

# Social Benefits of Co-operative Housing

## Housing Co-ops' Contribution to the Creation of Integrated Affordable Complete Communities

Case Study: Non-Profit Housing Co-operatives in the City of Vancouver

A Data-Driven and Ethnographic Perspective  
(with comparative data with Metro Vancouver)



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# Acknowledgements

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Conflict of Interest: Both Marc White and Chris Whyte noted on the UBC Ethics application and consent letter that they live in a housing co-op which could be perceived as a conflict of interest. To mitigate potential risk of bias the project used UBC Qualtrics Survey platform and NVIVO software for coding purposes. Coding tables, themes and subthemes were reviewed by a third party bias. Academic researchers reviewed report for input on related literature and guidance.

We have rounded larger percentages to whole numbers in the text for ease of reading. Data in charts are based on one decimal point for calculated differences.

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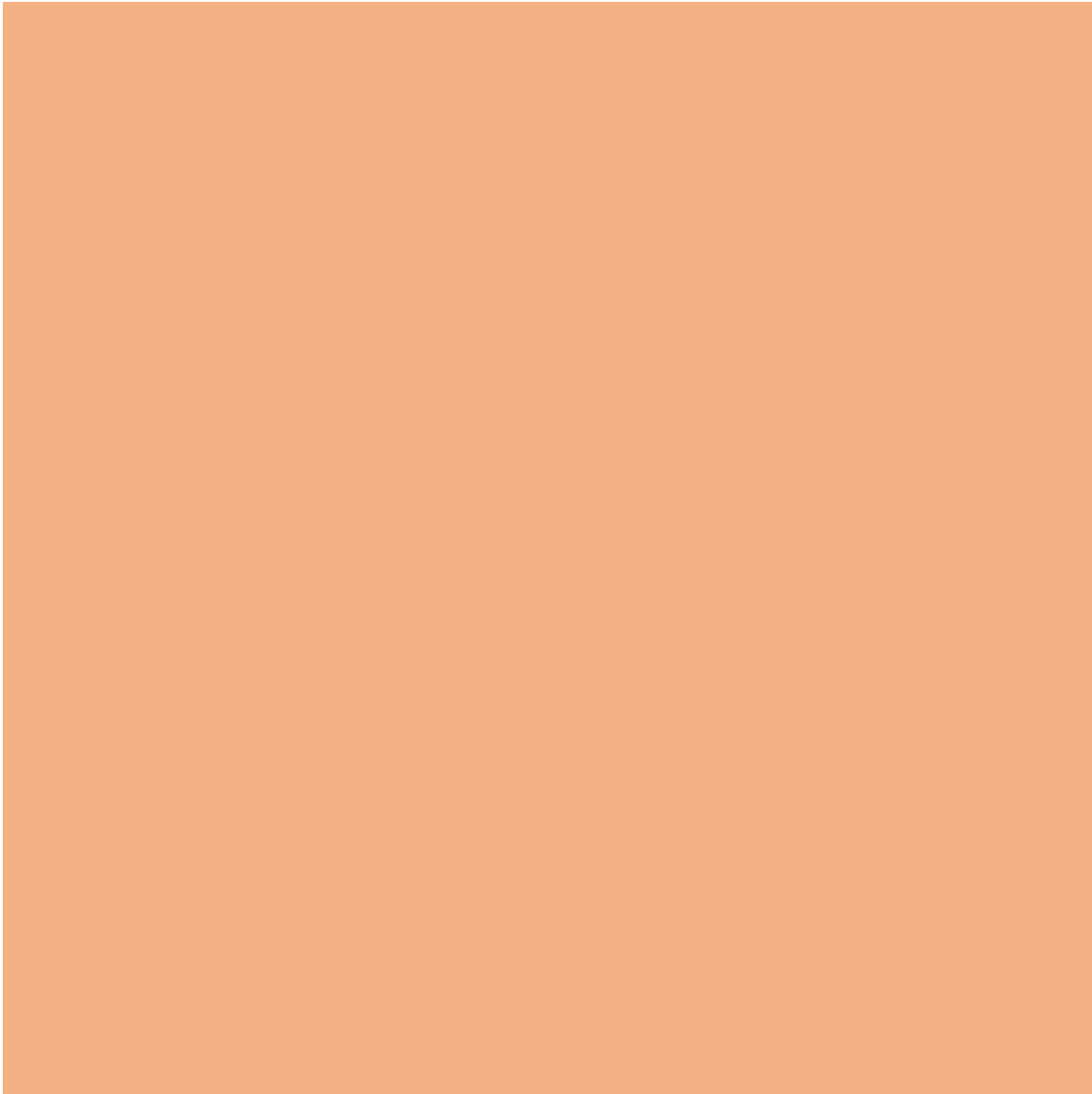
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# **Infographic Study Highlights**




# Infographic Study Highlights


## Who Lives in Non-Profit Housing Co-operatives in the City of Vancouver?

Non-Profit Housing Co-ops in Vancouver	Number
Housing Co-ops in British Columbia	270
Housing Co-ops in Vancouver	112
Number of Co-op Homes	6,297
Co-op Homes on City of Vancouver Land Leases	4,011






Housing Co-ops	55.4%	44.6%
City of Vancouver	51.2%	48.8%


**with** 

Housing Co-ops	42.6%
City of Vancouver	31.0%

**No Children**

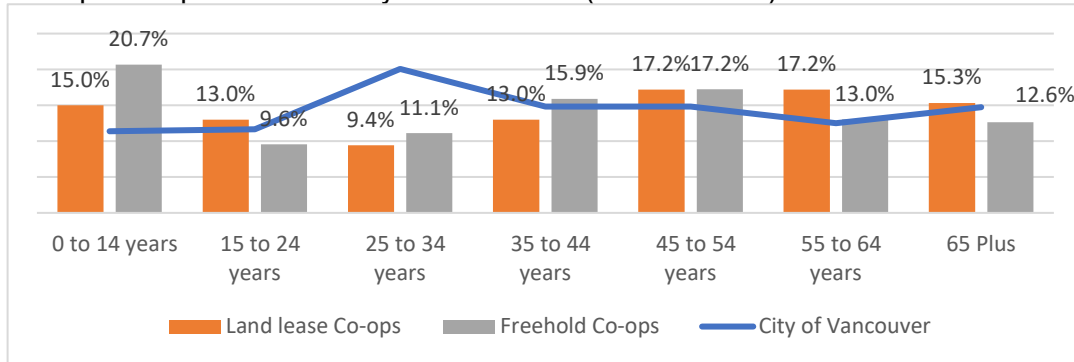

Housing Co-ops	13.7%
City of Vancouver	19.9%



**Single Parent**

Housing Co-ops	18.7%
City of Vancouver	7.6%

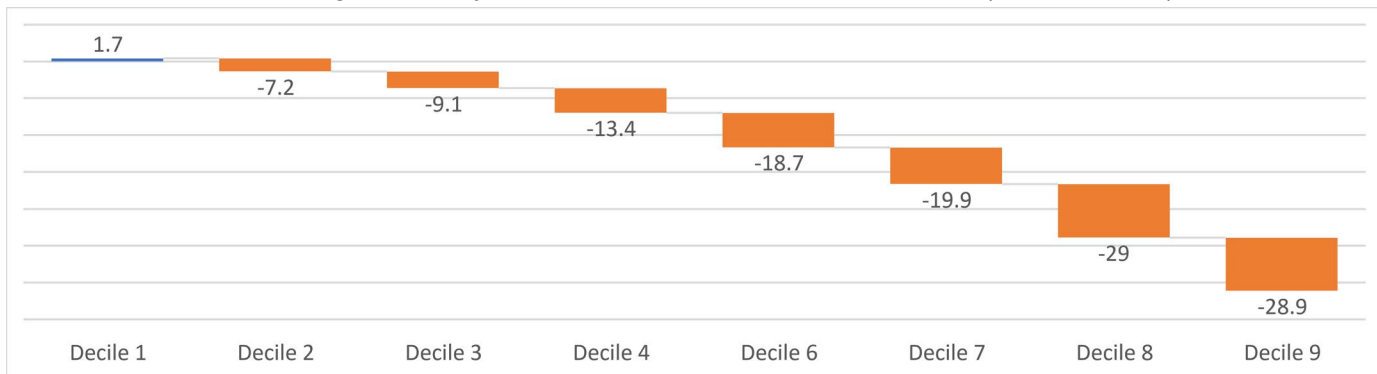
## Age Range of People Living in Household Ages in Non-Profit Housing Co-ops Compared to the City of Vancouver (Census 2016)

