



West End Seniors' Network: Issues Facing Older Adult Renters in the West End of Vancouver

August 2019



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Executive Summary

This report provides an overview of the results of a survey administered by the West End Seniors' Network (WESN) on challenges to older adult renters in Vancouver's West End neighbourhood.

Methodology

The survey used in this study replicates a survey on older adult renters that was undertaken by WESN in 2012. The 2019 survey was distributed online and in-person from May 1 to July 17 and was open to all participants who self-identified as renters 55 years of age or older in the West End. This report compares the results of the two surveys and provides an update on the current challenges, needs, and values of older adult renters in the West End. Supplementary research into local and provincial policies, population data, and academic literature also informed the findings of this report.

Key Findings

- 115 participants completed this survey, representing a 27.8% increase from the previous 2012 intake
- Older adult renters conveyed an increasing sense of fear about being displaced from the West End
 - For example, respondents indicating uncertainty or fear about not being able to stay in the West End increased from 29% in 2012 to 62% in 2019
- Participants aware of other older adult renters who have been forced to leave the West End increased from 31% in 2012 to 60% in 2019
- Many survey participants expressed in the open-ended responses that their fear of losing their housing was directly tied to their attachment to the neighbourhood; participants highlighted that the West End provides services, walkability, transit, community, and social infrastructure that has a determining impact on their quality of life
- West End rents are 6.6% below the average market rate in Vancouver, which reveals the importance of preserving this affordable rental stock
- The rental subsidies offered by the Shelter Aid for Elderly Renters (SAFER) program are not keeping up with increasing rents in Vancouver

Recommendations

- The retention and preservation of the West End's existing rental housing stock should be prioritized through partnerships with local and senior levels of government
- As older adults tend to have lower incomes, the creation of new purpose-built rental, social housing, and alternative models of housing should be geared towards \$15,000 - \$30,000 and \$30,000 - \$50,000 incomes
- The annual application requirements of the SAFER program should be eliminated, and rental subsidies should properly reflect market rents in Vancouver
- The engagement of older adults in local policy and planning efforts is critical
- Further engagement should consider a gender lens as the median income for older adult females is lower and older adult females have a higher life expectancy



1.0 Methodology

This research is a continuation of the West End Seniors' Network's (WESN) 2012 report: *A Preliminary Look at Issues Facing Senior Renters in the West End*. The original report centered on a survey that sought to gain insight into the values and challenges of older adult renters in Vancouver's West End.

The same survey was made available from May 1, 2019 to June 17, 2019.⁴ It was distributed at WESN's Barclay Manor and Kay's Place locations, circulated to WESN members via email, and promoted through WESN's monthly newsletter. It was open to all participants who self-identified as renters 55 years of age or older in the West End. A total of 115 participants completed the survey.⁵ Some individual questions had fewer responses; the total and corresponding percentages were adjusted accordingly.

This report compares the results of the 2012 and 2019 surveys, and as with the original report, situates the survey within CMHC Rental Market Report data.⁶ This report examined the survey against relevant local and provincial policies, as well as academic literature to inform the final recommendations.

The work was conducted by WESN with the support of Kendall Andison and Jacqueline Hunter, graduate students at The University of British Columbia's School of Community and Regional Planning through the Housing Research Collaborative.

⁴ The only alteration of the original survey was the addition of the question: "What are the first three digits of your postal code."

⁵ Originally 119 responses were counted; two responses were omitted because the participants noted they were not renters. Two responses were omitted because their postal codes were from other neighbourhoods. Of the remaining 115 participants, a couple of participants chose not to provide their postal code and a couple of participants entered postal codes that did not exist (likely attributed to typing errors). As these participants still self-identified as renters over the age of 55, we chose to include their responses in this report

⁶ It should be noted that the boundaries of the West End in CMHC Rental Report Data are different than the boundaries the West End according to the City of Vancouver.

