

Advisory Issued November 2005
Errors in CMHC Core Housing Need data affect estimates of households
At-risk of Homelessness in Greater Vancouver

CMHC is releasing revisions to previous estimates of core housing need. During verification of ongoing research, CMHC found that some households had been misclassified when Statistics Canada applied core housing need to both the 1996 and 2001 Censuses. The outcome of the misclassification was to overestimate core housing need for both 1996 and 2001. Data for 1991 were not affected. The at-risk of homelessness data used in this report identifies Greater Vancouver households that are in core housing need and spending at least 50% of their income on housing. Because at-risk households were identified using core housing need data from 1996 and/or 2001, errors in the collection of that data impact the at-risk of homelessness data for the region. The extent of that impact will be assessed upon receiving revised data from CMHC.

Further information on the impact of the misclassification is available at http://www.cmhc-schl.gc.ca/en/About/whwedo/whwedo_021.cfm.



2001 Census Bulletin – Households and Persons At-risk of Homelessness

Over 126,500 people in 56,000 households in Greater Vancouver at-risk of homelessness

According to blended data from the 2001 Census and the Canada Mortgage and Housing Corporation, there were 126,515 *people* living in 56,215 *households* at-risk of homelessness in Greater Vancouver in 2001. At-risk persons accounted for approximately 6.4% of the regional population. The blended data, called INALHM¹ data, defines risk of homelessness as being in core housing need – that is, in an inadequate dwelling that is not affordable, with inadequate space – *and* spending at least 50% of household income on shelter. While people become at-risk of homelessness for many reasons (family violence, health problems, dramatic changes in income), these figures focus only on economic factors. As a result, they represent a conservative estimate of the at-risk population.

At-risk households and the people who live in them are highly vulnerable to losing their housing. The INALHM data will be used in planning and developing strategies to prevent homelessness in Greater Vancouver. A full report on households and people at-risk of homelessness in Greater Vancouver will be available in June 2005.

The data is based on the 2001 Census of Canada and provides the most up-to-date information currently available on the at-risk population. This data will be updated following the completion of the 2006 Census.

Due to changes in the definition of households in core housing need, the 2001 INALHM data is difficult to compare directly to the 1996 INALHM data. As a result, we have not included a trend analysis in this bulletin, but have compared the data to the regional population whenever possible.

Demographic Profile

Table 1. 2001 Persons in At-risk Households in Greater Vancouver by Age and Sex

Age	At-risk Males		At-risk Females		Total at-risk population		Greater Vancouver Population	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
0-4 years	4,010	7%	3,785	6%	7,795	6%	104,810	5%
5-9 years	5,265	9%	4,520	7%	9,785	8%	117,970	6%
10-14 years	5,210	9%	4,820	7%	10,030	8%	122,610	6%
15-19 years	4,710	8%	4,320	7%	9,030	7%	131,180	7%
20-24 years	4,170	7%	4,470	7%	8,640	7%	135,795	7%
25-34 years	7,710	13%	9,940	15%	17,650	14%	298,330	15%
35-44 years	10,900	18%	12,320	19%	23,220	18%	348,605	18%
45-54 years	9,075	15%	8,595	13%	17,670	14%	304,775	15%
55-64 years	4,850	8%	5,095	8%	9,945	8%	180,405	9%
65 years & over	4,670	8%	8,085	12%	12,755	10%	242,495	12%
Total	60,570	100%	65,950	100%	126,520	100%	1,986,975	100%

- People between the ages of 25 and 54 represented the largest share of people at-risk of homelessness, accounting for 46% of all at-risk people in the region. The at-risk

¹ “INALHM” refers to “IN core housing NEED and spending AT LEAST HALF” of household income on shelter (Modified). The database has been “modified” to include Aboriginal households.

population in this age group is approximately in line with the regional population where 48% of the population is between the ages of 25 and 54.

- Youth and children under the age of 19 were significantly overrepresented in the at-risk population, accounting for 29% of the at-risk population compared to 24% of the regional population. The high number of at-risk youth and children compared to the regional population is especially apparent in the 5 to 14 age group.
- The overrepresentation of youth and children in the at-risk population is directly related to the high proportion of at-risk people living in families with children. People living in families with children accounted for 61% of the at-risk population.
- Lone parent households relying on only one source of income are particularly vulnerable to losing their housing. Twenty percent of all persons in at-risk households live in lone parent families. Among lone parent families at-risk of homelessness, 87.5% were headed by women.
- In contrast to at-risk *persons*, the majority of *households* at-risk of homelessness (43%) were comprised of one person living alone.

