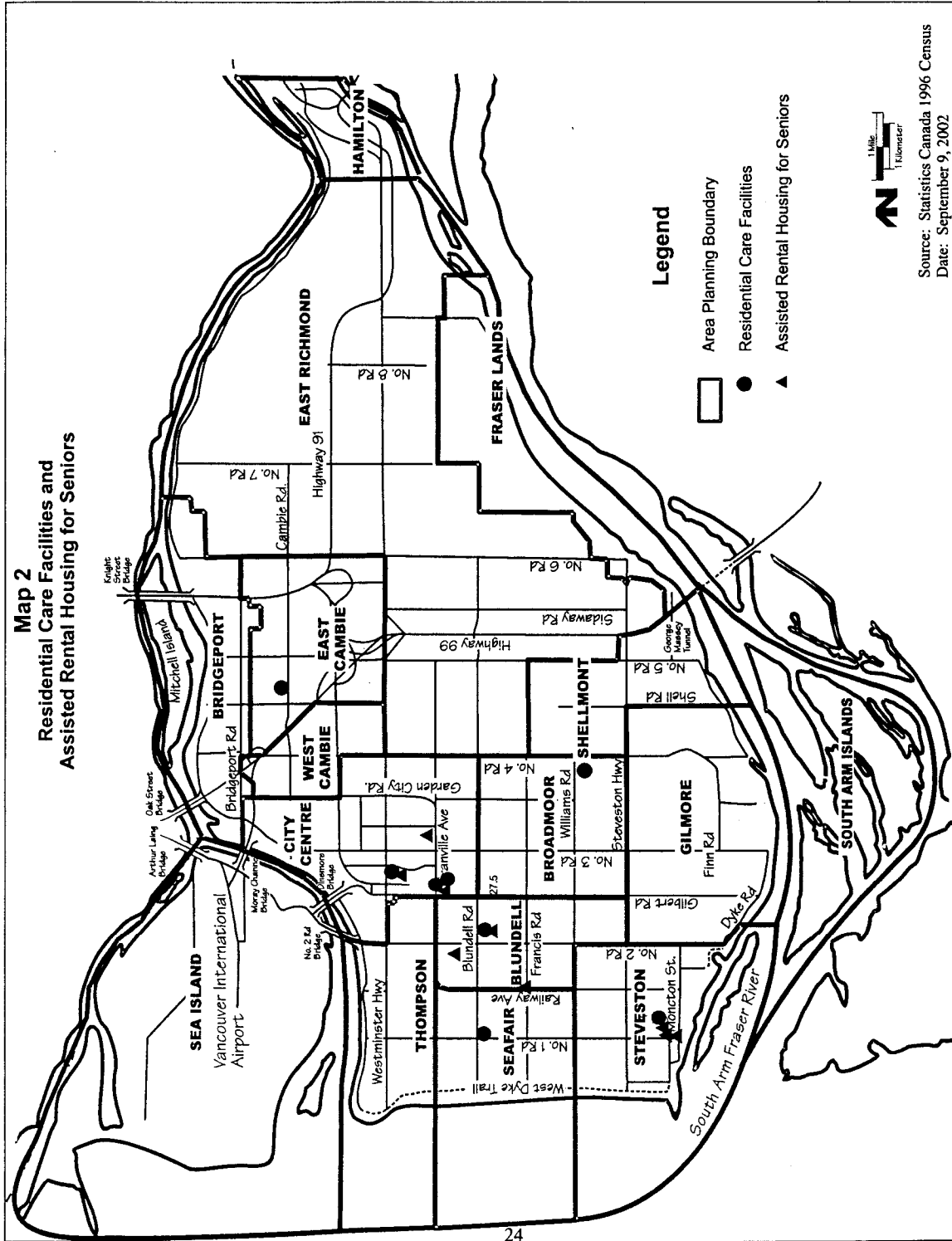
Map 2 - Housing Facilities for Seniors

The concentration of seniors 75 and older was not surprising given that the majority of residential care facilities and assisted rental housing for seniors are also located in these neighbourhoods. As the second map shows, there are high concentrations of such housing in the City Centre, Blundell, and Steveston neighbourhoods.

Map 1
Population 75+ by Planning Area (1996 Census data)



Map 2
Residential Care Facilities and Assisted Rental Housing for Seniors



5. Conclusions and Recommendations

Readers should be aware that demographic projections are subject to multiple influences, such as changes in health status or mortality rates, many of which cannot be predicted. The projections should therefore be read with caution and as estimates only.

