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Affordable Housing Needs of Ethnic Seniors in Vancouver

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Introduction

This report assesses the potential demand for affordable assisted housing for ethnic seniors in the City of Vancouver.   For the purposes of this analysis we define this demand using Canadian 2006 Census data as first generation immigrants 65 years of age and older for whom the primary language spoken at home is from their country of origin and who are either renters themselves or dependents of renters. This report identifies five specific ethnic groups: Chinese, South Asian, Filipino, Italian, and Germans.[1] The first three are by a considerable margin the largest first generation immigrant groups in the City of Vancouver, and the last two have special senior's housing complexes serving their community.

Our rough measurement of the potential demand finds that the overwhelming need among elderly ethnic immigrants is for housing providing support for Chinese language speakers. Over the next fifteen years up to 3,300 seniors lacking wealth and income to be homeowners whose primary language of communication in the home is Chinese might benefit from such an option. This number is greater than all other speakers of non-official languages meeting the same criteria combined. The potential demand over the same time period for Tagalog (Filipino) speakers is for 560 individuals, and 340 for Punjabi (Sikh) speakers.

These numbers are approximate. Though we identify seniors from renter households as though in need of financial assistance, some would have enough income and non-housing wealth to not require an affordable housing option, while others would reside with family and not access assisted care. Simple estimates of the number of earners per household suggest that seniors in Punjabi and Tagalog speaking households are more likely to live in extended family households and

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[1] Chinese, includes speakers of Cantonese, Mandarin, Taiwanese, and Fukkianese (Fujianese). 85% of South Asian's identify themselves as East Indian, rather than one of the 12 more precise geographic descriptors (such as Punjabi, Sri Lankan, Pakistani, Bangladeshi, etc.), so we use the more inclusive South Asian, even though we are targeting a predominantly Sikh population from the Punjab.

reside with family rather than access outside housing options. These numbers clearly suggest that any efforts to address the unique needs of elderly immigrants in the City of Vancouver should focus on Chinese speakers first.

An important caveat for this study is that estimating future demand for assisted living involves a large set of assumptions regarding future housing preferences. Some seniors will transition directly from independent living to more intense support. Others will live with family members in multi-generational households. These will tend to lead us to overstate demand using our methodology. At the same time, by focusing only on renter households with a senior, we ignore seniors living with family members who own, but where the senior themselves might still need an assisted living arrangement, and lack their own resources or family income to purchase market assisted housing. The timing of transition is also imprecise; while about 90 percent of those aged 65 to 74 remain in private housing, less than 65 percent do after the age of 84.[2] The ability to stay in private housing depends on the resources to hire assistance or family members and friends to provide it, certainly this is easier for those living in extended family arrangements or with income.

Ethnicity and Language

The City of Vancouver has an incredibly diverse ethnic mix.[3] The 2006 census identifies approximately 17 different non-British Isles ethnic groups with at least 5,000 residents in the city.[4] Table 1 below shows the breakdown by generation for

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[2] Statistics Canada, General Social Survey, 2007. Table 4 in
http://www.statcan.gc.ca/pub/11-008-x/2008002/t/10689/5801409-eng.htm
[3] For this report "ethnic" will refer to people whose primary ancestry is not one of the British Isles groups (English, Irish, Scottish, or Welsh).
[4] We use the broad class of South Asian because as Statistics Canada reports (Statistics Canada - 2006 PUMF - Individuals file -handbook, p.146): "Some respondents may choose to provide very specific ethnic origins in the census, while other respondents may choose to give more general responses. This means that two respondents with the same ethnic ancestry could have different response patterns and thus could be counted as having different ethnic origins. For example, one respondent may report 'East Indian' ethnic origin while another respondent, with a similar ancestral background, may report 'Punjabi' or 'South Asian' origins."

these ethnic groups with at least 10,000 identified persons. Not only are Chinese by a wide margin the of these ethnic groups, and they are larger than all other European groups combined, but in comparison with European ethnics, a dramatically larger share of the Chinese ethnics are first generation immigrants. Of the 17 ethnic groups with at least 5,000 people living in the City of Vancouver, this ratio is higher only for Koreans, Filipinos, and Vietnamese. This distribution is relevant for our analysis as we expect first generation immigrants to be desire senior housing options that provide linguistically appropriate and culturally relevant support.