Table 2. 2001 Persons in At-risk Households in Greater Vancouver by Visible Minority Status

Visible Minority	Persons in at-risk renter households		Persons in at-risk owner households		All at-risk persons		Greater Vancouver Population	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Chinese	8,250	12%	21,615	37%	29,865	24%	342,665	17%
South Asian	3,900	6%	8,455	14%	12,360	10%	164,365	8%
Southeast Asian	3,285	5%	1,245	2%	4,530	4%	28,460	1%
Arab/West Asian	3,575	5%	1,235	2%	4,810	4%	27,340	1%
Other visible minority	6,530	10%	3,845	7%	10,670	8%	150,340	8%
Multiple visible minority	400	1%	410	1%	815	1%	12,490	1%
All visible minorities	25,940	39%	36,805	63%	63,050	50%	725,660	37%
Not visible minority	41,900	61%	21,570	37%	63,470	50%	1,241,820	63%
Total Population by visible minority status	68,140	100%	58,380	100%	126,515	100%	1,967,480	100%

- Visible minorities were highly overrepresented in the at-risk population, accounting for fully half (50%) of people in at-risk households in 2001. By comparison, visible minorities made up 37% of the regional population in 2001.
- People identified as Chinese were the largest visible minority group among the at-risk population. This group was significantly overrepresented, making up 24% of people at-risk of homelessness while comprising 17% of the population of Greater Vancouver.

Table 3. 2001 Persons in At-risk Households in Greater Vancouver by Aboriginal Ethnicity

Aboriginal Ethnicity	Persons in at-risk renter households		Persons in at-risk owner households		All at-risk persons		Greater Vancouver Population	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Aboriginal	4,525	7%	770	1%	5,290	4.2%	51,755	2.6%
Non-Aboriginal	63,615	93%	57,610	99%	121,230	95.8%	1,890,300	97.3%
Total	68,140	100%	58,375	100%	126,520	100%	1,942,055	100%

- Aboriginal people were overrepresented in the at-risk population in Greater Vancouver. People of Aboriginal ethnic origin accounted for 4.2% of the at-risk population compared to 2.6% of the regional population.

- Aboriginal people comprised 7% of persons in at-risk renter households and only 1% of persons in at-risk owner households. At-risk renter households on average earned substantially lower incomes than at-risk owner households in 2001, indicating a significantly higher degree of vulnerability among Aboriginal people at-risk of homelessness compared to the total at-risk population (see Table 6).

Table 4. 2001 Persons in At-risk Households by Highest Level of Educational Attainment

Highest level of schooling (Age 15 and over)	Persons in at-risk renter households		Persons in at-risk owner households		All at-risk persons	
	Number	Percent	Number	Percent	Number	Percent
Less than grade 9	4,325	8%	4,195	9%	8,520	9%
Grade 9 – 13	12,905	24%	10,835	24%	23,735	24%
Secondary school graduation certificate	6,275	12%	6,075	13%	12,355	12%
Trades certificate or diploma	1,040	2%	1,045	2%	2,085	2%
Other non-university education	12,925	24%	9,875	22%	22,805	23%
University without a degree	7,155	13%	6,235	14%	13,390	14%
University with bachelor's degree or higher	8,940	17%	7,075	16%	16,020	16%
Total	53,575	100%	45,340	100%	98,910	100%

- Low levels of educational attainment are often associated with low income and risk of homelessness. However, the INALHM data shows significant diversity in educational attainment levels in the at-risk population. Thirty-three percent (33%) of the at-risk population did not finish high school, including nine percent (9%) who did not complete grade nine.
- On the other hand, 16% of the at-risk population held a university degree demonstrating that risk of homelessness is not isolated to people with lower levels of education.

Employment and Income

Table 5. 2001 At-risk Households in Greater Vancouver by Household Income

Income Level	At-risk renter households		At-risk owner households		All at-risk Households		Greater Vancouver Households	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	8,575	24%	2,020	10%	10,595	19%	54,185	7%
\$10,000 - \$19,999	20,015	57%	5,965	28%	25,980	46%	85,720	11%
\$20,000 - \$29,999	5,010	14%	6,810	32%	11,825	21%	76,660	10%
\$30,000 - \$39,999	1,475	4%	5,145	25%	6,620	12%	83,320	11%
\$40,000 - \$49,999	145	0%	1,055	5%	1,195	2%	77,030	10%
\$50,000 and over	0	0%	0	0%	0	0%	377,005	50%
Total	35,220	100%	21,000	100%	56,215	100%	753,920	100%

- The vast majority of at-risk households in Greater Vancouver earned very low incomes in 2001. Sixty-five percent (65%) of at-risk households earned less than \$20,000 annually while 19% earned less than \$10,000 per year.
- While most at-risk households earned very low incomes, the economic situation for at-risk *renter* households was particularly tenuous. Eighty-one percent (81%) of at-risk renter households earned less than \$20,000 per year compared to 38% of at-risk owner households. Twenty-four percent (24%) of at-risk renter households earned less than \$10,000 per year compared to 10% of at-risk owner households. With these extremely low income levels, at-risk renter households are highly vulnerable to losing their housing.

