

City of New Westminster

Adaptable Housing Policy Needs Assessment

November 2010

Measuring Needs

The Census¹ is a key source of data on how many New Westminster residents have health and activity limitations. Persons who fall into the 'limitations' category have indicated one or both of the following, lasting for more than six months:

- Occasional or frequent difficulty with daily activities. Difficulties could be related to hearing, sight, mobility, communication, learning or other aspects.
- Occasional or frequent reduction in activities at home, work, school, or in other activities. Reduced activity could be related to a physical or mental condition.

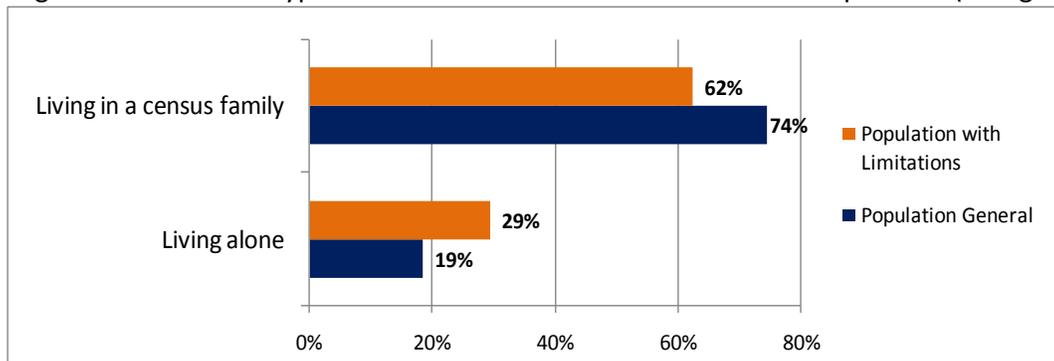
Number of Individuals with Health and Activity Limitations

- Based on 2006 Census data, 12,985 of the City's residents indicated specific health and activity limitations. This amounts to 22% of the City's population. Across Metro Vancouver, the regional total is 20%. This means that New Westminster's proportion of persons with limitations is slightly 'above average'.

Family and Household Arrangements

- Of the City's 12,985 persons with limitations, 8,080 live within a Census family¹ and 3,810 persons live alone. The remaining 1,060 persons live with relatives (e.g. siblings), roommates, caregivers, etc.
- Figure 1 shows that household arrangements for persons with limitations differ significantly from those of City residents as a whole:
 - A much lower share of persons with limitations live in Census family households.
 - A much higher share of persons with limitations live alone.

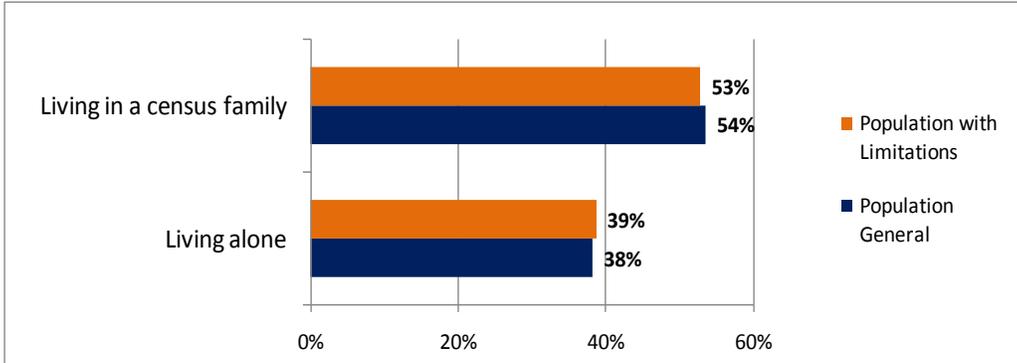
Figure 1: Household Types: Persons with Limitations vs. General Population (All Ages)



¹ A Census Family is defined as: couples; couples with young or adult children; single parents with young or adult children; or grandparent(s) caring for grandchildren. It does not include families caring at home for a grandparent or for any other relative with a limitation.

- Figure 2 shows that for seniors, household arrangements are almost identical for both seniors with limitations and for the general seniors population.