**Single Person Households**

Housing Co-ops	15.3%
City of Vancouver	17.8%

## Household Incomes of Individuals and Families Living in Non-Profit Housing Co-ops Compared to those Living in the City of Vancouver Across Income Deciles (Census 2016)<sup>1</sup>



<sup>1</sup> \*Income deciles are an equal division of income ranges across a given population and common set of demographic characteristics. The figure above indicates that people living in non-profit housing co-ops at the lower income ranges have deeper levels of income vulnerability than those in the general population in the City of Vancouver. It also illustrates that people in the higher income deciles living in housing co-ops have much lower incomes than those in the City of Vancouver.



## Modifiable Factors Contributing to Affordability Loss



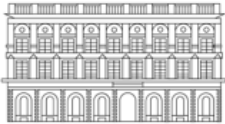
Rapid building of less affordable housing rental stock contributes to major increases in current market rental values in a neighbourhood.

See page 33



Lack of rent control at tenancy turnover can increase market rental rates by 15 – 20% over five years. As overall current market rentals increase in a neighbourhood, there is a significant difference between vacancy versus occupied rents. This contributes to a cumulative loss of affordability even with older housing rental stock.

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CMHC building condition 2020 report that 75% of housing stock constructed between 1981 and 2000 require regular maintenance only, 20% requires minor repairs and 5% requiring major repairs.

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Premature demolition of existing affordable housing will result in the substantial loss of the level of affordability that older housing stock provides. The depth and breadth of affordability cannot be replicated through existing government programs. Preservation, reuse and retrofit needs to be a priority, with new supply focusing on infill and phased redevelopment with government and community support.

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There are significant differences between the ethnic diversity in the total population versus the renter population with unmet household needs.

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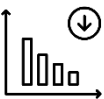
## How Non-Profit Housing Co-operatives Address Housing Need



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In the City of Vancouver there are 59% one census households, in housing co-ops 75% are classified as one census family households. Families with children live in housing co-ops 42.6% compared to City of Vancouver at 31%.

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Non-profit housing co-ops deliver affordable housing to people who have a higher risk of income vulnerability in the lower income deciles (Deciles 1 – 5) than the City of Vancouver.

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Non-profit housing co-ops serve individual and families with much lower incomes in the higher income deciles (Deciles 6 – 9) compared to the City of Vancouver.

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Almost 19% of families living in housing co-ops are single parents compared to 7.6% in the City of Vancouver, and two-thirds are women.

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Over 50% of single persons living in housing co-ops earn less than \$28,000.

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Housing co-ops serve over 50% more people reporting “Yes Always” as having physical limitations. In the City of Vancouver 10% reported “Yes Always” as having physical activity limitations compared to 18% in non-profit housing co-ops. ‘Housing co-ops serve people with physical limitations much more than in the City of Vancouver.’

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### Benefits of Living In Non-Profit Housing Co-ops



Housing co-ops build inclusive, diverse and more resilient communities.

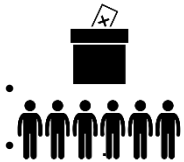
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Housing co-ops foster a sense of belonging that encourages mutual support among members of all ages and demographic descriptions.

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Housing co-ops provide a voice for community engagement and future sustainability through democratic control of their living environment.

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Housing co-ops ensure security of tenure that improves social opportunities and inoculates against economic hardships and discrimination from landlords

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Recommendations for Co-op Housing Expansion – Physical Environment, Social Environment, and Partnerships.

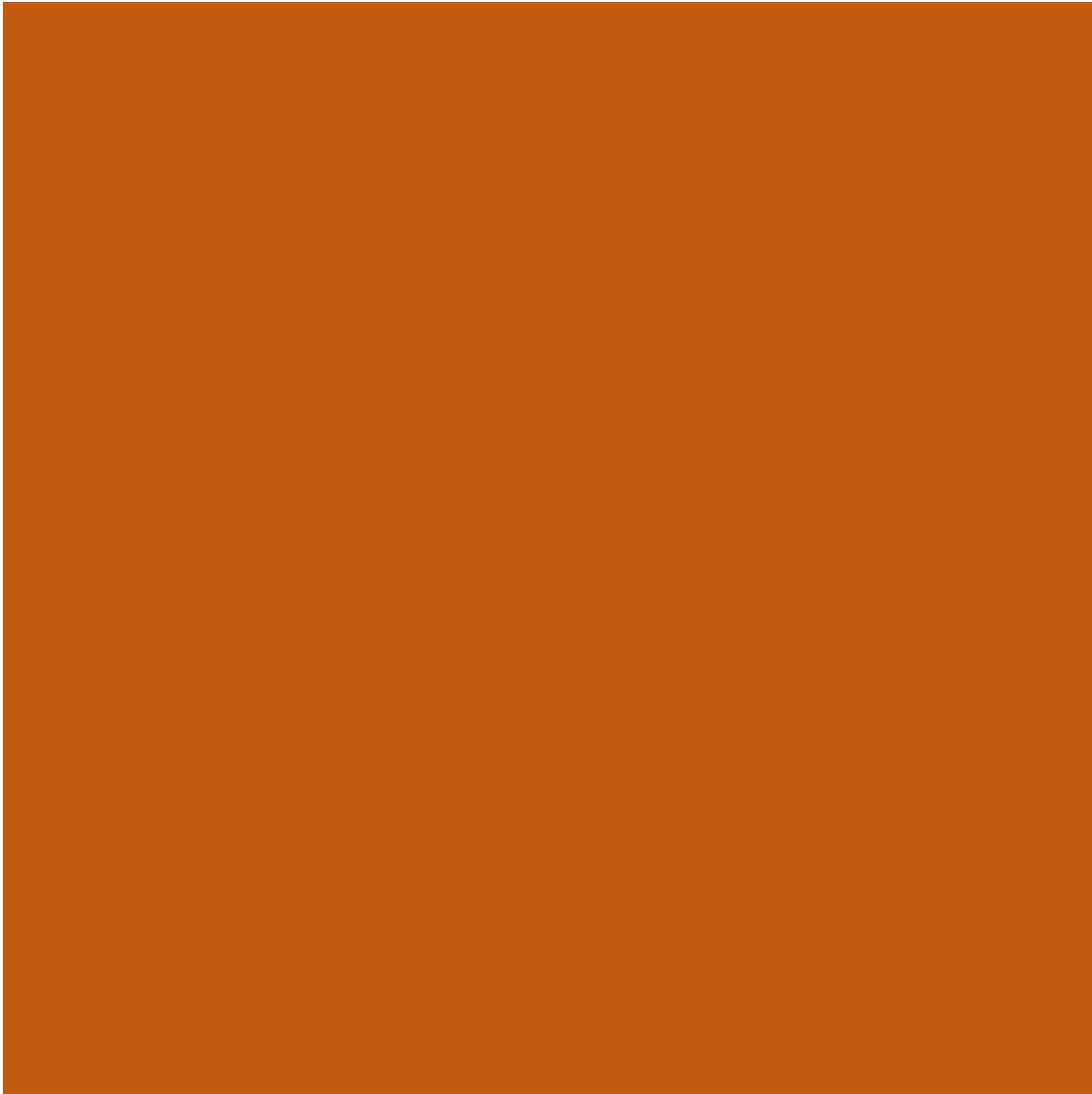
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Concluding Remarks: Basing decision-making on strong evidence.