2.0 Survey Results

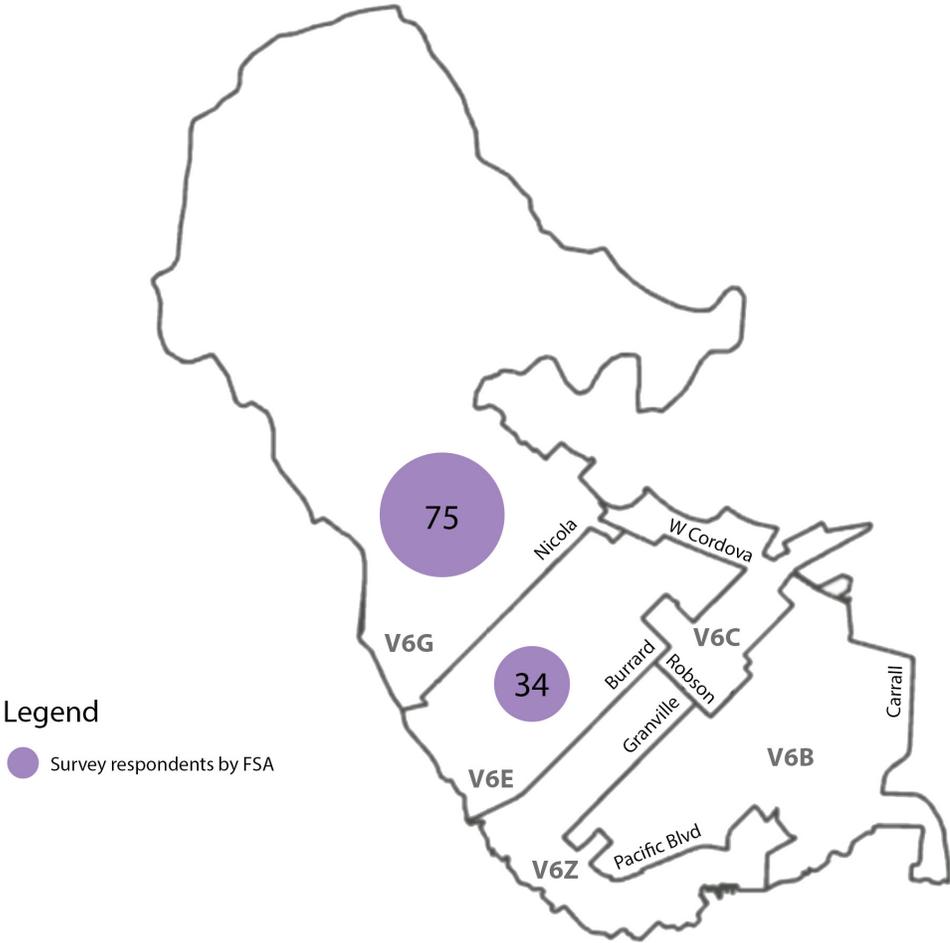
2.1 2019 Survey Results

WESN organized a survey to better understand the challenges, needs, and values of older adult renters in the West End. As highlighted above, the survey is part of an update of a study undertaken in 2012. Section 2.1 provides a brief overview of the results.

Survey participants by FSA

Survey participants were first asked to share the first three digits of their postal code, which gave us an indication of where older adult renters are living in the West End. Figure 1 conveys survey participants by forward sortation area (FSA). The majority of participants live within the V6G FSA and several others live in the V6E FSA.

Figure 1: Survey Participants by FSA



Length of Residency

The survey posed the question: “How many years have you lived in the West End?” The responses illustrate that most participants are long-term residents, with 68% of participants having lived in the West End for at least 10 years, and close to half (46%) of participants having lived in the West End for at least 20 years.

Table 1: How many years have you lived in the West End?

Length of Residency	Number	Percentage
Less than 5 years	18	16%
5 to 9 years	20	18%
10 to 19 years	24	21%
20-29 years	27	24%
30 or more years	25	22%

Challenges Faced with Rental Housing

In response to the question: “What challenges do you face with your rental housing? (Check all that apply),” 103 participants provided 225 answers – or, on average citing 2.2 challenges. The cost of rental housing was cited as the biggest challenge facing renters and was selected by 75 participants (73%).

Table 2: What challenges do you face with your rental housing?

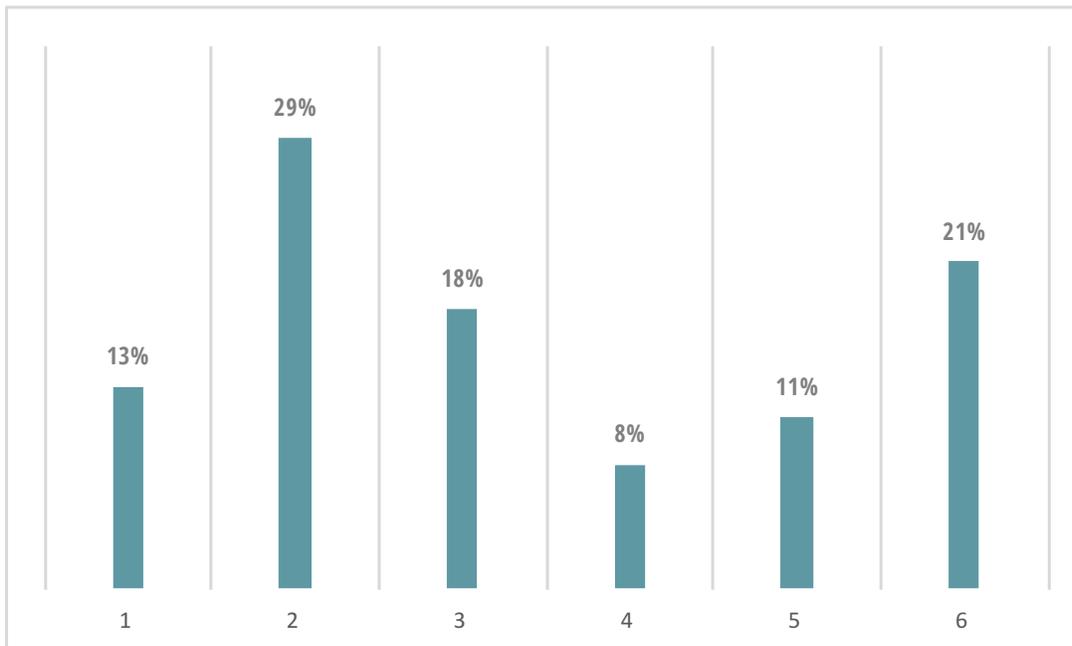
Response	Number	Percentage
The cost	75	73%
The size or condition of your unit	32	31%
Uncertainty or fear that you may not be able to stay	64	62%
Relationship with your landlord or building manager	16	16%
Bedbugs or other infestations	8	8%
Other	26	25%

Several participants that selected “Other” shared common themes. These included: fears over the accessibility of the unit as they age (e.g., stairs), and compounding factors that impact affordability (e.g., ability of children to help support them financially, rising cost of groceries, etc.). Many participants went on to further specify that they are concerned about either new ownership or renovations forcing them to move.

Affordability and Displacement

The majority of renters in the West End (60%) know older adults who have had to move because they could no longer afford living in the neighbourhood. There was a variety of responses that further specified (38 total) how many people they knew who were forced to leave the West End. Almost half (47%) of these participants know two to three people who had to leave the neighbourhood. A notable portion (21%) know 6 or more people who have had to leave.

Figure 2: *If you know more than one person who has had to leave the West End, how many do you know?*



Impact of Rising Rents

The survey posed the question: "If your rent was to increase by \$50 per month, what impact would it have on you? (Check all that apply)." The 105 people who responded to this question provided 155 answers (accounting for why the percentages total more than 100%). The most frequently selected response was "Cut back on social activities." Also of note is the number of participants (26%) who stated they would not be able to stay in their apartment following a rent increase of \$50. Many of the 24 participants that selected "Other" specified that a \$50 increase would cut into their ability to purchase food.