Figure 2: Household Types: Persons with Limitations vs. General Population (Age 65 & Over)



Age Profile of Individuals with Health and Activity Limitations

Figure 3: Age Profile of New Westminster Persons with Limitations in Comparison with Total Population

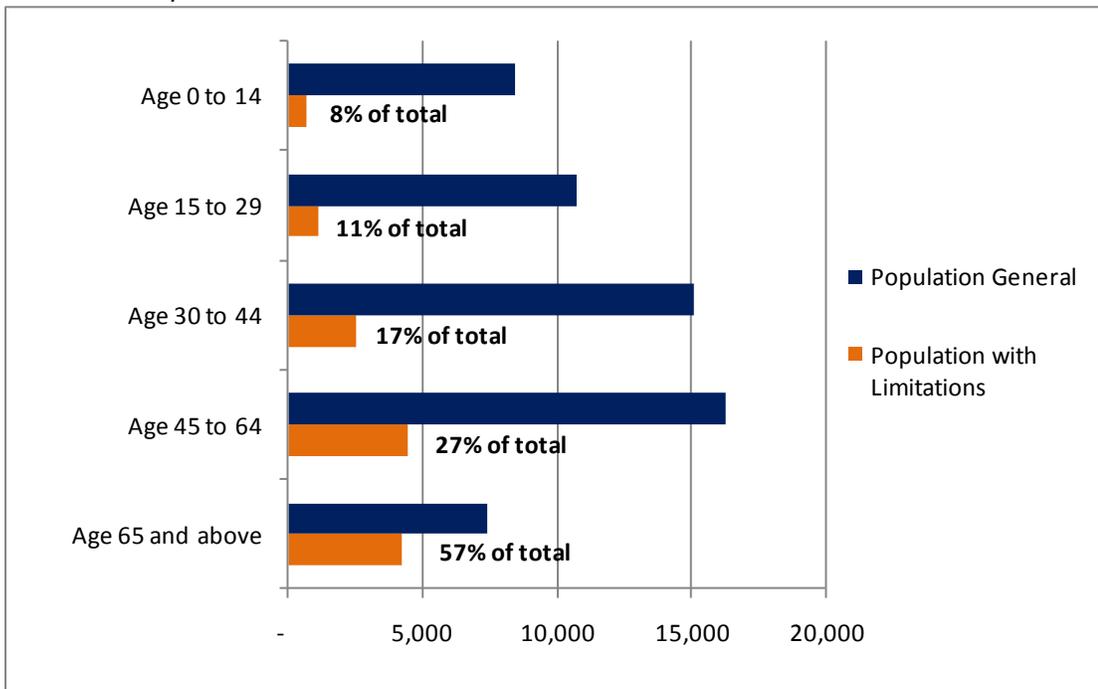


Table 1: Age Profile of New Westminster Persons with Limitations

	Population with Limitations	Share of Overall Population with Limitations
Age 0 to 14	675	5.2%
Age 15 to 29	1,120	8.6%
Age 30 to 44	2,530	19.5%
Age 45 to 64	4,415	34.0%
Age 65 and above	4,230	32.6%
Total	12,970	100.0%

- Over 65% of the City’s population with limitations consists of persons aged 45 and over.

Future Demand

- A very rough measure of future demand can be made by assuming that if 22% of today’s population has limitations, a similar proportion of the population in the year 2036 will have limitations. Based on an estimated 2036 population of 98,000 persons (BC Stats), this could mean a total of 21,490 persons living with limitations.
- There is an interest in planning ahead for the needs of seniors and those with health and activity limitations. With the aging of the Baby Boomer generation, the proportion of seniors in the community will increase over the next 25 years. Persons aged 65 and over are presently estimated to make up about 13% of the City’s population. By 2036, this share could rise to over 21%. This represents an increase of 70% and would mean about 12,500 more seniors living in the City than there are now. As a result, additional services and amenities will be required to meet the growing demands of this age cohort.