1. Likely Candidates

Those considered most likely to be candidates for affordable supportive housing are 75 years and older, single, low income, renters. This report has therefore looked in particular at growth pattern for this group to 2026, complemented by analysis of data on those receiving home support.

2. Growth

The 75+ age group in Richmond is projected to grow some 173 per cent between 2001 and 2026. A relatively small increase is seen between 2001 and 2011 (a total of 2,847); a much larger increase can be seen particularly between 2016 and 2026 (an increase of 10,637).

- (i) **It is recommended** that the development of supportive housing be phased, in anticipation of a much larger increase in the 75+ population after 2011. However, there would also be considerable demand for affordable housing at present (see point 6 below).

It is estimated that:

- 800 units should be created by 2011, and
- 1,200 additional units created between 2011 and 2026.

On average, this would indicate that 87 units of affordable supportive housing would need to be created per year to meet the above targets between 2003 - 2026.

While the data did not allow for an estimation of the number of units that should be earmarked for single persons and couples, it is probably safe to assume that most of the units would be for single persons.

3. Age Differences

Different 75+ age group categories display different growth, low income and tenure patterns. The overall trend to higher growth in the 2016-2026 period becomes less distinct for older categories, with the 90+ age group showing the highest rate of growth in the next 10 years. The degree to which affordable supportive housing is needed will also be partly dependent on which age categories in the 75+ age range will be most likely to access it.

4. Sex Differences

In terms of absolute numbers women will continue to make up a majority of the 75+ population. However, the male population is anticipated to grow about 25 per cent more quickly than the female population in each age category; in the case of the 90+ age group, the male growth rate is anticipated to be some 40 per cent higher.

- (ii) **It is recommended** that the City of Richmond and partners pay adequate attention to the needs of men over 75.

5. Cultural Considerations

There is a considerably higher concentration of seniors 75 and older living in owned households among the visible minority population in Richmond compared to non-visible minority seniors. Only 13 per cent of visible minority seniors lived in rented accommodation compared to 28 per cent of non-visible minority seniors. This suggests that demand for affordable supportive seniors housing will be lower among visible minorities.

6. Current Care

The current number of Personal Care – Intermediate Care 3 clients in low income is 482, and this is projected to grow to 1,305 in 2026 (see Table 3.2). All of the clients in this category may be candidates for affordable supportive housing.

7. Waitlists

The current numbers waitlisted for Intermediate Care facilities (65 years and older, the majority being 75+) are 82 men and 188 women. These figures are projected to grow to 220 men and 508 women in 2026 (see Table 3.4). Again, all of these clients are potential candidates for affordable supportive housing.

The current number of low income PC-IC3 clients and the numbers waitlisted for Intermediate Care facilities who could be candidates for affordable supportive housing are similar to those based on the projections from the demographic review.

8. Further Study

The likely range of current demand for affordable supportive housing, based on a methodology for estimating the numbers in BC and the number in Richmond who have low income, are 75+ and in rental accommodation, is between 580 and 855. This figure is projected to grow to between 1,638 and 2,299 in 2026 (see Table 2.1). Such projections cannot be seen as precise measures of actual demand.

- (iii) **It is recommended** that the City of Richmond and partners review the age of current residents in supportive housing in the Lower Mainland so that they are able to utilize the age-disaggregated data in this report more effectively.
- (iv) **It is recommended** that in order to estimate the actual demand for affordable supportive housing, the City of Richmond should canvass the views of likely candidates for such housing (such as those currently receiving or waitlisted for home support at the PC - IC3 levels) in order to complement this demographic profile.
- (v) **It is recommended** that consultations be held with potential users from visible minorities and their families to assess their likely demand for supportive housing and to ensure that their particular supportive housing needs are properly addressed.