Table 1
City of Vancouver – Ethnic Identity

Ethnic origin	Total - Generation status	1st generation (1)	2nd generation (2)	3rd generation or more (3)	Share 1st generation
Chinese	149,655	123,720	23,680	2,255	82.7%
South Asian	26,985	20,370	6,235	380	75.5%
Filipino	24,080	21,240	2,645	185	88.2%
Italian	16,270	6,625	5,595	4,050	40.7%
Ukrainian	15,475	1,860	3,600	10,010	12.0%
Polish	12,625	4,315	3,490	4,815	34.2%
Russian	11,075	3,910	2,345	4,820	35.3%
Dutch	10,910	2,705	4,425	3,780	24.8%
Vietnamese	10,160	8,690	1,410	60	85.5%

Notes: Population 15 and over

[1] Persons born outside Canada. For the most part, these are people who are now, or have ever been, landed immigrants in Canada.).
[2] Persons born inside Canada with at least one parent born outside Canada.

[3] Persons born inside Canada with both parents born inside Canada (these persons may have grandparents born inside or outside Canada as well).

Source: Statistics Canada - 2006 Census. Catalogue Number 97-562-XCB2006015.

Table 1 shows that for Vancouverites of Asian ethnicity, a much higher percentage of them are first generation immigrants than is the case for European immigrant groups. The basic data we use from the 2006 Census is provided at two levels of aggregation: the Vancouver Census Metropolitan Aggregate (CMA), which is essentially the Lower Mainland west of Abbotsford, and the City of Vancouver. At the metropolitan area level of aggregation almost all the elderly in these ethnic groups are immigrants. Table 2 presents the percentage of those elderly of Chinese, South Asian, and "All Other" ethnicity that are immigrants in the Vancouver CMA. The percentage of Chinese and South Asian elderly who are immigrants at 93 percent or higher is approximately double the rate for all other ethnic groups combined.

Table 2
Elderly Immigrants - Vancouver CMA

Age Group	Ethnic Group	Total - Ethnic Group	Total Immigrants	Immigrant % of Ethnic Group
65-74	Chinese	14,143	13,620	96.3%
75+	Chinese	10,810	10,010	92.6%
Subtotal	Chinese	24,952	23,630	94.7%
65-74	South Asian	1,965	1,920	97.7%
75+	South Asian	1,285	1,280	99.6%
Subtotal	South Asian	3,249	3,200	98.5%
65-74	All Other	22,068	11,630	52.7%
75+	All Other	21,639	10,300	47.6%
Subtotal	All Other	43,598	21,930	50.3%

Source: Statistics Canada - 2006 Census, Public Use Micro File

These elderly immigrants are also relatively more recent arrivals. In Table 3 we present information on patterns of arrival dates for elderly immigrants of Chinese, South Asians, and "All Other" ethnicities. While the majority of elderly immigrants

arrived in Canada before 1991, a much higher percentage of Chinese and South Asian immigrants have arrived more recently than have immigrants in the "All Other" category: 26 percent or more compared with approximately 11 percent. In total the information in Tables 1-3 suggest that elderly Asian ethnics are more likely to be immigrants and these immigrants are more recent arrivals to Canada than is the case for the elderly in other ethnic groups. The implication of this pattern is that compared to other groups, there is more likely to be demand for culturally relevant seniors housing options for Asian-Canadian elderly than we are seeing with the elderly of other ethnic groups.

Table 3
Elderly Immigrants – Arrival Date - Vancouver CMA

Age Group	Ethnic Group	Before 1991	1991 to 2000	2001 to 2006
65-74	Chinese	66.4%	28.5%	5.1%
75+	Chinese	73.1%	24.9%	1.9%
Subtotal	Chinese	69.3%	26.9%	3.8%
65-74	South Asian	70.3%	25.0%	4.4%
75+	South Asian	77.7%	19.5%	2.3%
Subtotal	South Asian	73.3%	22.8%	3.6%
65-74	All Other	86.9%	9.7%	3.3%
75+	All Other	91.5%	6.3%	2.0%
Subtotal	All Other	89.1%	8.1%	2.7%

Source: Statistics Canada - 2006 Census, Public Use Micro File

One challenge for this analysis is to identify who would need housing targeted towards the cultural and linguistic needs of their particular ethnic group. Using

ethnicity as a defining category is problematic because the degree of comfort with mainstream culture is not merely defined by ethnicity. The tables above highlight that more recent elderly immigrants are likely to prefer this type of housing. To further refine our concept of demand we use language spoken in the home as the criteria to indicate that the elder will not adapt well, function adequately, or be comfortable in a mainstream seniors' housing environment. In doing so we recognize that this overstates demand for those who are comfortable in an English speaking environment, but prefer to speak their language of origin at home, and understates demand for elders living as dependents with other family members who speak English in the home as English, even though the elder does not communicate readily in English.

