



## LIVING IN POVERTY IN SURREY

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# seniors

Our research shows that there were 255,515 seniors living in Metro Vancouver in 2006 including 43,430 living in Surrey.

Seniors represent approximately 12% of the population across Metro Vancouver and 11% of the population in Surrey. Approximately 17% of all seniors across the region live in Surrey.



**this** is a campaign to end poverty in Surrey.  
transportation / housing / income / support



Many seniors live alone or in household arrangements other than with a spouse.

### Family and household arrangements across senior-led households

Many seniors live alone or in household arrangements other than with a spouse. Of the 255,515 living in Metro Vancouver, 92,720 (36%) lived alone, with relatives or shared with others. Within the City of Surrey our research shows that there were 14,225 seniors living in these types of arrangements in 2006. This represents approximately 33% of all seniors living in Surrey in 2006 and includes 8,995 living alone, 4,575 living with relatives and 650 who were sharing with non-relatives.

### Incidence of poverty and low income among senior-led households

According to Statistics Canada's Low Income Cut-offs, a single senior-led household living in poverty in Surrey has an annual income of \$19,144 or less while a senior couple living in poverty has an annual income of \$23,832 or less. Our research shows that approximately 21% of seniors or 53,147 individuals across Metro Vancouver were living in poverty in 2006. Within Surrey, there were 7,123 seniors living in poverty in 2006 or approximately 16% of the total senior population.

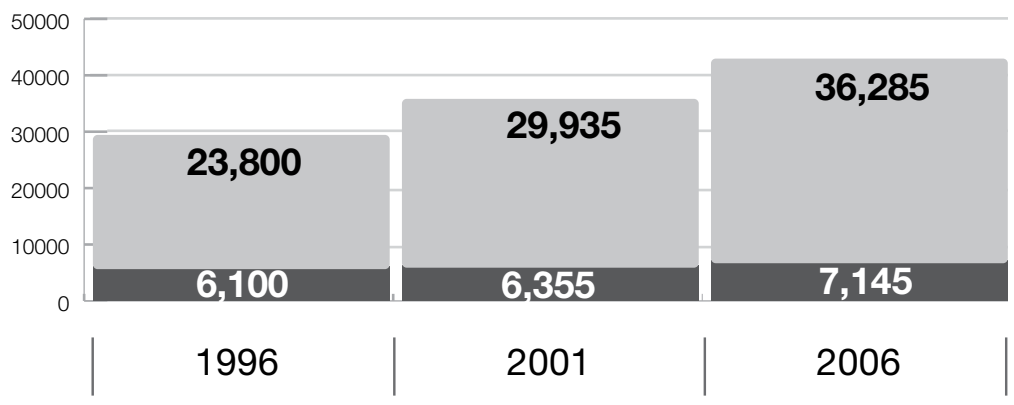
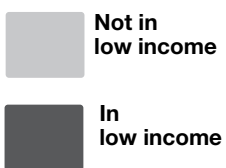
### After tax measures make a difference for many senior households

Our research shows that tax measures and other policies have made a difference in the incidence of poverty across senior-led households. In particular, our research shows that while there were 53,147 seniors in Metro Vancouver living in poverty before tax, this number was reduced by more than 21,700 after tax measures were taken into account.

## How many Surrey seniors are living in poverty?

PROPORTION OF SENIORS IN LOW INCOME 1996 - 2006

GRAPH 1 The incidence of seniors living in poverty has increased significantly since 1996



**TABLE 1 SENIORS LIVING IN POVERTY (BEFORE AND AFTER TAX)**

	Total Population 65+		In Low Income (Before Tax)		In Low Income (After Tax)		Change (After vs Before Tax)
	#	%	#	%	#	#	
Metro Vancouver	255,515	20.8	53,147	12.3	31,428	-21,719	
<b>Surrey</b>	<b>43,430</b>	<b>16.4</b>	<b>7,123</b>	<b>8.7</b>	<b>3,778</b>	<b>-3,344</b>	
Burnaby	26,445	24.1	6,373	14.6	3,861	-2,512	
Coquitlam	11,970	21.6	2,586	12.6	1,508	-1,077	
Delta	12,080	15.1	1,824	8.4	1,015	-809	
Greater Vancouver A	790	12.1	96	5.1	40	-55	
Langley City	3,665	31.1	1,140	18.8	689	-451	
Langley District	10,800	7.9	853	3.3	356	-497	
Maple Ridge	7,395	17.6	1,302	10.4	769	-532	
New Westminster	7,405	24.6	1,822	14.5	1,074	-748	
North Vancouver City	5,890	22.5	1,325	13.6	801	-524	
North Vancouver District	10,635	12.6	1,340	7.7	819	-521	
Pitt Meadows	1,745	18.1	316	9.5	166	-150	
Port Coquitlam	4,205	18.3	770	10.6	446	-324	
Port Moody	2,090	12.7	265	8.1	169	-96	
Richmond	21,365	25	5,341	15	3,205	-2,137	
Vancouver	71,045	26.7	18,969	16.7	11,865	-7,105	
West Vancouver	9,210	11.5	1,059	7.7	709	-350	
White Rock	4,565	12.7	580	4.9	224	-356	
Other*	595	0	0	0	0	0	