References

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Appendix 1

Supporting Tables to Figures and Maps

For Figure 2.1 Total 65+ projected growth, 2001-2026

Source: 2002 BC Statistics

Year	Male	Female	Total
2001	8,247	10,987	19,324
2006	10,044	12,861	22,905
2011	12,633	15,721	29,354
2016	16,719	20,624	37,343
2021	21,193	25,733	46,926
2026	24,444	30,148	54,592

For Figure 2.2 Richmond growth trends 65+ and 75+, 2001-26

Source: BC Statistics

Age Group	2001	2006	2011	2016	2021	2026
65-69	5,596	7,133	9,677	14,350	15,357	15,275
70-74	4,553	5,303	6,745	9,135	13,524	14,495
Sub-total	10,149	12,436	16,422	23,485	28,881	29,770

75-79	3,929	4,053	4,723	6,008	8,155	12,049
80-84	2,830	3,173	3,298	3,858	4,930	6,703
85-89	1,582	1,977	2,230	2,338	2,757	3,541
90+	744	1,246	1,681	2,014	2,203	2,529
Sub-Total	9,085	10,449	11,932	14,218	18,045	24,822

For Figure 2.3 Growth by age group, 65+

See Figure 2.2 above

For Figure 2.4 Total population 75+ projected increase, 2001-26, by sex

Source: BC Statistics

75-79			
Year	Male	Female	Total
2001	1,617	2,312	3,929
2006	1,801	2,252	4,053
2011	2,219	2,504	4,723
2016	2,760	3,248	6,008
2021	3,730	4,425	8,155
2026	5,539	6,510	12,049

80-84			
Year	Male	Female	Total
2001	1,080	1,750	2,830
2006	1,216	1,957	3,173
2011	1,372	1,926	3,298
2016	1,700	2,158	3,858
2021	2,134	2,796	4,930
2026	2,890	3,813	6,703

85-89			
Year	Male	Female	Total
2001	545	1,037	1,582
2006	698	1,279	1,977
2011	790	1,440	2,230
2016	906	1,432	2,338
2021	1,138	1,619	2,757
2026	1,442	2,099	3,541

90+			
Year	Male	Female	Total
2001	212	532	744
2006	383	883	1,246
2011	495	1,186	1,681
2016	612	1,402	2,014
2021	730	1,473	2,203
2026	915	1,614	2,529

For Figure 2.5 Percentage of females in low income in Richmond – 1996

Source: Statistics Canada 1996 Census Data

	75 - 79	80 - 84	85 - 89	90+	Total 75+
Total	31.1%	42.6%	46.3%	31.0%	36.7%
Couple	17.1%	19.8%	0.0%	0.0%	16.6%
Single	39.5%	51.3%	52.9%	29.2%	45.2%

For Figure 2.6 Percentage males in low income in Richmond – 1996

Source: Statistics Canada 1996 Census Data

	75 - 79	80 - 84	85 - 89	90+	Total 75+
Total	18.1%	15.7%	17.9%	23.5%	17.5%
Couple	17.2%	11.9%	18.8%	0.0%	15.5%
Single	22.5%	22.5%	20.0%	36.4%	23.3%

For Figure 2.7 Projected single low income female 75+

Source: BC Statistics and Statistics Canada 1996 Census Data

Year	75 - 79	80 - 84	85 - 89	90+
2001	342	432	432	71
2006	336	484	307	117
2011	374	484	347	158
2016	485	537	347	187
2021	662	697	392	198
2026	976	947	510	218

For Figure 2.8 75+ by housing tenure – 1996

Source: Statistics Canada 1996 Census Data

Age Group	Rental	Owned
75 - 79	245	1130
80 - 84	120	645
85 - 89	65	215
90+	35	50

For Figure 2.9 75+ low income single in rental accommodation

Source: BC Statistics and Statistics Canada 1996 Census Data

Year	75 - 79	80 – 84	85 – 89	90+
1996	235	270	75	50
2001	275	362	128	91
2006	283	405	160	152
2011	331	421	181	205
2016	420	493	190	246
2021	571	631	224	271
2026	845	858	287	312

For Figure 2.10 75+ low income rental male and female

Source: BC Statistics and Statistics Canada 1996 Census Data

Year	75 - 79		80 – 84		85 – 89		90+	
	Male	Female	Male	Female	Male	Female	Male	Female
1996	96	139	103	167	29	46	12	38
2001	113	162	139	223	58	70	27	64
2006	116	167	156	249	74	86	46	106
2011	143	185	174	247	84	97	63	142
2016	178	242	219	276	93	97	78	168
2021	241	330	277	354	116	108	94	177
2026	357	488	376	482	147	140	117	195

For Figure 2.11 75+ by tenure by visible minority – 1996

Source: Statistics Canada 1996 Census Data

	Owned	Rented
Visible Minority	1,500	220
Not visible minority	3,190	1,245

For Figure 2.12 75+ visible minority rental by age group

Source: Statistics Canada 1996 Census Data

	75 - 79	80 - 84	85 - 89	90+	Total
Total visible minority	1,055	440	160	65	1,720
Total Not visible minority	2,170	1,590	515	165	4,440