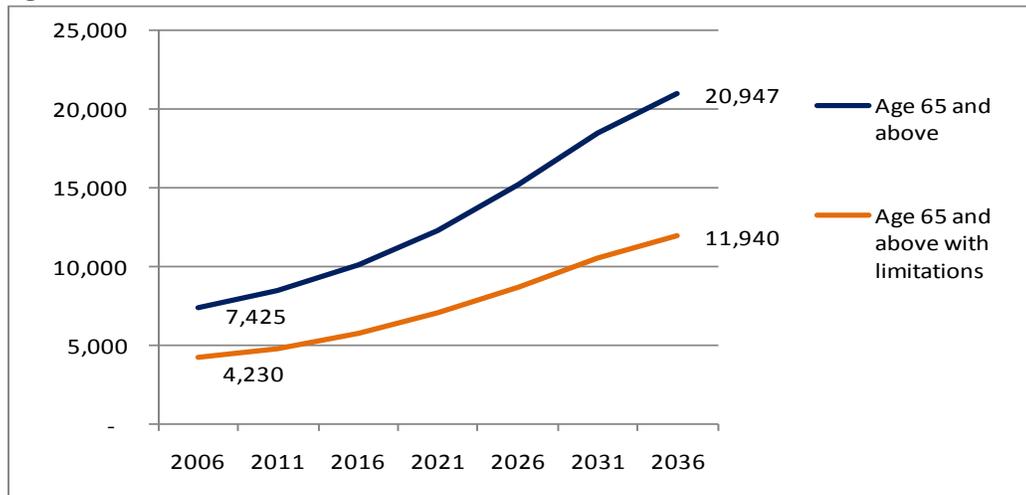
Table 2: Seniors’ Share of the City’s Population

	2011	2016	2021	2026	2031	2036
Total City Population	67,514	73,764	80,387	86,706	92,521	97,683
Age 65 and above	8,474	10,140	12,336	15,255	18,432	20,947
Age 65 and above as a % of total population	12.6%	13.7%	15.3%	17.6%	19.9%	21.4%

Source: BC Stats, PEOPLE 35

- While it is challenging to predict how many of these future seniors will have health and activity limitations. We can assume a similar proportion of the seniors population today. According to the 2006 Census, 57% of persons aged 65 and over had a limitation, or 4,230 persons.
- Applying this ratio to the City’s growth forecast of seniors indicates there could be 11,940 seniors with limitations in the City by 2036. This is close to triple the number in the City now, and represents an increase of 182%.

Figure 4: Forecast Number of Seniors and Estimate of Those with Limitations



(City estimate is based on the 57% ratio in 2006 Census)

Household Moving Trends

- Within the year prior to the 2006 Census, 11,115 City residents moved to a different home. Within this group, 4,645 moved from one home to another within New Westminster.
- Among these 4,645 “movers”, 930 persons had limitations. This amounts to 20%.

Income and Labour Force Participation

Table 3: Employment and Income

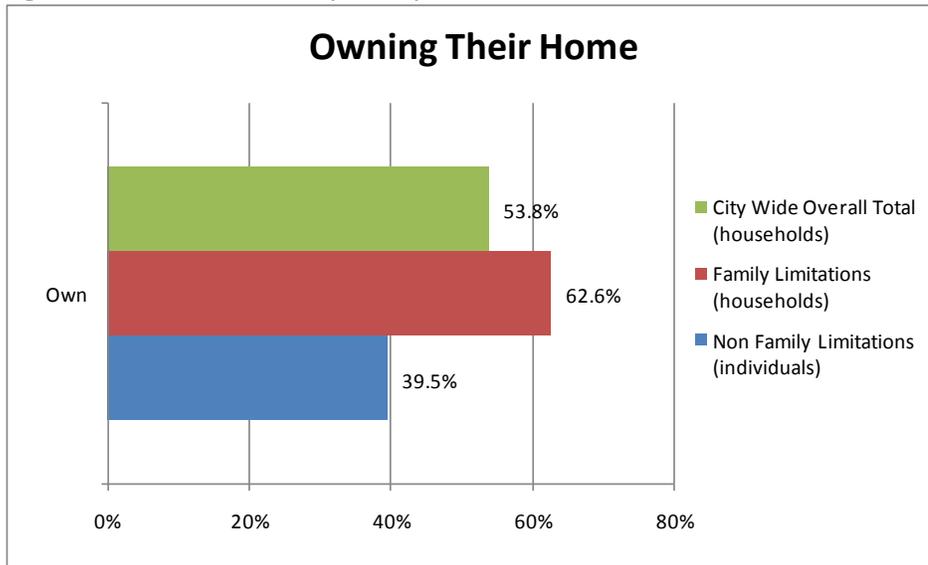
	Total City Population	City Population with Limitations
Participation rate	69.3%	44.9%
Unemployment rate	5.6%	9.1%
Median employment income	\$ 30,299	\$ 23,850

- Table 3 shows that the labour force participation rates differ for those persons with limitations than the general population:

- They are much less likely to be in the workforce (45% vs. 69%).
- If they are in the workforce, they are much more likely to be unemployed (9.1% vs. 5.6%).
- If they have a job, they are earning significantly less (\$23,850 vs. \$30,299, or 21% less).
- One aspect that is the same is that the City's population with limitations has about the same proportion of persons working full-time vs. part-time as the general population.