\*Other includes Anmore, Belcarra, Bowen Island and Lions Bay

Source: Statistics Canada, 2006 Census

### Old Age Security and the Guaranteed Income Supplement (OAS /GIS) also make a difference

We also know that key measures such as the indexing of the Old Age Security (OAS) and Guaranteed Income Supplement (GIS) assistance have helped to move many seniors out of poverty. Similarly, the indexing of the assistance available to seniors has helped to protect seniors by ensuring that the assistance that they receive keeps pace with inflation.



Within the City of Surrey, 44% of all seniors who rent were in core housing need.

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### **Housing arrangements across senior-led households**

In 2006, of the 817,230 households across Metro Vancouver, approximately 158,400 were senior-led; 80,695 were led by someone between the ages of 65 and 74; and 77,795 were led by someone 75+. Within the City of Surrey, approximately 18% of all households were senior-led (23,870 of 113,135 total households). Of the senior-led households living in Surrey, 12,260 were between 65 and 74 while the remaining 11,610 were led by someone 75 or older.

### **Renter households account for approximately 16 per cent of all senior-led households in Surrey**

The majority of senior-led households across Metro Vancouver own their own homes; of the 158,400 senior-led households in Metro Vancouver in 2006, 119,570 were owners. There were also 38,730 who were renters, including 20,995 who were 75+. Within the City of Surrey, 3,995 senior households were renters, including 2,070 who were 75+ at the time of the 2006 Census.

### **Housing need among senior-led households**

Our research shows that there are approximately 38,730 senior-led renter households across Metro Vancouver. Of these, approximately 16,210 (42%) were in core housing need. These are households who are unable to find housing in their community that is suitable in size and that is in good repair without spending 30% or more of their income on housing costs. Within the City of Surrey, 44% of all seniors who rent were in core housing need, representing approximately 1,770 households.

### **Housing assistance for senior-led households**

The current inventory of social housing includes approximately 980 units targeted to low income seniors. In addition, there were 1,204 seniors in Surrey who were receiving assistance under the Province's Shelter Aid for Elderly Renters (SAFER) program. The rent ceiling under the SAFER program is set at \$700 per month for a single senior and \$755 for a couple. SAFER program guidelines target senior-led households with annual incomes below \$27,996 for a single senior and \$30,204 for a couple.

### **SAFER does make a difference**

A single senior living in Surrey in a 1-bedroom unit with an annual income of \$19,144 would be eligible for SAFER assistance up to approximately \$158.48 per month. This assistance would help to close the affordability gap by more than 70% and reduce the tenant's rent to \$560 per month. SAFER assistance also helps to reduce the shelter-cost-to-income ratio from 45% to approximately 35% of income, thus reducing the overall housing burden for a low income senior in Surrey.

**TABLE 2** SUBSIDIZED UNITS BY HOUSEHOLDS SERVED AND UNIT TYPES  
COMMUNITY OF SURREY AS OF DECEMBER 31, 2009

UNIT TYPE	HOUSEHOLDS SERVED					
	Individuals At-Risk	Special Needs	Frail Seniors	Low Income Seniors	Low Income Families	Total Subsidized Housing
Shelters, Group Homes, Transition Homes, Special Facilities, Residential Care (Beds)	28	129	0	0	0	157
Public Housing owned by PRHC *	0	60	0	579	702	1,341
Other Subsidized Housing Units *	352	89	817	401	1,219	2,878
<b>Total Subsidized Housing Units</b>	<b>380</b>	<b>278</b>	<b>817</b>	<b>980</b>	<b>1,921</b>	<b>4,376</b>

Source: BC Housing Unit Count by Community and CPS

Definitions:

\*PRHC: Provincial Rental Housing Corporation was incorporated in 1973 and exists solely as BC Housing’s land-holding company.