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# **Executive Summary**

# Executive Summary

## Part A. Highlights of Census Data Analysis

This study offers a comparative, census-based analysis of the social, demographic and economic profiles of families and individuals living in non-profit housing co-ops compared to the City of Vancouver and Metro Vancouver more broadly. It provides deeper understandings about who is living in housing co-ops, co-op household compositions, and the depth and breadth of contributions made by non-profit housing co-ops to address housing challenges in the City of Vancouver.

The use of segmented income deciles provides a deeper understanding of income ranges across different geographies and populations. Decile analysis allows consideration, in equal proportions, of people living in the first decile representing 10% of the population of interest and across each subsequent decile. This approach uncovers the shortcomings of prior analyses based on median incomes and average incomes. The latter, more limited approaches tend to neither account for the full range of income levels, nor for how real-world incomes intersect with housing supply and demand. The strength of examining population-based household incomes is that Statistics Canada has used other sources of income data, specifically “adjusted total income” and “adjusted after-tax income concepts”, to put individuals into decile groups. Using an income decile analysis for each geography or population of interest expands our understanding about people living across the full income spectrum.

This study reveals new insights into non-profit housing co-ops in the Canadian context. For the first time, comparative demographic data of a large sample of non-profit housing co-ops within a large municipality allows comparison between non-profit leasehold housing co-op households and freehold housing co-op households.

The analysis of family composition indicates major differences between City of Vancouver population data and non-profit housing co-ops. Non-profit housing co-ops provide higher rates of housing for one-census families (75%) compared to the City of Vancouver (59%). Single parents make up a large proportion of families living in housing co-ops (18.7%) compared to the City of Vancouver (7.6%).

The census-based analysis provides strong evidence that non-profit housing co-ops deliver affordable housing to people who have a higher risk of income vulnerability in the lower income deciles (Income Deciles 1 to 5). For higher income deciles (Deciles 6 to 9), non-profit housing co-ops provide housing to families and individuals with typically 25% to 30% lower household incomes compared to the City of Vancouver.

There are strong similarities between non-profit freehold and leasehold housing co-ops. Both deliver affordable community-based housing for City of Vancouver residents which is congruent with co-op principles and operating frameworks primarily based on break-even budgets. Leasehold co-ops on average tend to serve a greater proportion of people with lower income cut offs in the lower income deciles, whereas freehold co-ops tend to serve a greater proportion of families and individuals with lower income cut offs in the higher income deciles. This means that individuals and families in the higher income deciles living in freehold co-ops have slightly lower incomes compared with those in leasehold co-ops. Both freehold and leasehold co-ops preserve and protect housing from market-based forces that erodes affordability.

### **Snapshot of Income Deciles in Non-profit Leasehold Housing Co-ops**

Non-profit housing co-ops (both leasehold and freehold) are serving families with children, families without children, single person households, seniors, and people with physical disabilities at deeper levels of income vulnerability than these same types of households living in the lower income deciles in the City of Vancouver. In the higher deciles (6 to 9), co-op households of these groups serve people with 25% to 40% lower incomes compared to similar households in the City of Vancouver.

Single parent households in housing co-ops have higher incomes, in lower income deciles, compared to those in the City of Vancouver. Single parent households in housing co-ops have lower incomes in higher income deciles (4% to 18%) compared to the City of Vancouver.

Housing co-op households have stronger representation of certain racial and ethnocultural groups compared with renters in the City of Vancouver. There are certain groups that are under-represented in co-op households; this represents an outreach opportunity for the co-op sector. Currently rental and non-profit housing in the City of Vancouver does not address the household needs of larger families (multigenerational and intergenerational) who require homes with more bedrooms.

The analysis of CMHC Market Rental data highlights major structural and policy differences between market-based housing and non-profit co-op housing. In the non-profit sector, housing charges are safeguarded from continual increases by landlords during tenant turnover. Our analysis shows that the rate of new housing stock development in a neighbourhood is a driver of large market rental rate increases.

Most non-profit co-op housing charges are delinked from current market rental averages which preserves deeper affordability in the neighbourhood. Part of the affordability in both non-profit housing and market rental housing is related to the

year of construction, such that older rental housing stock (1981 to 2000) housing charges are 30% less than newer housing stock (2001 to 2019).

If new development results in the demolition of older affordable housing, even if supply increases, current affordability will be lost forever. New housing supply is needed, but without concerted actions at different levels of government and community partnerships to preserve and reuse the existing older affordable housing supply the challenges will be even greater to address the current affordability gap.

From a public policy perspective, the census and CMHC analysis provides strong evidence that:

- non-profit housing co-ops provide safe and secure affordable housing to families and individuals with lower incomes compared to the general population;
- affordability is protected by preserving and maintaining older housing stock which is not subjected to typical market forces;
- resetting market rental ceilings to current market averages will exponentially erode affordability as less affordable housing supply is built in a given neighbourhood.

To conclude, the study demonstrates that voluntary-based, non-profit housing co-ops under their current operating framework make a major contribution to addressing housing challenges in the City of Vancouver. They provide safe, secure housing for predominately low and moderate income households.

## **Part B. Highlights of the Ethnographic Survey**

The most common experience expressed by respondents about living in a housing co-op is a sense of belonging, of feeling safe and being secure in one's home and community. Many respondents spoke about their experience of living in secure, affordable and diverse housing, of no longer being fearful or discriminated against by landlords, and of having a voice in policies and practices about one's living environment.

Respondents spoke about the importance of social connection, the power of knowing your neighbours and being able to both offer and receive support. Having shared values of co-operation and caring were seen as an important aspect of the social fabric and part of the purpose of living co-operatively. Many respondents spoke about the social benefits that accrue from taking an active participatory role in governance and contributing to the maintenance of the co-op. Respondents noted that the social benefits of living in a participatory, diverse community of children, families, and across generations are part of learning important values that foster good citizenship.

Most importantly, co-op members spoke of the benefits of security of tenure throughout the spectrum of life challenges including divorce, death of child or spouse, chronic illness or disease, changes in employment or loss of employment, and aging in community.

Respondents spoke about how their co-op builds community, and especially how education committees, social committees, and community functions help create respectful, inclusive and diverse communities.

Respondents made recommendation to the City of Vancouver about planning the expansion of non-profit co-op housing to create integrated, affordable and complete communities, rather than income-segmented housing projects.

# Introduction

The purpose of this study is to investigate the contribution that non-profit co-op housing plays in providing community-based affordable housing for individuals and families with low and moderate incomes.

The study begins with an overview of housing need in British Columbia, Metro Vancouver and in the City of Vancouver. It provides contextual information about non-profit co-operative housing in British Columbia. Using CMHC market rental data the study then explores modifiable factors beyond land costs that contribute to the increased loss of affordability for renters in Metro Vancouver, and the City of Vancouver. The analysis compares market-based rental housing with non-profit co-operative housing, and identifies ways the non-profit sector, and the non-profit housing co-op sector in particular, protect affordability for current and future generations.

The report then provides a deeper understanding about who is living in non-profit housing co-ops in comparison with people living in Metro Vancouver, and the City of Vancouver across different census demographics (seniors, single parents, families, people with activity limitations, etc.)

The final section presents results of an ethnographic survey of co-op members in the City of Vancouver to better understand the lived experiences of people residing in housing co-ops. It explores the social values and social benefits that co-op members attribute to belonging in a community based on co-operative values and self-governance. This section also explores respondents' ideas relevant to expanding the housing co-op sector in the City of Vancouver, which may be of interest to city planners and the co-op sector.