For Figure 2.13 Visible minority by background, 75+

Source: Statistics Canada 1996 Census Data

	75 – 79	80 - 84	85 - 89	90+	Total
Black	0	10	10	0	20
South Asian	165	75	20	30	290
Chinese	695	245	120	35	1,095
Korean	0	0	0	0	0
Japanese	105	45	10	0	160
Southeast Asian	0	0	0	0	0
Filipino	55	40	0	0	95
Arab/West Asian	15	0	0	0	15
Latin American	0	10	0	0	15
Other visible minority	10	10	0	0	20
Multiple visible minority	10	0	0	0	10

For Map 1 Population 75+ by Planning Area (1996 Census data)

AREA	Low-Income Renter	All Others	Total 75+ Population
BLUNDELL	130	710	840
BRIDGEPORT	10	65	75
BROADMOOR	45	930	975
CITY CENTRE	350	2045	2395
EAST CAMBIE	10	215	225
EAST RICHMOND	0	90	90
GILMORE	0	30	30
HAMILTON	0	55	55
SEA ISLAND	0	20	20
SEAFAIR	40	640	680
SHELLMONT	0	200	200
STEVESTON	80	695	775
THOMPSON	50	340	390
WEST CAMBIE	0	100	100

Appendix 2

Rental, low income, single by sex and age group categories

Figure A2.1 75-79 low income rental male and female
Source: 1996 Census and BC Statistics

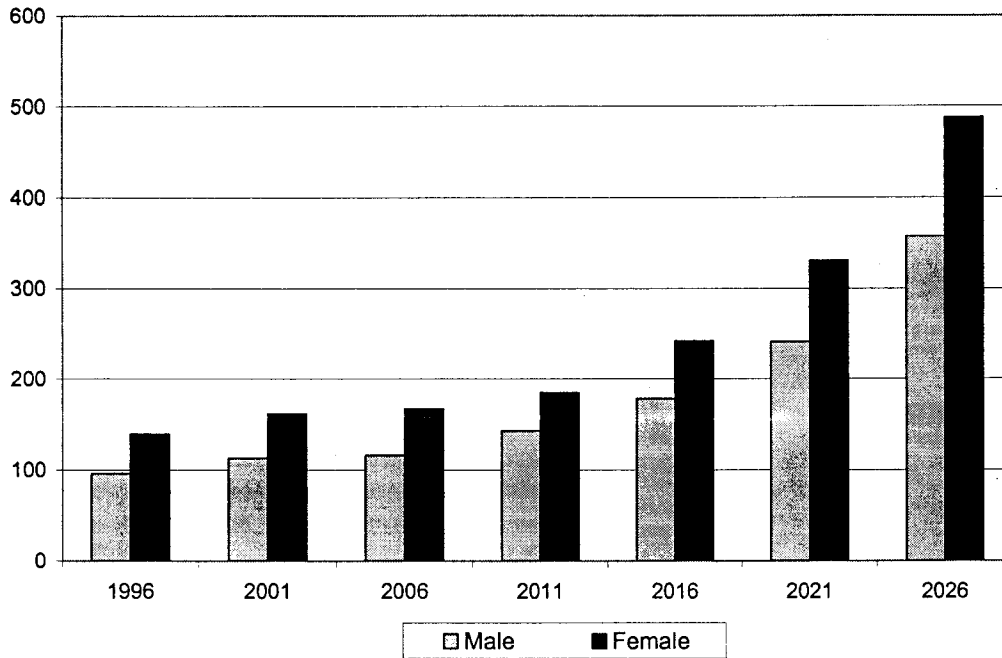


Figure A2.2 80-84 low income rental male and female
 Source: 1996 Census and BC Statistics