Other Subsidized Housing Units include housing stock owned by a non-profit society or housing co-operative and subsidized through a federal or provincial funding program

Total Subsidized Housing Units include all of the housing stock for which BC Housing has an agreement and provides either subsidy or other funding support

### Seniors on the waiting list for social housing

Our research shows that as of February 1, 2012, there were 2,312 seniors across Metro Vancouver who had applied for social housing and who were on BC Housing’s Applicant Registry, including approximately 218 from Surrey. Our research also shows that the number of seniors applying for social housing has consistently remained at around 200 individuals.

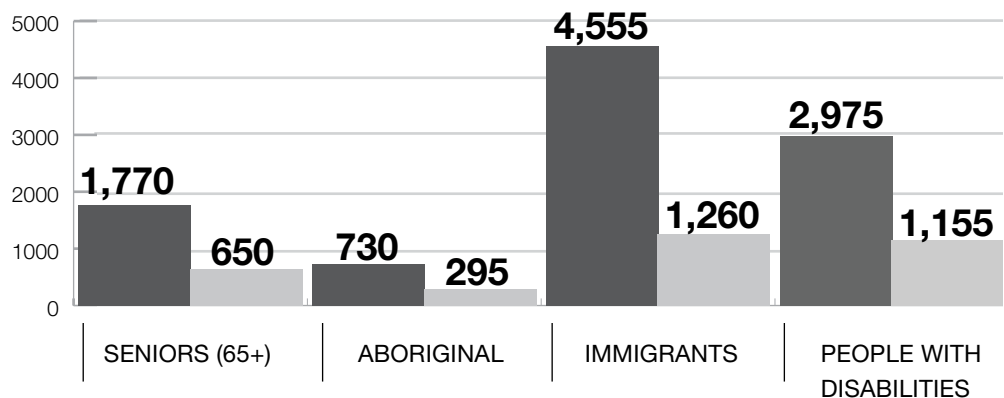
### Who is in core housing need in Surrey?

CORE NEED AND WORST CASE NEED

GRAPH 2 Many vulnerable populations in core housing need are paying more than 50% of their income on housing.

**Core Need**

**In Need & Paying At Least Half of Income on Shelter Costs (INALH)**





The number of seniors applying for social housing has consistently remained at around 200 individuals.

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### **The affordability gap for senior-led households**

The most recent rental market data published by Canada Mortgage and Housing Corporation (December 2011) reports that the average market rent for a bachelor unit in Metro Vancouver was \$839 while the average market rent for a 1-bedroom unit was \$964. Within Surrey, the average market rent for a bachelor unit was \$610 while the average market rent for a 1-bedroom unit was \$718.

A senior household would need an annual income of approximately \$24,400 in order to be able to afford the cost of an average bachelor unit without spending more than 30 per cent of their income on their housing and \$28,720 to carry the cost of a 1-bedroom unit. This is almost double the income of a senior that is living on OAS/GIS. It is also more than \$5,000 higher than the low income cut-off of \$19,144 for a single senior.

### **The affordability gap for single senior household living at the poverty line**

For a single senior with an annual income of \$19,144 and renting a 1-bedroom unit, the affordability gap or the difference between the cost of their housing and the amount of rent that they can afford to pay is approximately \$239 per month (\$2,874 annually) assuming that they were spending approximately \$718 per month on their rent (the average rent for a 1-bedroom unit in Surrey). It is also worth noting that in the absence of any assistance, a senior living at the poverty line would be spending approximately 45% of their income on their housing costs (based on the average rent for a 1-bedroom unit).

### **Homelessness among seniors**

The 2011 homeless count also reported 11 seniors 65+ in Surrey who were living on the streets or staying in emergency shelters on the night of the count. This represents approximately 3% of the homeless population. There were also an additional 29 homeless near seniors between the ages of 55 and 64.



## **Other programs that help to make a difference for seniors**

### **Old Age Security (OAS)**

The Old Age Security pension is a monthly payment that is currently available to most Canadians aged 65 or older who have lived in Canada for at least 10 years. This assistance is seen as a supplement for seniors who may also have income from private pensions or registered retirement savings plans as well as other personal savings.

### **Guaranteed Income Supplement (GIS)**

The Federal government also provides support in the form of the Guaranteed Income Supplement (GIS) for low income seniors who have little or no income from other sources outside of the OAS. Access to the Guaranteed Income Supplement is through income-testing and is intended to provide eligible seniors with a guaranteed minimum income. Across Canada approximately 1 in 3 seniors (of whom 63% are women) rely on GIS benefits.

### **Indexing of seniors benefits**

The benefit rates for OAS and GIS are adjusted four times a year for inflation (January, April, July & October). These adjustments are based on increases in the Consumer Price Index (CPI). If the CPI decreases, the benefit rates will stay the same.