Table 3: *If your rent was to increase by \$50 per month, what impact would it have on you? (Check all that apply)*

Response	Number	Percentage
No problem	25	24%
Cut back on social activities	58	55%
Cut back on medication costs	21	20%
Would not be able to afford to stay in my apartment	27	26%
Other (please specify)	24	23%

Housing Options

The question: "If the cost of housing forced you to move away from the West End, what housing options would you have? (i.e., live with family members in another part of Vancouver? leave the city?)" was formatted to allow for open-ended responses.

The open-ended responses were organized according to the following categories, with some responses speaking to more than one potential option. When more than one option was listed, it was normally a product of uncertainty about what options would actually be available. For example, several participants wrote that they would leave the city if they could not find an affordable apartment elsewhere. In general, the written answers communicated feelings of uncertainty about potential options if the participant could no longer afford to stay in the West End; these answers often included qualifying language, such as: "try and find subsidized housing."

The most frequently cited answer (56 total responses) was that being forced to leave the West End would result in the participant being pushed to leave Vancouver.

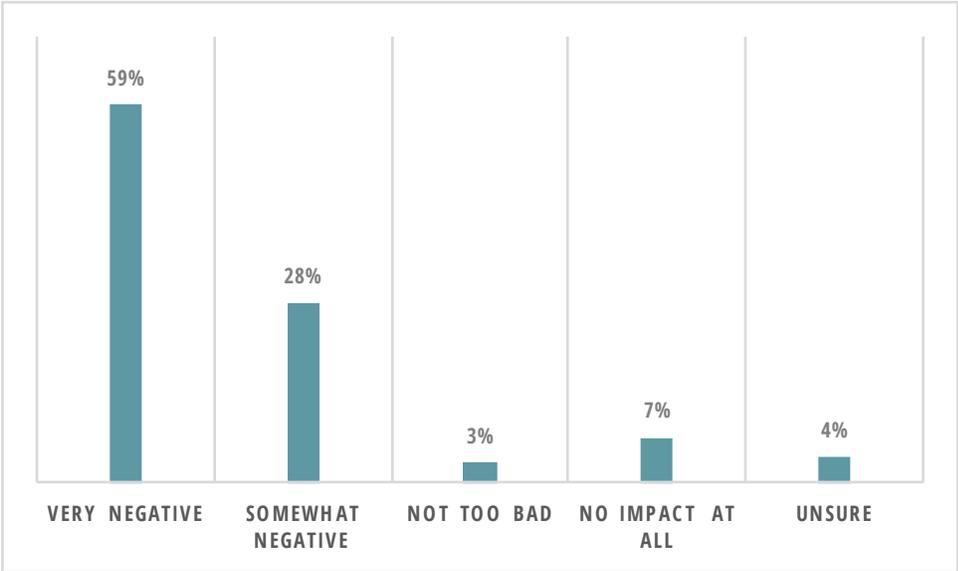
Table 4: *If the cost of housing forced you to move away from the West End, what housing options would you have? (i.e., live with family members in another part of Vancouver? leave the city?)*

Response	Number	Percentage
Move out of Vancouver	56	52%
Move elsewhere in Vancouver	28	26%
Unsure/no options	25	23%
Move in with or rely on family	6	6%
Social housing or assisted living	7	6%

Impact on Health & Wellbeing

The vast majority of participants (87%) stated that being forced to leave the West End would have a negative impact on their health and well-being, with 59% stating the impact would be very negative.

Figure 3: *What kind of impact would being forced to leave the West End have on your health and well-being?*



Final Comments from Survey Participants

At the survey's conclusion, participants were given the opportunity to add final comments. Several key themes emerged; many participants vocalized fears surround affordability and potential displacement. However, this fear was frequently tied to a love of the West End, and the life and community the neighbourhood affords older adults.

"I live in the West End in part because the services and providers (dentist, physician, lawyer, bank) are all within easy walking distance, and I've had these same individuals and services for nearly 30 years."

"I moved to the West End to be close to shopping, church, hospital, library, and I love that it is walking-friendly. And I really don't want to leave!"

"I will be 80 years old this year and have no family, so all my friends in the West End are my family."



2.2 Comparison with 2012 Survey Results

As mentioned previously, WESN conducted its first survey on older adult renters in the West End in September 2012. The second iteration of this survey was released in May 2019. Survey participation increased by 27.8%, as 90 individuals participated in 2012 and 115 individuals participated in 2019. This section compares the results of the two surveys.

Length of Residency in the West End

In 2019, participants responded somewhat similarly to 2012 participants when asked about their length of residency in Vancouver's West End. Participants who reported living in the West End for at least 10 years decreased from 71% in 2012 to 67% in 2019. Similarly, in comparison to 2012, the 2019 results revealed a smaller proportion of participants living in the West End for 20 years or more (49% in 2012; 46% in 2019). The amount of people who reported living in the West End for 30 years or more dropped from 30% in 2012 to only 22% in 2019. Nevertheless, the results suggest that there is a longstanding community of older adult renters who continue to remain living in Vancouver's West End.

Table 5: *How many years have you lived in the West End?*

Length of Residency	2012 Results	2019 Results
Less than 5 years	16%	16%
5 to 9 years	14%	18%
10 to 19 years	21%	21%
20 to 29 years	19%	24%
30 or more years	30%	22%

Challenges Faced with Rental Housing

As in 2012, cost was cited most frequently as a challenge faced by 2019 participants. This increased from 66% of participants in 2012 to 73% of participants in 2019. This is unsurprising as housing affordability has worsened in Vancouver over the last decade.