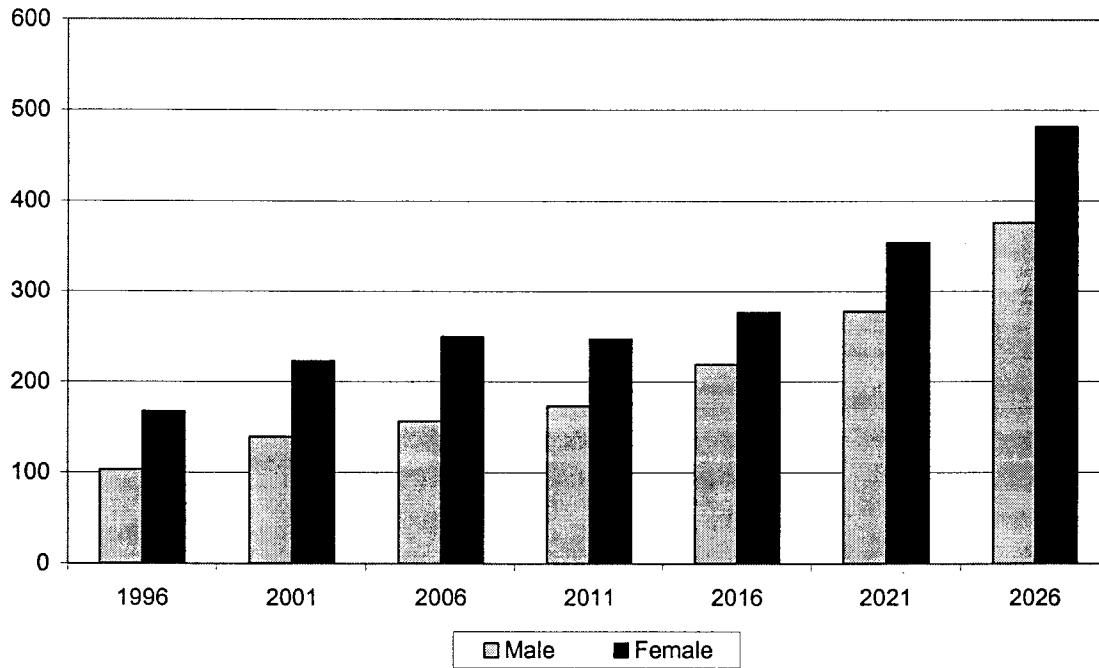


Figure A2.3 85-89 low income rental male and female
 Source: 1996 Census and BC Statistics

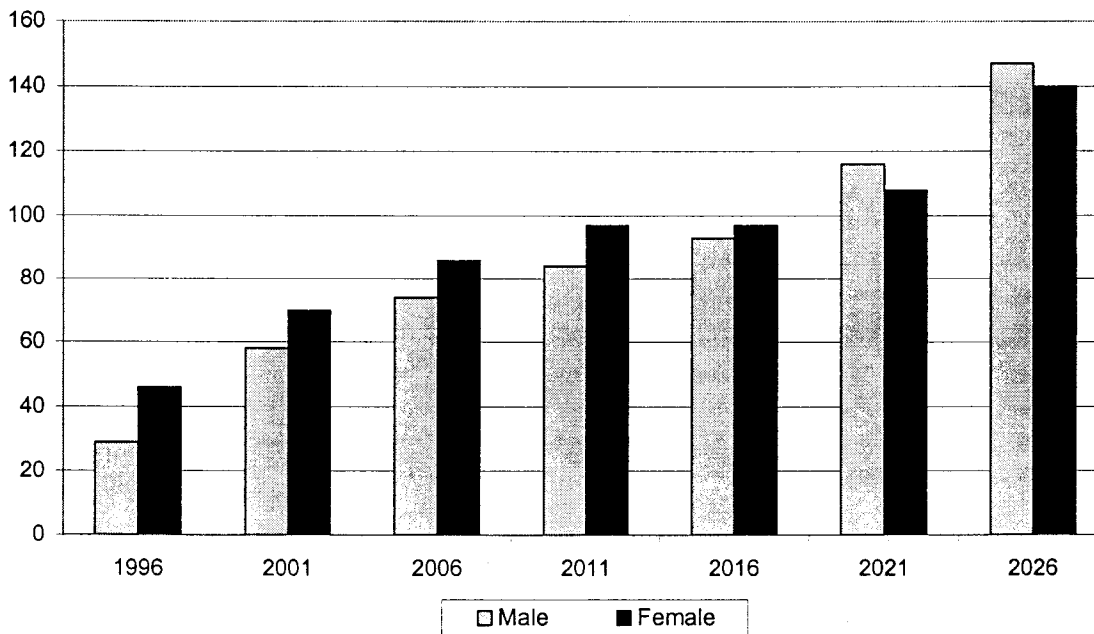


Figure A2.4 90+ low income rental male and female
Source: Census 1996 and BC Statistics