# **The Research Approach**

# The Research Approach

This research relied on different research approaches to more fully understand the contribution that non-profit co-op housing plays in providing community-based affordable housing for low and moderate income households and in promoting and supporting the well-being of people and communities.

This includes:

- A census-based analysis of the social, demographic and economic profiles of families and individuals experiencing housing stress in British Columbia, Metro Vancouver and the City of Vancouver.
- An analysis of custom census data of families and individuals living in a large sample of housing co-ops in the City of Vancouver in comparison with those living in Metro Vancouver and the City of Vancouver.<sup>2</sup>
- The use of population-based income deciles to better understand the depth and range of incomes of all residents living in Metro Vancouver and the City of Vancouver, in comparison with people living in non-profit leasehold housing co-ops<sup>3</sup> and freehold housing co-ops.<sup>4</sup>
- An examination of CMHC Market Rental data to consider differences in housing charges or rents based on age of buildings and other factors between market housing and non-profit housing co-operatives.

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<sup>2</sup> Beyond 20/20 Statistical Canada software accommodates eight cross-tabulations simultaneously. For this report we have based our analysis using descriptive statistics across geographies and demographic characteristics. The customized data was purchased by the Co-operative Housing Federation of British Columbia from Statistics Canada with the complete and unaltered dataset being provided to the research team for independent analysis. The sample represents about 75% of leasehold non-profit housing co-op addresses in the City of Vancouver (sample size 6,165); about 50% of non-profit freehold co-ops (sample size 2,620) a total sample size of 8,780 individuals. The sample more likely reflects moderate to larger size housing co-ops and is less representative of smaller housing co-ops (see Appendix 1 for further information).

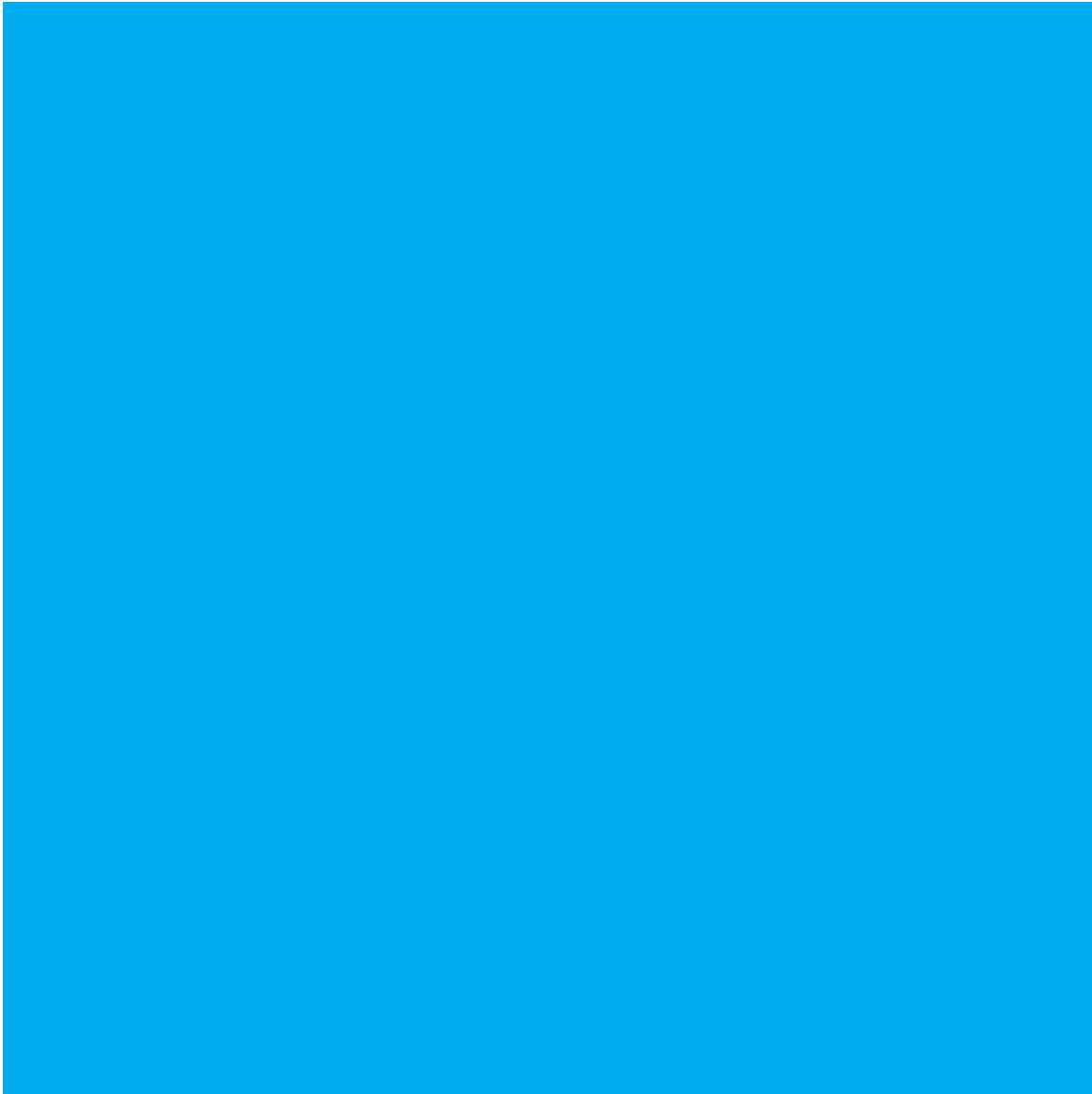
<sup>3</sup> The term leasehold co-op refers typically to non-profit housing co-ops who have bare land leases with the City of Vancouver. For most non-profit leasehold co-ops, members are responsible for paying for the construction of their buildings, however at the end of their lease they transfer their buildings to the City of Vancouver or in some cases may be responsible for demolition.

<sup>4</sup> To put households of different sizes onto more equal footing, Statistics Canada utilized Adjusted total income and Adjusted after-tax income concepts to put individuals into decile group and to determine the Low-income measure (LIM) thresholds. The income deciles in the tables are actual decile cut points. Therefore in any given combination of geography and characteristics, the first decile represents the level of household income in dollar amounts at which 10% of the population falls under. The second decile represents the level of household income in dollar amounts at which 20% of the population falls under, so on and so forth.

- A qualitative data analysis of the attitudes, beliefs, values, and experiences of respondents living in co-op housing from an ethnographic survey, to build a deeper understanding of the broader social benefits and outcomes that can be attributed to this form of housing.<sup>5</sup>
- Recommendations from survey respondents on ideas to support co-op housing sector expansion in the City of Vancouver.

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<sup>5</sup> For the ethnographic survey we used a data saturation approach to identify attitudes and values related to social equity, social capital and principles of diversity and inclusion. Within six weeks we received 211 completed surveys. The analysis of the first 150 surveys had captured over 95% of ideas and concepts associated expressed in the last 61 surveys. The ethnographic nature of the survey precludes the ability to make quantitative statistical inferences on the qualitative data, rather it informs the reader on the lived experience of those who responded to the survey, and to consider how well these perceived benefits intersect with comparative census data.



# **Understanding Housing Needs**

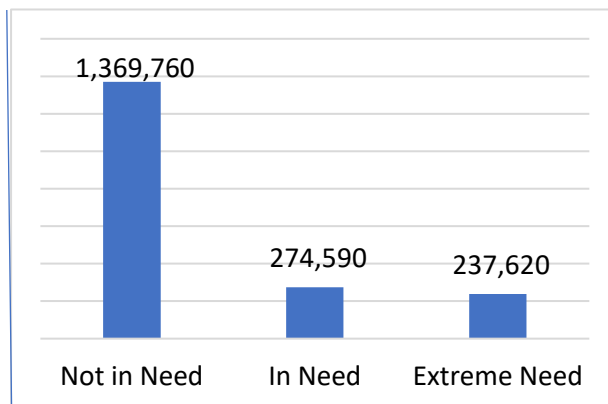
# Understanding Housing Needs

## Households in Housing Need in British Columbia

At the time of the 2016 Census, there were 1,881,970 households in British Columbia. Of these households, 512,210 (27%) reported some level of housing need, and just under half 237,620 (46%) were in extreme housing need.<sup>6</sup>

Approximately half of all households in housing need in British Columbia were owners 256,250 and the balance 255,955 were renters. Just over 83% of the renters (213,230) were living in housing in the private rental market.