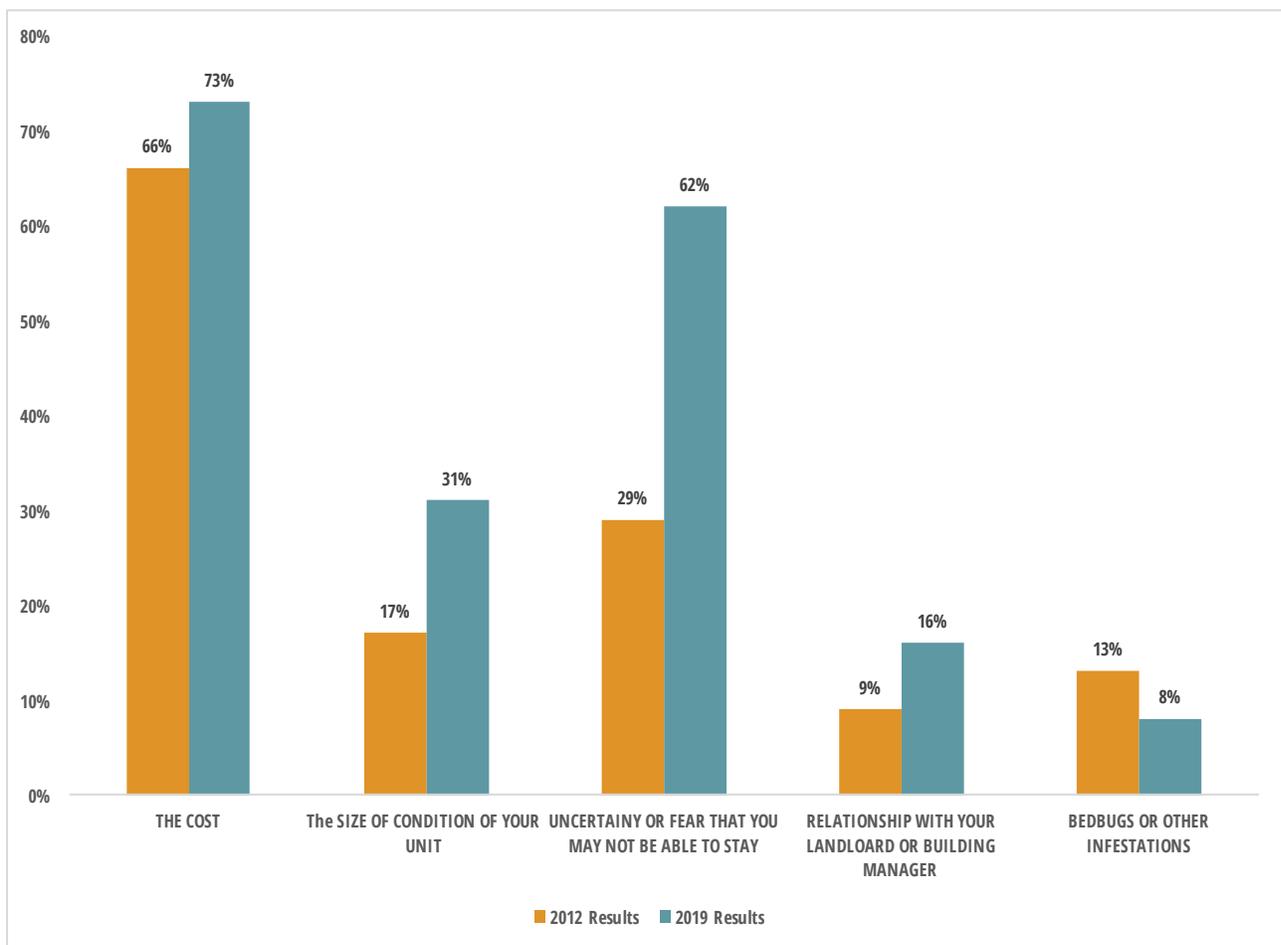
The number of participants indicating uncertainty or fear of not being able to stay in their rental homes increased quite drastically in the time between the two surveys. In 2012, only 29% of participants listed this as a challenge in their current housing arrangements. Yet in 2019, it was cited by the majority of participants (62%). This increase is likely related to the prevalence of "renovictions" and "demovictions" in the West End, which is leading to the displacement of tenants.⁴

⁴ Kenneth Chan, Renovation evictions at an aging Vancouver West End rental tower sparks controversy (2018), retrieved from <https://dailyhive.com/vancouver/the-berkeley-tower-renovations-evictions-1770-davie-street-vancouver>.

Additionally, an increased number of 2019 participants (31%) indicated the size or condition of their unit as a challenge in comparison to the 2012 responses (18%). This might be reflective of landlords becoming less inclined to update or renovate units if they are considering selling or demolishing the building. The remaining challenges remained relatively consistent with the 2012 results.

Many 2019 participants selected “other” and listed factors like accessibility, rising cost of groceries, and lack of familial support as additional challenges impacting their rental housing.

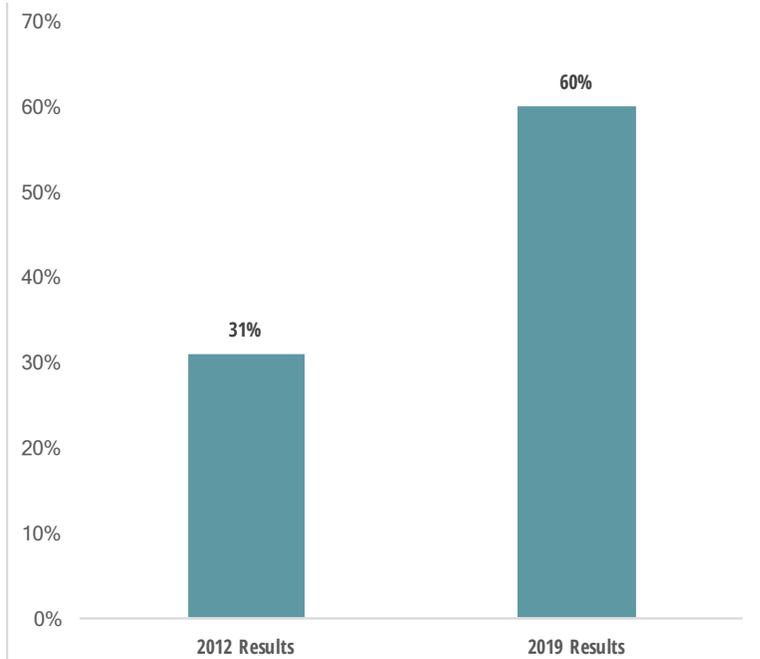
Figure 4: *What challenges do you face with your rental housing?*



Affordability and Displacement

In 2012, 31% of participants reported that they were aware of other older adult renters who had to leave the West End because they could no longer afford the neighbourhood. In 2019, this statistic almost doubled to 60% of participants. This further highlights the prevalence of “demovictions” and “renovictions” in the West End. This also highlights that older adult renters are vulnerable to displacement.