- The concentration of very low incomes among at-risk households is particularly evident when compared to all Greater Vancouver households. Eighteen percent (18%) of households in the region earned less than \$20,000 per year and 7% had annual incomes of less than \$10,000.

Table 6. 2001 At-risk Persons in Greater Vancouver by Major Source of Personal Income

Major Source of Personal Income	Persons in at-risk renter households		Persons in at-risk owner households		All at-risk persons	
	Number	Percent	Number	Percent	Number	Percent
Employment income	20,690	42%	20,160	50%	40,855	45%
<i>Self-employment income</i>	3,150	6%	3,710	9%	6,855	8%
Government transfer income	25,140	51%	15,370	38%	40,505	45%
<i>OAS/GIS</i>	5,110	10%	3,930	10%	9,040	10%
<i>CPP/QPP</i>	2,300	5%	1,970	5%	4,270	5%
<i>EI</i>	1,395	3%	875	2%	2,275	3%
<i>Child tax credits</i>	4,045	8%	4,245	10%	8,290	9%
<i>Other government sources</i>	12,285	25%	4,345	11%	16,630	18%
Other income	3,565	7%	5,070	12%	8,640	10%
Total - major source of personal income	49,395	100%	40,600	100%	90,005	100%

- The major source of income for at-risk persons was split equally between employment income (45%) and government transfer income (45%). The main sources of government transfer income were “Other government sources” including provincial Income Assistance (25%), Old Age Security/Guaranteed Income Supplement (10%) and Child Tax Credits (9%).
- The vast majority of people in at-risk households who were in the labour force were employed in 2001. Fifty-two percent (52%) of people at-risk of homelessness were in the labour force, of whom 85% were employed and 15% were unemployed. Fifty percent (50%) of people in at-risk households worked in 2000 with 32% working mostly full-time and 19% working mostly part-time.
- While the majority of people in at-risk households who were in the labour force were employed, the unemployment rate among people in at-risk households, at 15%, was more than twice the regional unemployment rate of seven percent (7%) in 2001.

Comparing At-Risk Owners and Renters

Table 7. 2001 Shelter Cost to Income Ratio for At-risk Owner and Renter Households

Income and Shelter Cost	At-risk Renter Households	At-risk Owner Households	Greater Vancouver Renter Households ²	Greater Vancouver Owner Households ³
Average Household Income - Annual	\$14,896	\$23,522	\$45,304	\$79,596
Average Household Income - Monthly	\$1,241	\$1,960	\$3,775	\$6,633
Average Shelter Cost - Monthly	\$805	\$1,317	\$817	\$1,039
Average Shelter Cost to Income Ratio	66.8%	68.6%	30%	21%

- In Greater Vancouver, households primarily live in two types of tenure – private ownership and renter households. Region-wide, 12.1% of all renter households and 4.6% of all owner households were at risk of homelessness.

² Source: CMHC, Canadian Housing Observer

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- Renter households are vastly overrepresented in the at-risk population in the region. Sixty-three percent (63%) of at-risk households were rental households compared to 39% of all Greater Vancouver households.
- At-risk renter households had very low incomes compared to Greater Vancouver renter households. However, monthly housing costs for at-risk households are virtually the same as those for regional renter households. As a result, the average at-risk renter household paid two-thirds of its income towards shelter costs, and this payment goes towards housing that is either overcrowded or in poor condition. The standard measure of housing affordability is that a household does not pay more than 30% of its income towards shelter costs. That the average at-risk renter household paid over 66% of its income for housing that does not meet its needs demonstrates the depth of vulnerability of these households. At-risk renter households almost certainly need to give up other necessities, such as food and clothing, to pay their rent.
- At-risk owner households also had substantially lower average incomes than those of owner households region-wide. In addition, the average at-risk owner household paid 26% more in monthly shelter costs than the average owner household in the region. Average at-risk owner households paid nearly 70% of household income on inadequate shelter with insufficient space, while the average Greater Vancouver owner households paid 21% of household income towards housing.
- At-risk renter households are more likely to live in apartment buildings less than five storeys (46%) and apartment buildings greater than five storeys (19%). At-risk owner households predominantly live in single detached houses (52%).
- **When compared to at-risk people in owner households, people at-risk living in renter households:**
 - Had similar levels of educational attainment;
 - Were far more likely to be of Aboriginal ethnic origin (7% of people in at-risk renter households compared to 1% of people in at-risk owner households);
 - Were less likely to be a member of a visible minority group (39% of people in at-risk renter households compared to 63% of people in at-risk owner households);
 - Were less likely to be immigrants (39% of people in at-risk renter households compared to 57% of people in at-risk owner households);
 - Were more likely to have some level of disability (25% in at-risk renter households compared to 17% in at-risk owner households);
 - Were more likely to have moved in the previous year (37% in at-risk renter households compared to 12% in at-risk owner households);
 - Were more likely to be unemployed (19% of people in at-risk renter households compared to 11% of people in at-risk owner households);
 - Were more likely to cite government transfers as their major source of income (51% of people in at-risk renter households compared to 38% of people in at-risk owner households).