Figure 1. Households experiencing housing stress, British Columbia (Census 2016)



< There were 512,210 households in British Columbia experiencing housing stress, representing 27% of all households, of whom 46% are in extreme housing need.

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*Just over one quarter (27%) households in British Columbia are experiencing housing stress, of which almost half are in extreme housing need are paying more than 50% on housing costs.*

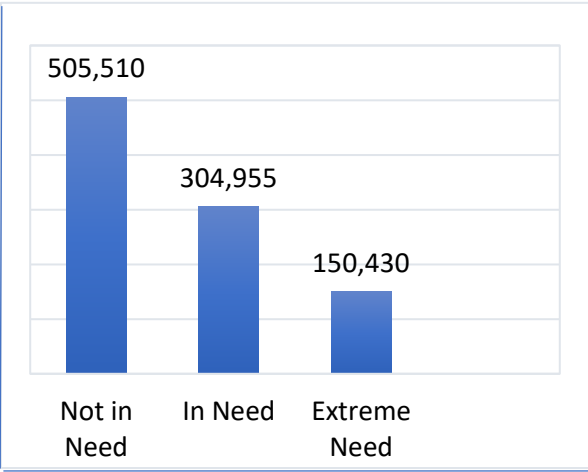
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<sup>6</sup> Households in extreme housing need are households spending 50% or more of their income on their housing costs and that are at risk of losing their housing, with an increase in their rent or a decrease in their income having the potential to push them deeper into poverty and homelessness through economic eviction.

**Households in Housing Need in Metro Vancouver (Census 2016)**

Based on the 2016 census there were 960,895 households in Metro Vancouver representing 51% of all households across British Columbia. Of the households in Metro Vancouver 304,955 (32%) reported some level of housing need, and 150,430 who were in extreme housing need. Of the 304,955 households in housing need, approximately half were owners (154,450) and half were renters (150,505). Similar to renter households in British Columbia 83% of Metro Vancouver households were living in housing in the private rental market.

*Figure 2. Households experiencing housing stress, Metro Vancouver (Census 2016)*



There were 455,385 households in Metro Vancouver experiencing housing stress, representing 47% of all Metro households of whom 33% are in extreme housing need.

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*Almost half (47%) of households in Metro Vancouver are experiencing housing stress. One third (33%) are in extreme housing need paying more than 50% on housing costs.*

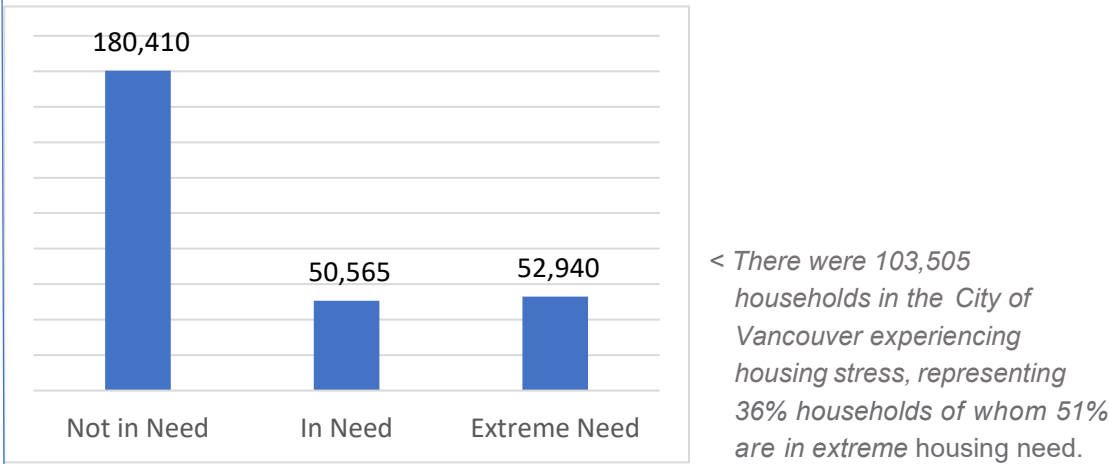
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### Households in Housing Need in the City of Vancouver

Based on the 2016 census there were 283,915 households in the City of Vancouver representing 29.5% of all households . Among the households in the City of Vancouver, 103,505 (36%) reported some level of housing need, including 52,940 who were in extreme housing need.

Of the households in housing need, 36,935 were owners and 66,575 were renters including 83% living in housing in the private rental market.

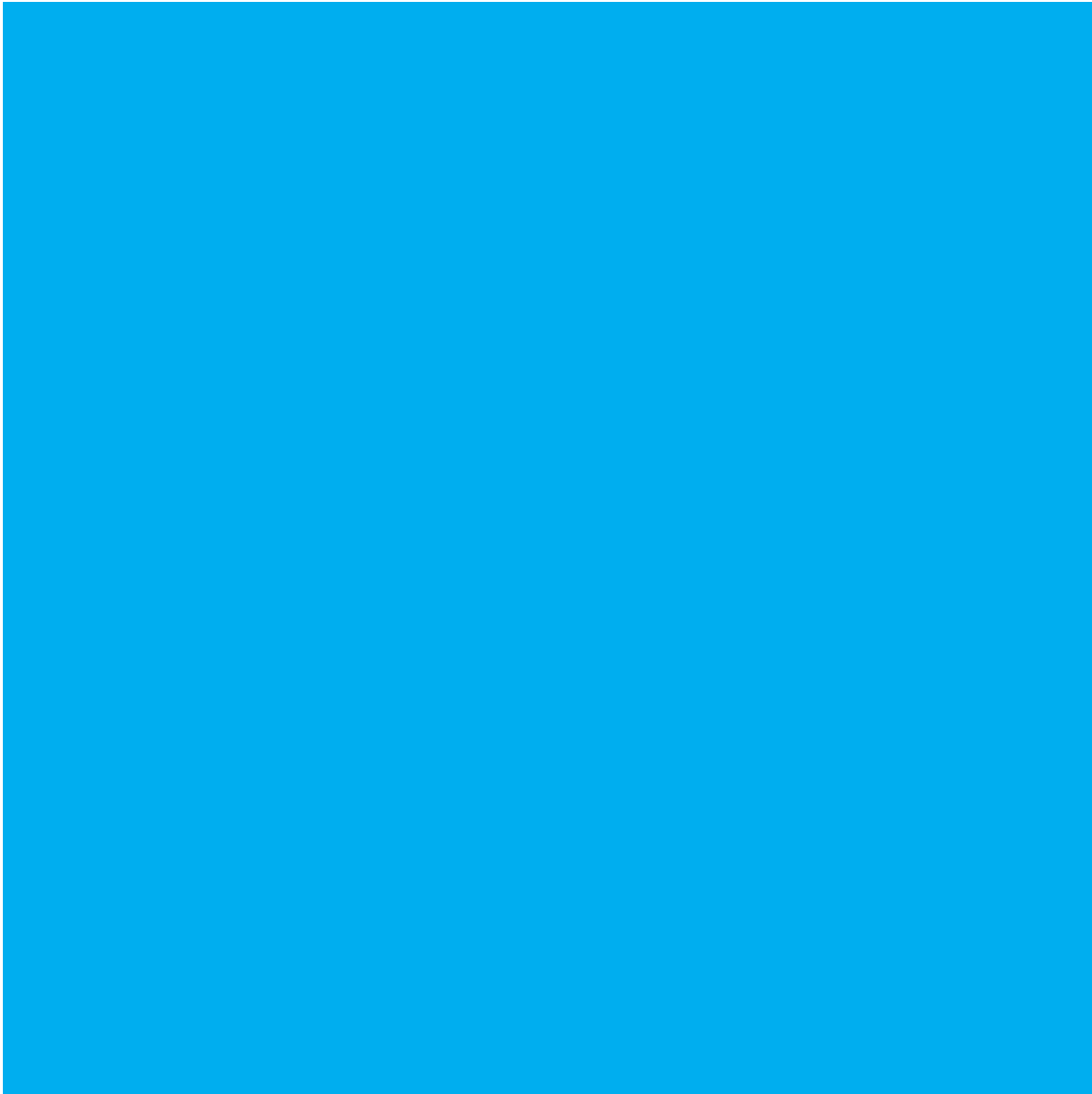
Figure 3. Households experiencing housing stress, Vancouver