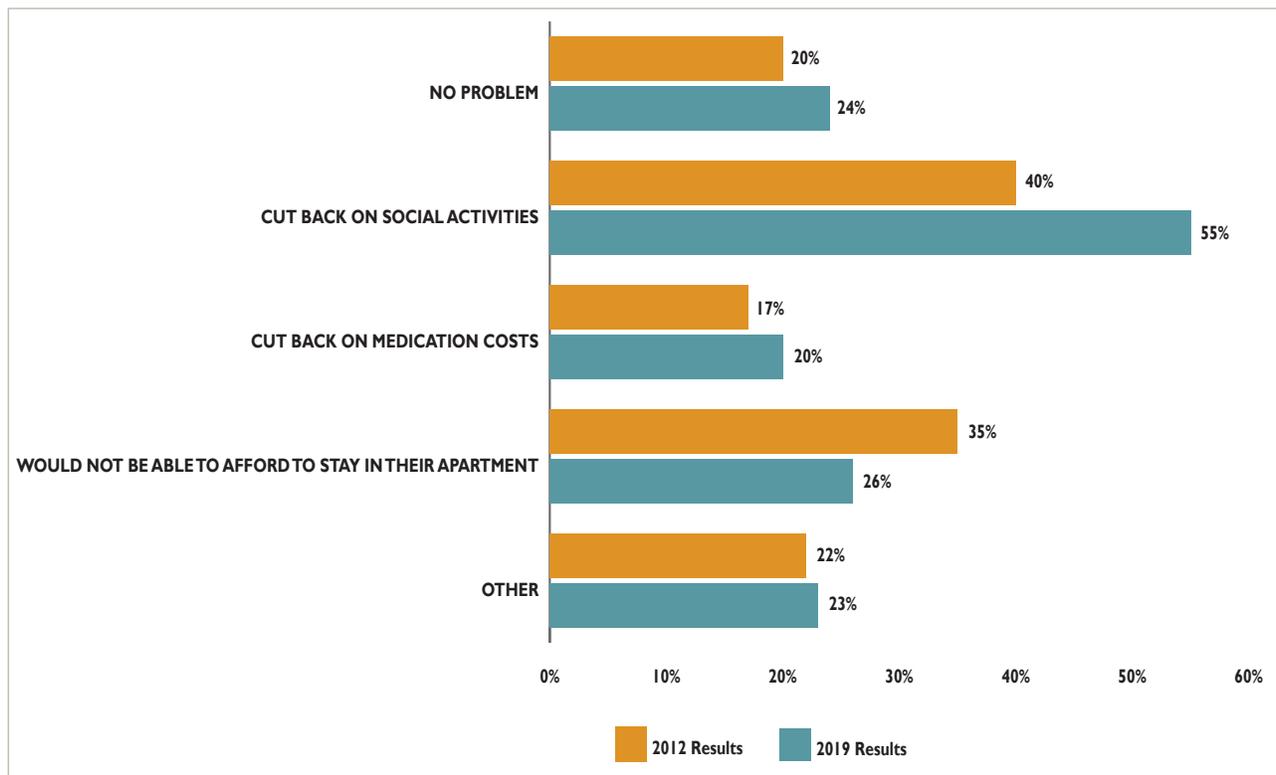
Figure 5: Do you know older adults who have been forced to leave the West End?



Impact of Rising Rents

In both surveys, participants were asked to specify the impact of a \$50 per month rent increase. The proportion of participants who responded that they would need to cut back on their social activities increased from 40% in 2012 to 55% in 2019. Moreover, 35% of those who responded to the survey in 2012 indicated that they would not be able to stay in their apartments if faced with a \$50 per /month rent increase. This decreased slightly with only 26% of participants in 2019. However, the prospect of more than one quarter of all 2019 participants being forced to leave their housing due to a \$50 rental increase is still of concern. Furthermore, this decrease may be indicative of participants being more willing to take other steps to maintain their existing housing rather than face the prospect of trying to find other housing.

Figure 6: *If your rent was to increase by \$50 per month, what impact would it have on you? (Check all that apply)*