Households at-risk of Homelessness: Sub-Regional Comparisons

In 2001, there were 56,215 households at-risk of homelessness in the GVRD. The majority of those households were located in the Vancouver (37%), South of Fraser (23%) and Burnaby/ New Westminster (14%) sub-regions. In relation to the share of regional households, at-risk households were overrepresented in the Vancouver, Burnaby/ New Westminster and Richmond sub-regions. However, significant numbers of households at-risk of homelessness were found in every Greater Vancouver sub-region.

Table 8. 2001 At-risk Households and Persons by Greater Vancouver Sub-region

	Vancouver ⁴	South of Fraser ⁵	Burnaby/ NW ⁶	Richmond ⁷	Northeast Sector ⁸	Ridge Meadows ⁹	North Shore ¹⁰	Greater Vancouver
Number of at-risk households	20,895	12,870	7,905	4,415	4,395	1,770	3,965	56,215
Share of Greater Vancouver at-risk households	37.2%	22.9%	14.1%	7.9%	7.8%	3.1%	7.1%	100.0%
Number of all households	237,115	195,415	99,220	56,370	66,930	27,640	67,500	750,250
Share of all Greater Vancouver households	31.6%	26.0%	13.2%	7.5%	8.9%	3.7%	9.0%	100.0%
At-risk households as share of sub-regional households	8.8%	6.6%	8.0%	7.8%	6.6%	6.4%	5.9%	7.5%
Number of persons in at-risk households	40,525	32,490	16,860	12,420	11,315	4,385	8,520	126,515
Average at-risk household size	1.9	2.5	2.1	2.8	2.6	2.5	2.1	2.3

⁴ City of Vancouver and University Endowment Lands

⁵ City of Surrey, City of White Rock, City of Langley, Township of Langley, Corporation of Delta

⁶ City of Burnaby and City of New Westminster

⁷ City of Richmond

⁸ City of Coquitlam, City of Port Coquitlam, City of Port Moody, Village of Anmore, Village of Belcarra

⁹ District of Maple Ridge and District of Pitt Meadows

¹⁰ City of North Vancouver, District of North Vancouver, District of West Vancouver, Village of Lions Bay, Bowen Island Municipality

The Greater Vancouver Regional Steering Committee on Homelessness

The Greater Vancouver Regional Steering Committee on Homelessness (RSCH) was established in March 2000 to bring together a range of people and organizations operating and funding facilities, services or programs targeted to people who are homeless or at-risk of homelessness in the region.

The Federation of Canadian Municipalities in 1998 pronounced homelessness in Canada a national disaster. In response, the Government of Canada announced the National Homelessness Initiative (NHI), a three-year initiative designed to expand community access to programs, services and support for alleviating homelessness in Canadian communities.

The Supporting Communities Partnership Initiative (SCPI) is the centerpiece and primary funding component of the NHI. To ensure that SCPI dollars are spent in ways that meet local needs, funding decisions follow priorities that have been identified through local planning processes in each SCPI community. The Greater Vancouver region was allocated \$25.1 million under the first phase of SCPI from 1999-2002 and an additional \$24.9 million under the second phase from 2003-2006.

The RSCH formed in response to the NHI to develop and oversee the implementation of the Regional Homelessness Plan for Greater Vancouver that guides SCPI funding in the region. The RSCH developed, and then updated the Plan in 2003, through a collaborative process among a broad range of constituencies represented on the RSCH and stakeholders who participated through workshops and outreach sessions. The Plan is titled *Three Ways to Home* to reflect the three key components of the strategy to address homelessness in the region: affordable housing, support services and adequate income.

The RSCH now includes over 40 members representing service providers, community-based organizations and all levels of government. The GVRD, in partnership with the United Way of the Lower Mainland, provides administrative and policy support to the Committee.