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*Just over one third (36.4%) households in the City of Vancouver are experiencing housing stress of whom 51% are in extreme housing need paying more than 50% on housing costs.*

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# **Non- Profit Housing Co-operatives**



# Non-Profit Housing Co-operatives

Non-profit housing co-operatives are social enterprises established by members for the purpose of creating and delivering community-based non-profit affordable housing based on a set of principles and ethical values of honesty, openness, social responsibility and caring for others.

## What are Co-operatives?

Co-operatives are people-centred enterprises owned, controlled and run by and for their members to realise their common economic, social, and cultural needs and aspirations.<sup>7</sup>

### Principles of Co-operatives (adapted from International Co-operative Alliance)

- **Voluntary and Open Membership:** Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.
- **Democratic Member Control:** Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Primary co-operatives members have equal voting rights (one member, one vote).
- **Member Economic Participation:** Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. In non-profit co-ops members allocate surpluses for any or all of the following purposes: developing their co-operative, establishing reserves, and supporting other activities approved by the membership.
- **Autonomy and Independence:** Co-operatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.
- **Education, Training, and Information:** Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives.

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<sup>7</sup> Adapted from the International Co-operative Alliance see <https://www.ica.coop/en/cooperatives/what-is-a-cooperative>

- **Cooperation among Co-operatives:** Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.
- **Concern for Community:** Co-operatives work for the sustainable development of their communities through policies approved by co-op members.

### **Non-Profit Housing Co-operatives in British Columbia**

In British Columbia, housing co-operatives are incorporated under the Co-operative Association Act that establishes the framework for democratic governance. Under the framework, housing co-operatives create a Memorandum of Association that articulates their social purpose, as well as a set of Rules and Occupancy Agreement which sets out members' rights and responsibilities.

From 1973 to 1992 the Government of Canada under CMHC helped to finance the building of thousands of non-profit co-op homes through a variety of funding programs as an alternative model of housing to better address the needs of Canadians on low and moderate incomes. The investment in community-based, mixed-income co-operative housing was an attempt to address social inequities and social challenges associated with failed earlier public housing developments that resulted in typically stigmatized low-income ghettos.

Each of the CMHC financing programs resulted in different operational parameters such as, capital versus operating support, the mix of incomes (targeted number of rent to income units), and changes in federal versus provincial responsibilities. The last of the significant federal programs formally ended in 1992 with some extensions made for those co-ops receiving rental supplements for low-income members. In British Columbia a few housing co-ops were supported through similar programs, including HomesBC.

Although there are small numbers of equity housing co-ops (and a larger number of apartment corporations that resemble equity co-ops), most housing co-ops in British Columbia follow a non-profit model. In 2021, there were about 270 such non-profit housing co-ops across the province. Non-profit housing co-ops are mostly concentrated in the Lower Mainland, but with a significant cluster (about three dozen) in southern Vancouver Island. They are less common elsewhere, but can be found in the Interior, including Fort St. John, the Okanagan and the Kootenays.

A handful of the non-profit housing co-ops were established purely through member funding, Community Land Trust partnerships or municipal arrangements, but about 95% were created with the assistance of federal or provincial funding programs noted above. Co-op complexes range in size from about a half-a-dozen homes to around 250. The average is about 57 and the median is somewhat lower at 44. Most housing co-ops operate from only a single site. Housing co-ops were built between 1972 and 1999 with the median being close to 1985. Building forms vary, with most being townhome complexes or apartment buildings (with low-rise apartments predominating).

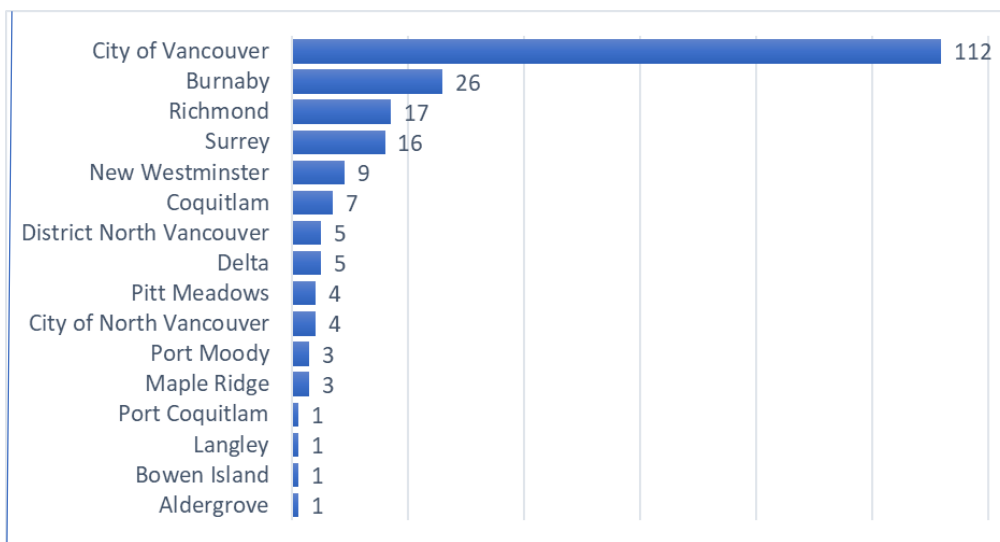
Most co-ops are geared towards families. There are a small number of co-ops focused on serving members age 55 years or more, or with a priority focus on serving people with disabilities, women or LGBTQ2.

Approximately 95% of non-profit housing co-ops are members of the Co-operative Housing Federation of British Columbia (CHF BC), representing about 93% of co-op homes. CHF BC was instrumental in the formation of Community Land Trust, a body which holds leasehold and freehold lands.

### Non-Profit Housing Co-ops In Metro Vancouver

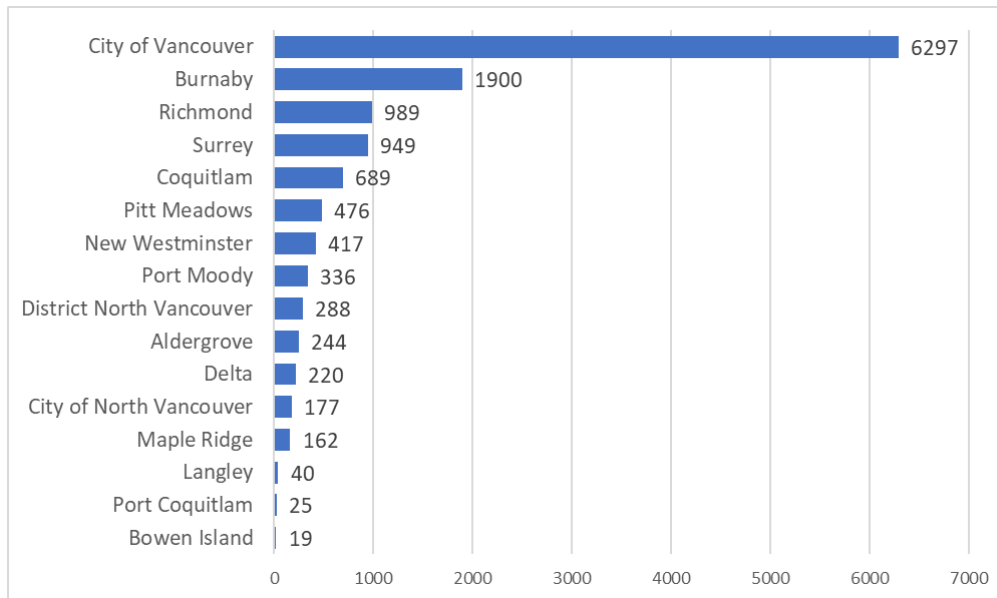
Metro Vancouver is home to 215 non-profit housing co-ops, of which 112 are located within the City of Vancouver.