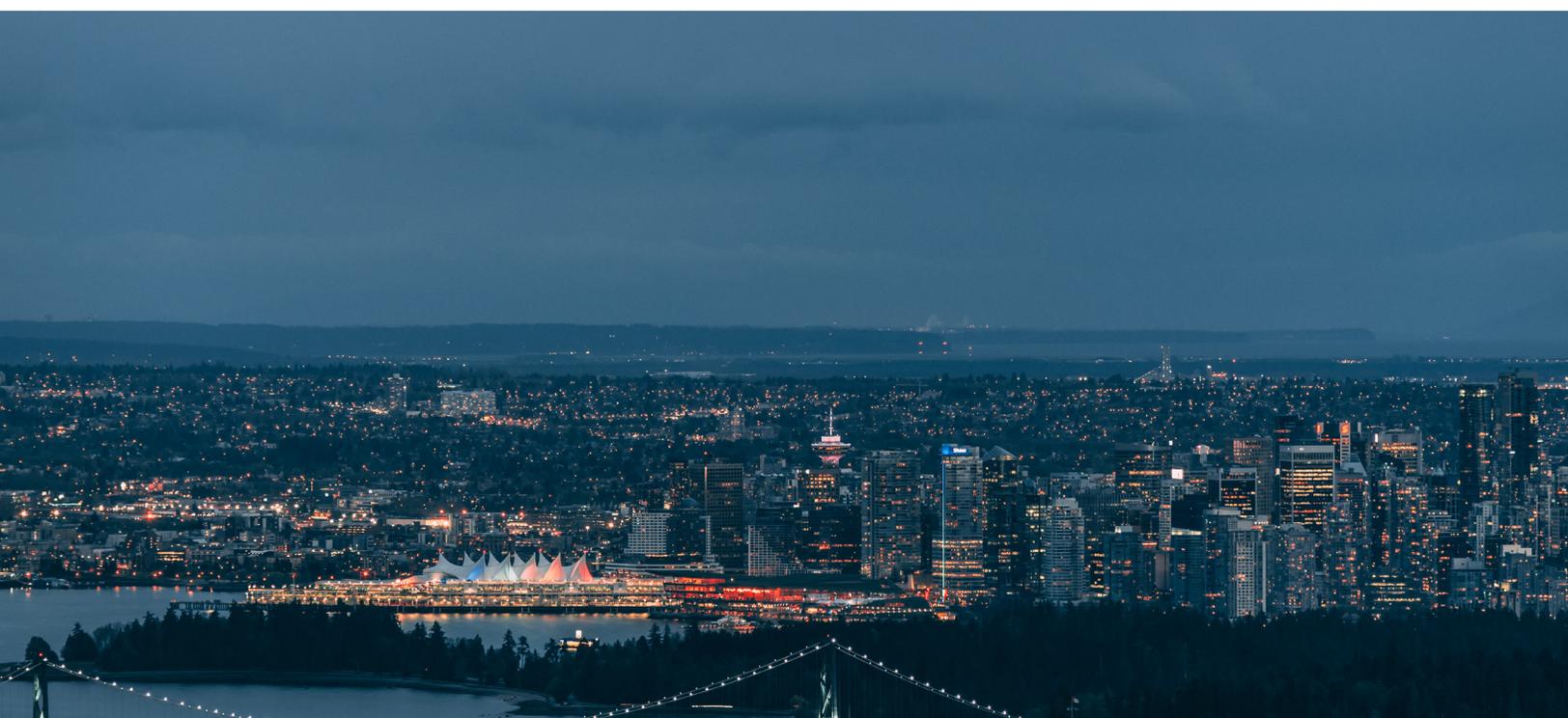
Housing Options

When asked to describe what they would do if forced to leave the West End, most 2019 participants indicated that they would leave Vancouver entirely, which also was the case in 2012. Similar to 2012, the next highest option indicated by 2019 participants was moving elsewhere in Vancouver. A significant proportion of participants in both 2012 and 2019 indicated that they felt unsure of their options. In 2012, an equivalent proportion of participants reported that they would either move in with family or look to social or assisted housing. This changed slightly in 2019, with more participants indicating that they would move into social or assisted housing over relying on family.

Table 6: *If the cost of housing forced you to move away from the West End, what housing options would you have? (i.e., live with family members in another part of Vancouver? leave the city?)*

Response	2012 Results	2019 Results
Move out of Vancouver	17	56
Move elsewhere in Vancouver	12	28
Unsure/no options	10	25
Move in or rely on family	8	6
Social housing or assisted living	8	7

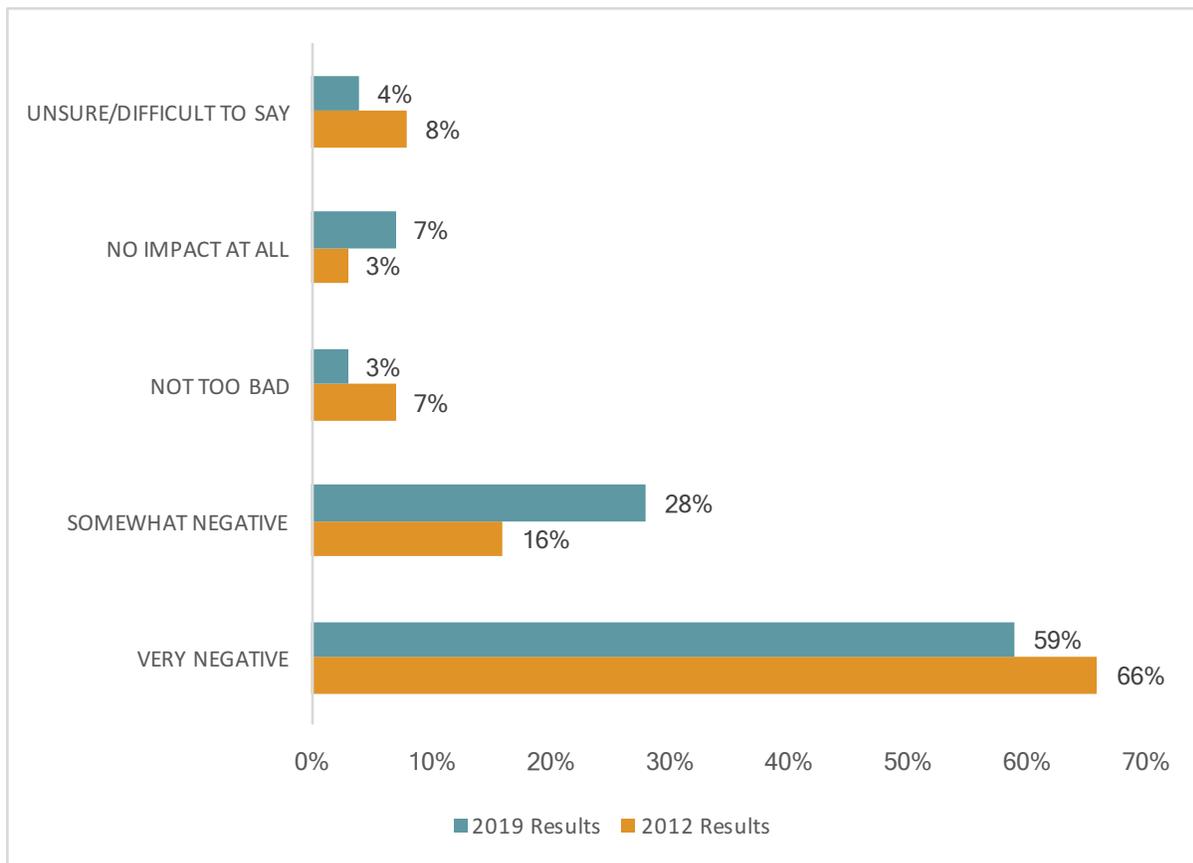
This table compares the number of times the categories were cited in the open-ended responses to “If the cost of housing forced you to move away from the West End, what housing options would you have?” question in 2012 and 2019. The baseline data for the 2012 responses to this question is no longer available, so this table compares the findings in number-form, rather than in percentages.