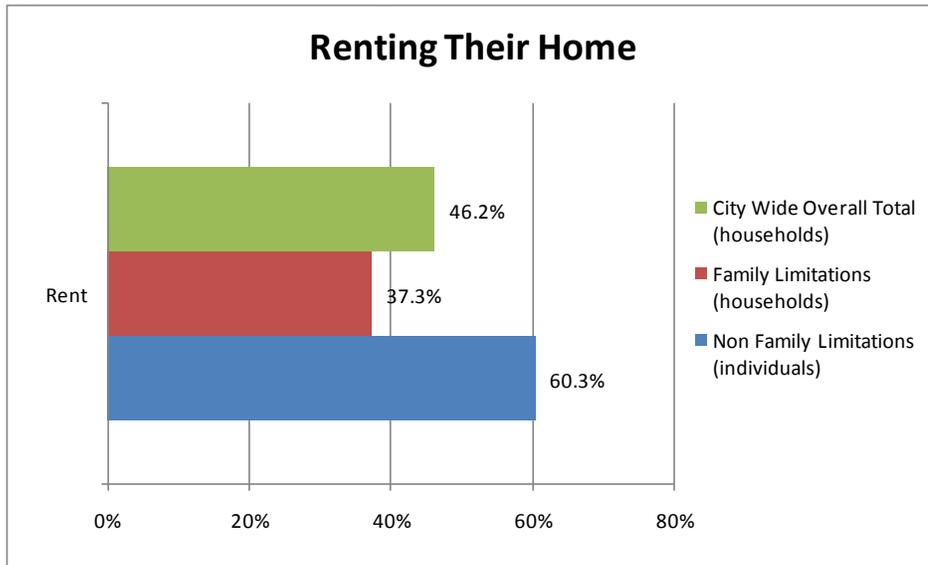
Tenure

Figure 5: Home Ownership Comparison



- Of all City households, 54% own their homes. City residents with limitations differ significantly from this norm:
 - Families that include a person with limitations are more likely to own their home (9% higher share).
 - Individuals with a limitation are much less likely to own their home (14% lower share).

Figure 6: Home Renters' Comparison



- Of all City households, 46% rent their homes. Families that include a person with limitations are less likely to rent their home. Individuals with a limitation are much more likely to rent their home.
- The housing picture that emerges is that for persons with limitations living in a family, it is the norm to live in a home owned by the family. For persons with limitations living alone or with roommates, etc, it is the norm to rent housing.

Households in Core Housing Need

- The Census shows that housing affordability challenges in the City are strongly influenced by whether a household or individual rents or owns their home. Among owners, the data shows that persons with limitations are no worse off than households overall in how much they spend on housing. This is true whether the person with limitations lives in a family or lives alone or with roommates, etc. As explained below, the situation is different for renters.
- These trends highlight issues regarding housing affordability for persons with limitations. In relation to renters:
 - As of October 2009, the average rent for purpose-built rental apartments in the City ranged from \$634 for a bachelor unit to \$1,213 for a 3-bedroom unit. Overall, the average rent was \$801.
 - For an individual to afford this rent without spending more than 30% of their income on housing costs, they would need an annual income of \$32,040. This represents an income gap of over \$8,000 for persons with limitations.

- Renter families: In terms of the share of families spending more than 30% of their income on rent:
 - 31% of all families fall into this category.
 - 38% of families “with limitations” fall into this category.
 - This shows that families with limitations have greater housing affordability challenges.

- Renters living alone, with roommates, etc: In terms of the share of “non-family” individuals spending more than 30% of their income on rent:
 - 45% of all non-family persons fall into this category.
 - 60% of non-family persons with limitations fall into this category.
 - This shows that individuals with limitations are have significant housing affordability challenges when compared to the general population.
 - Census data also show that if a benchmark of 50% of income is used for housing, individuals with limitations are 11% “worse off” (35% vs. 24%) than the general population.

- The picture that emerges is that *non-family renters with limitations* are the group with the most extreme affordability challenges. This means:
 - 1,620 of persons with limitations spend more than 30% of income on housing.
 - 925 of these persons spend more than 50% of income on rent.

ⁱ All numbers do not include institutional residents—hospitals, jails, care homes. They do include assisted living and group homes.