Figure 4. Metro Vancouver: Number of Non-Profit Co-ops



The Metro Vancouver regional district has about 13,230 co-op homes in total, out of about 15,400 found across the province.

Figure 5. Metro Vancouver: Number of Non-Profit Co-op Homes



### Non-Profit Housing Co-ops In the City of Vancouver

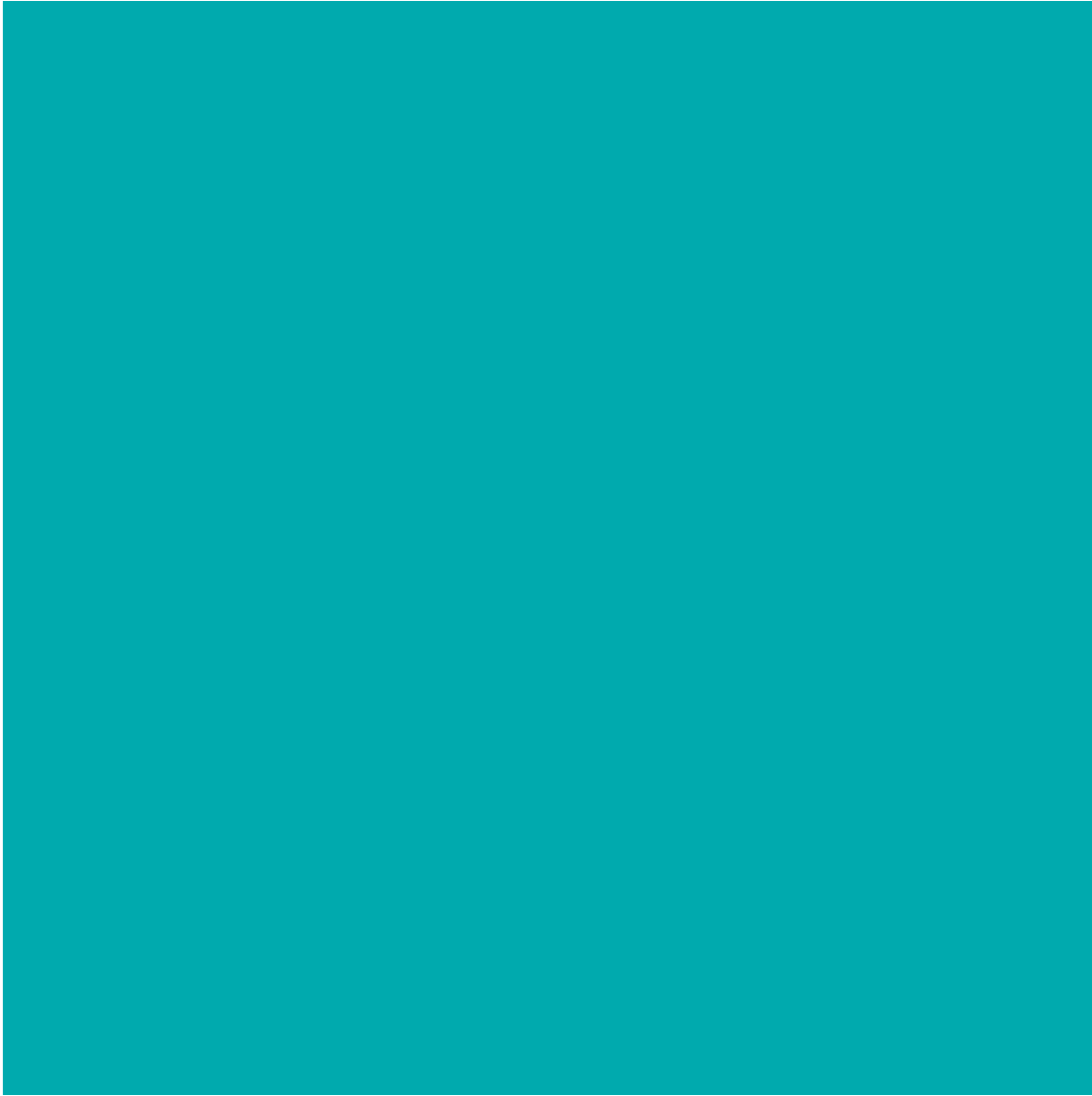
Of the 112 non-profit housing co-ops in the City of Vancouver, just over half (52%) lease the land they use. The City of Vancouver is the most common lessor, providing land for 53 of the co-ops (52 as the sole landlord). The six remaining lessors are CMHC, Community Land Trust, a pension fund and a private company.

Just under half (48%) of non-profit housing co-ops in the City of Vancouver are freehold co-ops. Both non-profit housing co-ops, whether freehold or leasehold, own their buildings and are responsible for building maintenance and repair. However non-profit housing co-op members do not personally benefit from market-based increases.

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*Co-ops on leased land tend to be larger than those which are not, which means about 63% of all co-op homes are situated on leasehold from the City of Vancouver (4,011 of 6,297 homes).*

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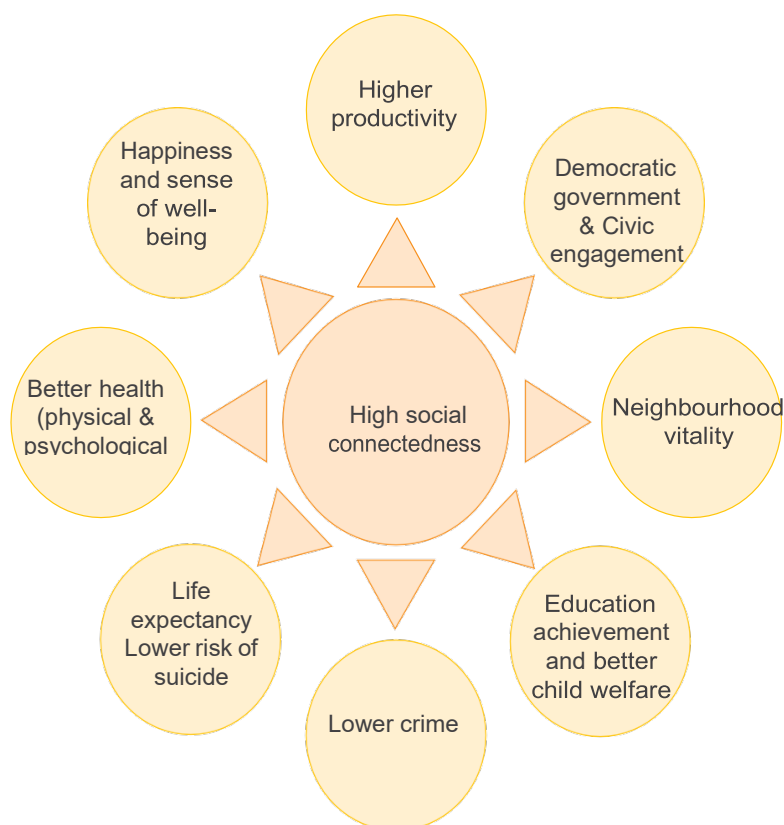
# **Building Social Capital**

# Building Social Capital

This report seeks to show the difference that non-profit co-op housing can make in helping to break the dynamics of poverty and low incomes, and the contribution that mixed income affordable housing plays in helping to promote and support diverse, vibrant, healthy, and complete communities.