Impact on Health and Wellbeing

If older adults are forced to move out of their neighbourhood or to another community, they can lose access to their social and service networks. Similar to 2012, the majority of participants stated that a move would have a negative impact on their health and well-being (82% in 2012; 87% in 2019). The proportion of participants who indicated that a move would be somewhat negative also increased from 16% to 28%. Further, 59% of the 2019 participants indicated that a move would have a very negative impact on their wellbeing, which is a slight decrease from the 2012 results (66%).

Figure 7: What kind of impact would being forced to leave the West End have on your health and well-being?



Final Comments from Survey Participants

In both surveys, participants had the chance to add final comments. In 2012, the majority of comments were related to potential increases in rents and how they might impact older adult renters who live in the West End. 2019 participants also voiced similar concerns, especially around affordability and displacement. Both surveys yielded remarks that expressed a deep appreciation for the West End, along with the services and community that the neighbourhood provides.

3.0 Housing Affordability Challenges

Vancouver Context

In spite of the rapidly rising rents and the challenges faced by older adults in the West End, rents in the neighbourhood are currently below the average market rate in Vancouver. This change speaks to the importance of preserving the existing affordability of the current rental stock in this neighbourhood.

Table 7: Average Market Rents for Vancouver's West End

Unit Type	Average Market Rent West End	Average Market Rent City of Vancouver	% Above or Below Market Rate for Vancouver
2011			
Bachelor	\$872	\$881	1% below Vancouver market rate
1-bedroom unit	\$1,112	\$1,045	6% above Vancouver market rate
2-bedroom unit	\$1,712	\$1,493	13% above Vancouver market rate
Average rent	\$1,161	\$1,102	5% above Vancouver market rate
2018			
Bachelor	\$1,028	\$1,198	15% below Vancouver market rate
1-bedroom unit	\$1,274	\$1,411	10% below Vancouver market rate
2-bedroom unit	\$1,975	\$1,964	0.5% above Vancouver market rate
Average rent	\$1,426	\$1,524	6.6% below Vancouver market rate

Source: The Average Market Rents were derived from CMHC's Rental Market Report.

Incomes

Unfortunately, the gap between monthly income and average rent remains substantial. The average income of an older adult in Vancouver is \$38,200. Given that an individual should not pay more than 30% of their income on rent, there is a notable affordability gap between older adults' income and market rents.

Table 8: Gaps Between Incomes of Older Adults and Average Rents in the West End

Unit Type	Average Market Rent West End	Income needed to afford Market Rent	The monthly affordability gap between an older adult's average income and Market Rent
2011			
Bachelor	\$872	\$24,416	-\$75
1-bedroom unit	\$1,112	\$44,480	-\$315
2-bedroom unit	\$1,712	\$68,480	-\$915
Average rent	\$1,161	\$46,440	-\$364
2018			
Bachelor	\$1,028	\$41,120	-\$73
1-bedroom unit	\$1,274	\$50,960	-\$319
2-bedroom unit	\$1,975	\$79,000	-\$1,020
Average rent	\$1,426	\$57,027	-\$471

Source: The Average Market Rents were derived from CMHC's Rental Market Report. The calculation for the affordability gap is based on the understanding that an individual should not pay more than 30% of their income on rent. The source of average incomes for older adults in Vancouver in 2011 is the 2012 WESN report, the source of average incomes for older adults in Vancouver the 2018 table is Statistics Canada. Table 11-10-0239-01 Income of individuals by age group, sex and income source, Canada, provinces and selected census metropolitan areas.



SAFER

The Shelter Aid for Elderly Renters (SAFER) program is offered by the provincial government through BC Housing. The program provides housing assistance to people over the age of 60 with low to moderate incomes in the private rental market. To qualify for SAFER, individuals must pay more than 30% of their gross (before tax) monthly household income on rent.

Since September 2018, rental subsidies and eligibility differ across three province-wide zones. For SAFER recipients in Zone 1, which includes the City of Vancouver, older adult renters in Vancouver are eligible for SAFER if their gross monthly incomes do not exceed \$2,550 for singles or \$2,750 for couples.

Unfortunately, rent ceilings do not reflect the reality of current rents in the West End.

Table 9: Average Rents in the West End and SAFER Rent Ceilings

Unit Type	Average Market Rent West End	SAFER Rent Ceiling		Average Rent Outside of the SAFER rent ceiling	
		Single	Couple	Single	Couple
Bachelor	\$1,028	\$803	\$866	\$225	\$162
1-bedroom unit	\$1,274	\$803	\$866	\$471	\$408
2-bedroom unit	\$1,975	\$803	\$866	\$1,172	\$1,109
Average rent	\$1426	\$803	\$866	\$623	\$560

Source: The Average Market Rents were derived from CMHC's Rental Market Report; the Current SAFER Rent Ceilings are listed on BC Housing's website.

For example, a single senior only receiving Old Age Security (OAS) and Guaranteed Income Supplement (GIS) would qualify for a SAFER subsidy of \$313.71; even in a comparably affordable rental this would leave little money each month for food, medication, transportation and social activities.

Table 10: Subsidies Available to Single Seniors (65+)

EXAMPLE: single senior (65+) receiving only OAS and GIS	
Total Monthly Income	\$1,514.76
Monthly Rental Costs	\$1,274.00
SAFER Subsidy	\$313.71
Net Monthly Rental Cost	\$960.00
Money available for utilities, food, medication, transportation, and social activities	\$554.47

4.0 Recommendations

These high-level recommendations are grounded in the values and challenges of older adult renters in the West End. We acknowledge and appreciate the great work being done by all levels of government and we hope these recommendations can serve to support their efforts.