Ethnicity data are available for the City of Vancouver, but identity based on the primary language spoken in the home is only available at the Vancouver CMA level. Consequently, in this report we estimate City of Vancouver numbers using Vancouver CMA patterns, which requires an assumption that the proportion of those of a particular ethnic group who speak the group's country of origin language in the home is the same for the Vancouver CMA and the City of Vancouver.

Table 4 disaggregates the Vancouver CMA population aged 25 and older by both ethnicity and language spoken in the home. Nearly 80 percent of ethnic Chinese speak Chinese in the home, compared to approximately 50 percent of ethnic South Asians and Filipinos speaking Punjabi or Tagalog in the homes respectively.[5] While lower than the figure for Chinese language speakers, these latter percentages are still substantially higher than for the two identified European ethnicity / language combinations.

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[5] This comparison is likely to understate the number of South Asians and Filipinos who do not speak English in the home as there are many other South Asian languages (Hindi, Urdu, Tamil, etc.) besides Punjabi and languages spoken in the Philippines besides Tagalog. Chinese is likely to overstate as the Chinese Languages category includes multiple dialects but a single ethnic identity.

Table 4
Ethnicity vs. Language: Vancouver CMA

	Ethnicity		Language Spoken at Home			Language as % of Ethnicity
	Number	Pct	Language	Number	Pct	
Chinese	254,745	17.4%	Chinese Languages	196,144	13.4%	77%
South Asian	120,084	8.2%	Punjabi	63,372	4.3%	53%
Filipino	38,105	2.6%	Tagalog	17,906	1.2%	47%
German	32,703	2.2%	German	2,294	0.2%	7%
Italian	23,935	1.6%	Italian	4,957	0.3%	21%
All Others	995,154	67.9%				
			Official Languages	1,059,783		
			All Other Languages	120,270		
Total	1,464,726			1,464,726		

Notes: Population 25 years and older. Language as % of ethnicity is the percentage of those in an ethnic group whose speak the country of origin language at home as the primary language

Source: Statistics Canada, 2006 Census, Public Use Micro File

As noted above we assume that the relationship between ethnicity and language for the Vancouver CMA is the same in the City of Vancouver. Yet, the distribution of ethnicity across the region is not uniform. Table 5 compares the ethnic breakdown of the two geographies. The city has more visible minorities than does the region as a whole, but the difference is most striking for those who are ethnically Chinese, a group that makes up 30 percent of the population of the City of Vancouver, but only 18 percent of the region. In contrast, because of the large number of South Asians living in Surrey, the percentage of the City of Vancouver's population that is ethnically South Asian is lower than the percentage for the CMA.

Table 5
Ethnic Mix: Vancouver CMA vs. City of Vancouver

	Vancouver CMA		City of Vancouver		City's Share of CMA
Ethnicity	Number	Pct	Number	Pct	
Chinese	293,366	17.6%	149,655	30.1%	51.0%
South Asian	141,652	8.5%	26,985	5.4%	19.1%
Filipino	43,320	2.6%	24,080	4.8%	55.6%
German	34,589	2.1%	20,730	4.2%	59.9%
Italian	24,897	1.5%	16,270	3.3%	65.3%
All Others	1,126,114	67.7%	260,110	52.2%	23.1%
Total	1,663,938		497,830		29.9%

Notes: Population 15 & older. For City of Vancouver,
Germans are 1st & 2nd generations only

Source: Statistics Canada, 2006 Census, Public Use Micro File

Tenure & Income

The objective of this report is to identify seniors for whom it would be very difficult
to live in an assisted housing facility where English is the primary language of
communication, who prefer or would do best in an ethnically appropriate living
environment, and critically who for financial reasons require an affordable assisted
housing option. We use current housing tenure as a filter to identify those seniors
with lower income and wealth. Table 6 presents the rationale for this choice,
showing median and mean income by age and tenure status of the household.
Across all age groups, seniors in renter households have lower individual incomes
than do seniors in owner households. While the census data does not cover wealth,

other data shows that owners have dramatically more wealth than renters, even at the same levels of income, and that housing equity is the source of this difference.[6]