Retention

Due to the severe impacts of displacement on the health and wellbeing of older adult renters, we believe that the retention and preservation of the existing rental stock be made a central priority.

1. City of Vancouver: The City of Vancouver is intending to pilot a rental reinvestment plus green retrofit pilot program in autumn 2019. We ask that the City work with landlords in the West End to introduce and measure the impacts of the pilot program in the neighbourhood.

2. Senior levels of government: We ask that Provincial and Federal programs that support capital and energy efficiency upgrades are both developed and enhanced (ex. grant assistance, tax incentives, etc.).

New Rental

3. City of Vancouver: Great steps have been taken to enhance incentives for purpose-built market rentals. We ask that incentives be further focused on building market rentals accessible to persons with an annual income of \$30,000 to \$50,000. As highlighted in the *City's Housing Vancouver Strategy: Annual Progress Report and Data Book 2019*, zero buildings in this category were approved in 2018; however, the median income of an older adult in Vancouver is \$38,200.

4. City of Vancouver: Encourage partnerships focused on building social housing targeted at both \$15,000 to \$30,000 to \$30,000 to \$50,000 incomes. As highlighted in the *City's Progress Report and Data Book*, these are two areas where the City is not meeting its targets; however, these are the types of social housing that would best support older adult renters.

5. All levels of government: Research and support alternative models of housing that enable social connectivity and aging in place (such as co-housing).

Rental assistance

6. Province of British Columbia

We acknowledge that there have been efforts to improve SAFER; however, we believe more can be done to improve access and increase subsidy levels:

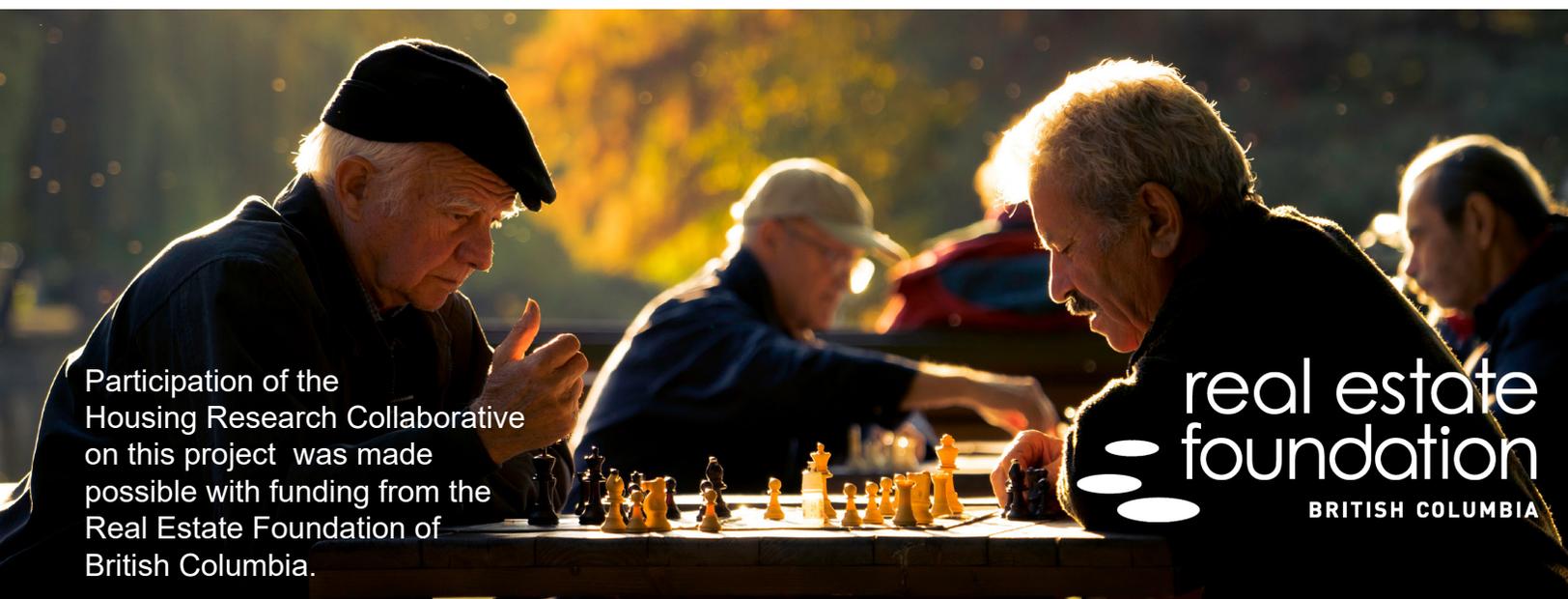
- Eliminate the requirement to apply annually. Seniors living with cognitive impairments or possessing limited resources are put at risk of losing their subsidy and not being able to pay their rent due to this onerous requirement.
- As demonstrated by the growing affordability gap, the SAFER increases have been insufficient. SAFER rent ceilings need to reflect current rents in Vancouver.

7. City of Vancouver: Partner with community organizations that support the retention of affordable rental housing for older adults. The WESN launched an Older Adult Housing Navigation service with funding from Vancouver City Council in April, 2018. This valuable program could continue to be supported through funding or partnership with the City of Vancouver's recently adopted Renters Office. The City should also support community partners in implementing a roommate pairing service designed to support older adults.

Engagement

8. City of Vancouver: We believe the City-Wide Plan represents a unique opportunity to learn how older adult renters want to be supported in the West End. Additionally, the survey results showcase how much insight older adult renters have into what makes the neighbourhood great. We believe involving older adult renters in the creation of the City-Wide Plan could offer lessons to make other neighbourhoods more accessible and enjoyable for older adult renters across Vancouver.

9. All levels of government: Applying a gender lens was beyond the scope of this research; however, it should be noted that female older adults in Vancouver both have a much lower median income and live longer. We believe that resources should be dedicated to researching the specific challenges of female older adult renters.



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