Table 6
Individual and Household Income: By Age & Tenure
Vancouver CMA

Age groups	Tenure	Median Individual Income	Median Household Income	Mean Individual Income	Mean Household Income
65-69	Owner	$22,000	$62,496	$35,864	$75,602
65-69	Renter	$16,000	$32,500	$24,099	$43,934
70-74	Owner	$22,000	$57,496	$35,206	$70,228
70-74	Renter	$15,000	$27,500	$21,485	$41,591
75-79	Owner	$21,000	$52,496	$34,578	$67,738
75-79	Renter	$17,000	$27,500	$24,584	$38,226
80-84	Owner	$21,000	$47,496	$36,244	$61,672
80-84	Renter	$17,000	$22,500	$23,871	$34,609
85+	Owner	$19,000	$47,496	$31,894	$62,292
85+	Renter	$18,000	$22,500	$28,801	$33,153

Source: Statistics Canada, 2006 Census, Public Use Micro File

The dollar amounts in Table 6 are presented as ratios in Table 7, which makes clear the relative magnitude of the differences in income between owners and renters. While individual median incomes are not that different across tenure, household incomes are. Median household incomes for renter households with seniors are about half that of the same measure for owners. Mean individual owner incomes are proportionally greater than those of renters as compared to the ratio of median income. As with median income, household incomes for households who rent their

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[6] Lower income owners (12.5th percentile of owners by income) have lower incomes than high-income renters (75th percentile of renters by income) - $35,300 to $39,300 - but higher non-pension wealth - $94,000 to $52,300 - even though they have lower non-housing wealth by $26,000 (Statistics Canada, Survey of Financial Security, 1999).

unit and have a senior present are much lower than those for owner households, about 56 percent.

Table 7
Ratio of Renter to Owner Individual and Household Income
Vancouver CMA

Age groups	Median Individual Income	Median Household Income	Mean Individual Income	Mean Household Income
65-69	73%	52%	67%	58%
70-74	68%	48%	61%	59%
75-79	81%	52%	71%	56%
80-84	81%	47%	66%	56%
85+	95%	47%	90%	53%

Source: Statistics Canada, 2006 Census, Public Use Micro File

The two tables above highlight the relative differences between seniors in renter and owner households. From this we define seniors needing affordable assisted living as those currently in renter households. The share of renters among the elderly varies by ethnicity and language. Table 8 presents the homeownership rate among households with seniors by the language spoken at home. Households with a senior where the language in the home is a Chinese language, Punjabi, Italian, and German have higher homeownership rates than do households with a senior where the language spoken is English or French. The homeownership rate is dramatically lower for Tagalog speaking households, just under 60 percent compared with effectively 80 percent or higher (and 70 percent for all other non official language speaking households).

Table 8
Elderly Tenure by Language Spoken at Home
Vancouver CMA, Individuals 65+

Language	Owners	Renters	Pct. Owners
Chinese	33,925	6,438	84.0%
Punjabi	11,432	1,776	86.6%
Tagalog	1,443	999	59.1%
German	1,295	37	97.2%
Italian	3,108	370	89.4%
Official Languages	139,951	36,292	79.4%
All Other Languages	12,875	5,550	69.9%
Total	204,029	51,262	79.9%

Notes: Population 65 and older

Source: Statistics Canada, 2006 Census, Public Use Micro File

Below in Table 9 we disaggregate elderly renters, or dependents of renters, by the language spoken at home. Incomes for poorer Chinese, Punjabi, and Tagalog seniors are below incomes of those who speak English, French, Italian or German in the home. The elderly in renter households where Chinese languages are spoken have the lowest median household income of all the identified language-renter groups. A measure of interest is the ratio of household to individual senior median income. The ratio is approximately the median individual income of the others in the household multiplied by the number of household members with income. Individual incomes for official language speakers are higher, so a language group with a higher ratio of household to individual senior income suggests households with more earners, and by extension larger and more extended households. While Chinese, Punjabi, and Tagalog speaking seniors in rental household have approximately the same median individual income, the larger number of earners because of larger and more extended family households among Tagalog and Punjabi

speaking renter households means they have much higher median household income. Both greater resources and the higher likelihood of a senior remaining in an extended family home suggests that an individual Punjabi or Tagalog speaking senior in a renter household will be less likely to require or demand an affordable assisted senior housing option.

Table 9
Elderly Renter Income by Language Spoken at Home
Individual and Household Total Income
Vancouver CMA

Home Language	Median Individual Income	Median Household Income	Ratio: Median Household to Individual Income
Chinese	$13,000	$22,500	1.7
Punjabi	$11,000	$37,496	3.4
Tagalog	$13,000	$57,496	4.4
German	$23,000	$37,496	1.6
Italian	$17,000	$22,750	1.3
Official Languages	$19,000	$27,500	1.4
All Other languages	$14,000	$27,500	2

Notes	For all individuals 65 and over. All income figures are for total income. Household income is the sum of the individual incomes of all persons in the household.
Source:	Statistics Canada, 2006 Census, Public Use Micro File

Estimating Affordable Assisted Housing Needs

To calculate the potential affordable assisted housing needs for ethnic seniors we combine CMA level data on renter households by language with City of Vancouver counts by ethnicity, as compared to CMA counts. Formally, the number of seniors, who live in a household that rents, disaggregated by the language spoken in the

home (Table 8), is multiplied by the share of the associated ethnic group's Vancouver CMA population that lives in the City of Vancouver (Table 5). These counts are presented below in Table 10. The potential demand among Chinese language speakers is larger than that of all other non-official language speakers combined. And it is six times the size of Tagalog speaking senior renters, the second largest group.

Table 10
Potential Demand for Language Specific Senior Affordable Housing City of Vancouver

Home Language	Number	Median Individual Income	Income Earners per HH
Chinese Language	3,283	Far Below Avg	Above Avg
Punjabi	339	Far Below Avg	Far Above Avg
Tagalog	555	Far Below Avg	Far Above Avg
German	22	Avg	Below Avg
Italian	242	Below Avg	Avg
All Others	1,282	Below Avg	Above Avg
Official Languages	8,383	Above Avg	Below Avg

Notes	Calculated as the number of seniors, who live in a household that rents, by the language spoken in the home, multiplied by the share of the associated ethnic group's Vancouver CMA population that lives in the City of Vancouver.
Source:	2006 Census, Public Use Micro File

To provide more context to these figures we include a qualitative assessment of other factors that affect the actualization of this potential demand. First, median income relative to the average for senior renters. Lower median income increases the likelihood, relative to the average senior from a renter household, that the senior in the home language group will require an affordable housing option. Those from homes where the languages are Chinese, Punjabi, or Tagalog are much more likely to require more affordable options. However Punjabi and Tagalog speaking

households are much more likely to be extended family arrangements with multiple earners, so the probability that a senior will remain in the home and not demand outside assisted housing is notably higher for these two than for the other language groups.

Conclusion

This report investigates the potential demand for seniors housing that targets the needs of particular ethnic groups. We base our study on the contention that the best residential arrangement for a senior will be one that is the most comfortable culturally and ensures the ability for the senior to communicate effectively and accurately with staff, caregivers, and other residents. For first generation immigrant seniors this should be a housing option where they can communicate in their native language and have facilities and amenities that reflect their cultural heritage. Market solutions should be or can become available to provide such options if there is sufficient demand. The market might be expected to meet the demand of those seniors with sufficient income and wealth of their own or from family members. Our impression is that at present the market response is in the form of in-home care. Our concern here is for those seniors who lack the resources to obtain appropriate senior housing without some form of subsidy.

This analysis suggests that there are considerable numbers of ethnic seniors in the City of Vancouver who would benefit from affordable culturally and linguistically appropriate assisted living options. The majority of these are Chinese language speakers. Over the next fifteen years up to 3,300 seniors lacking wealth whose primary language of communication in the home is Chinese and meet our criteria might be expected to benefit from affordable assisted living facilities that provide the appropriate linguistic and cultural environ for these seniors. This is more than all other lower income and wealth seniors who live in a home where the primary language is not one of the two official languages. In comparison, the next largest number is 560 Tagalog speaking seniors, followed by 340 Punjabi speakers.

The analysis provided here generates a very approximate count of the potential demand for affordable assisted living. It is the current total of seniors, even though only part of those 65 and over might be ready to leave private housing. We are unable to determine the precise timing of the transition from independent living to full institutional care, nor the percentages who would remain in an extended family arrangement, or receive care in their own home, from family members or hired caregivers. Thus, we almost certainly will over-estimate the actual demand. However, by only looking at seniors who live in rental accommodations, we ignore those in owner-occupied accommodation who might still demand some form of affordable assisted living, resulting in an undercount of demand.   To put this in context, Villa Carital assisted seniors housing affiliated with the Italian Cultural Centre in Vancouver has 80 rooms. In the City of Vancouver, we calculate potential demand among Chinese speaking seniors for affordable assisted living at 14 times that for Italian speakers. Using this ratio would imply a demand for assisted housing options for Chinese language speaking seniors of over 1,100 rooms.   Yet, those facilities operated by the S.U.C.C.E.S.S. Multi-Level Care Society total approximately 135 units, many of which are designed for more complete support and service than in an assisted living facility. [7]

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[7] Statistics Canada's *General Social Survey* (2007) presents data on seniors, especially on those receiving care and their caregivers finds that among those seniors not living in a private home, one third were in supported living and two thirds in an institutional frame work