The OECD define social capital as “networks together with shared norms, values and understanding that facilitate co-operation within or among groups” in their 2001 report on *Well-being of Nations*. The report presented research evidence on importance of building social capital and positive relationships on individual, societal and nation’s well-being.

*Figure 6. Positive associations of social capital on individual and societal well-being (White 2021, adapted from OECD 2001, Well-being of Nations)*



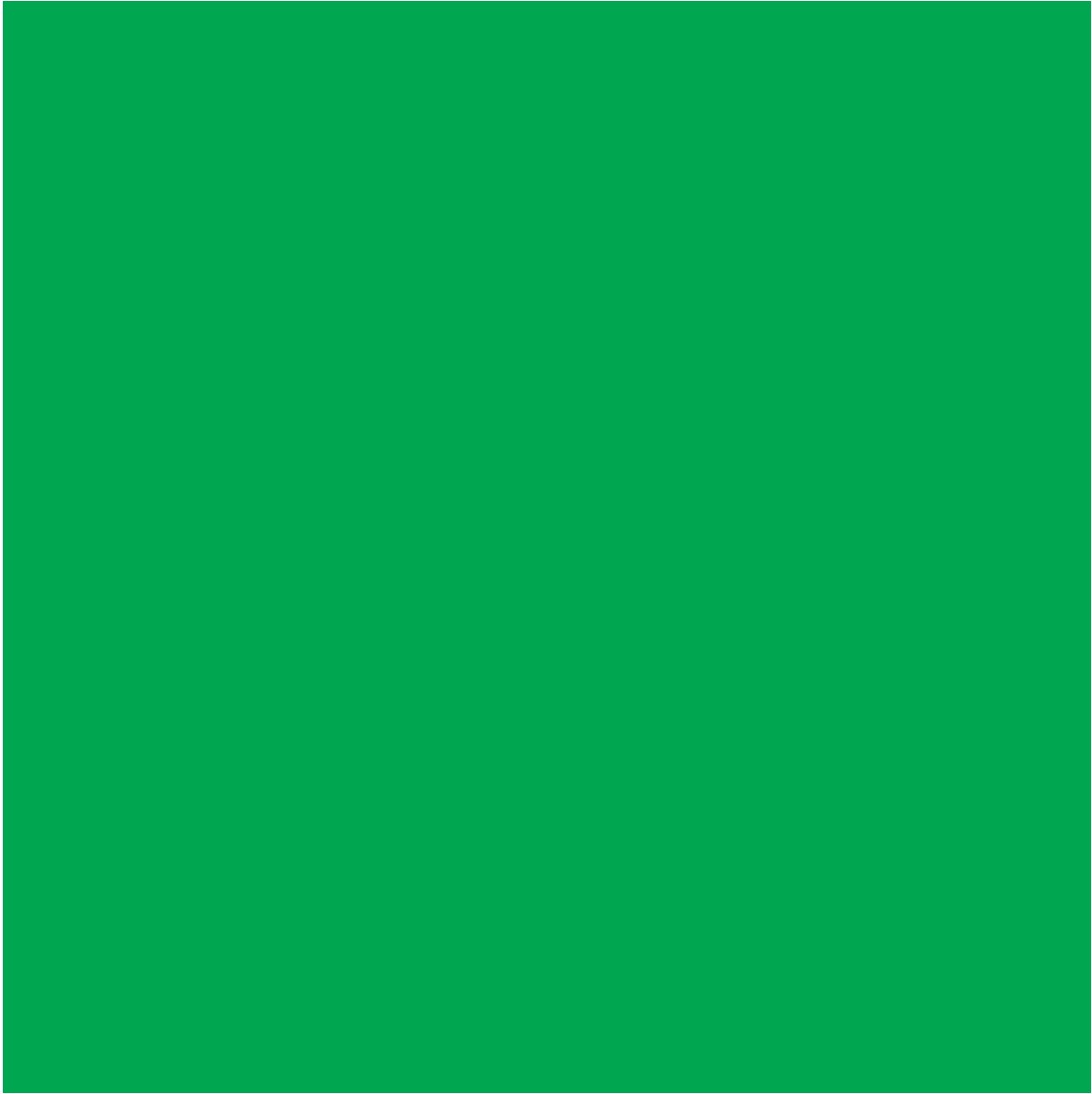
- Social capital resides in social relationships
- Families are primary building blocks for social capital
- Social networks are important for learning
- Social connection facilitates the transition to adult life
- Social relationships are important to human achievement
- Trust and civic engagement are likely to be inter-related
- Social isolation is linked to unhappiness and illness

Healthy communities provide an environment that shapes self-identity, attachment and a sense of belonging with access to transport, community amenities, jobs, health and educational services. Social connection, affordable housing, security of tenure, safety and trust are social capital factors that allow for more equitable participation in social, economic, cultural and political life.

Since the 1980s, urban planning research has increasingly embraced principles, policies, strategies and metrics to advance social and health equity and social capital ideals to address environmental, economic and transportation challenges.

The creation of non-profit mixed income community-based housing was developed as an alternative to stigmatized low-income ghettos that were typical of public housing projects.

The latter section of this report presents data about the lived experience of people living in housing co-ops in the City of Vancouver. It presents information about social values and social benefits they attribute to living in a housing co-op. It also provides respondents ideas on the future expansion of housing co-ops including desired changes to the built environment and other enhancements, as well as recommendations to the City of Vancouver and the sector that could foster safe, healthy, diverse and engaged communities across all income ranges represented by people who live and work in the City of Vancouver.



# **Income and Affordability**



# Income and Affordability

Housing affordability can be an income problem and a housing supply problem. It is an income problem in that a large proportion of households do not have sufficient income to cover the cost of their housing in addition to other essential living costs including food, medication, childcare, transportation and education and recreation. It is a housing problem because there is a shortage of affordable homes for households at the lower end of the housing and income continuum. To address this dual problem, various models attempt to consider what level of income is necessary for individuals and families to thrive, and how to address the shortage of affordable housing.

## The Income Problem

### Shelter to Income Ratios

CMHC and BC Housing, in considering housing subsidy programs, have used “Shelter to Income Ratios” (STIR) based on the idea that individuals and families should not have to pay more than 30% of their income to housing costs.

In 2020 CMHC changed the STIR Model and added a new affordability metric to better address deficiencies in a flat rate model. Specifically, CMHC added the new affordability metric to consider the following factors:

- Varying family sizes, not factored into other metrics, that affect disposable income per person after paying for housing costs.
- Some households paying less than 30% of their income on housing, and technically not identified as living in an unaffordable situation, may still be unable to afford necessities.
- Regional cost of living disparities that affect affordability.<sup>8</sup>

The Shelter to Income Ratio considered only two forms of housing tenures – Owners and Renters.

- For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.
- For owner households shelter costs include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, or other municipal services.

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<sup>8</sup> See CMHC Affordability Metric information <https://www.cmhc-schl.gc.ca/en/blog/2020-housing-observer/new-affordability-metric-assesses-household-ability-afford-basic-goods>

Traditionally for BC Housing and CMHC the ceiling of STIR for subsidy eligibilities is associated with date of building construction, building condition, length of tenure and provincial legislation limiting rent increases for existing tenancies.

Although the new CMHC Affordability Metric addresses more of the real costs of living in a region, it has not factored in costs of childcare, caregiving, disability-related expenses, or some medical expenses.

Both STIR and the new CMHC Affordability Metric have been developed in the context of assessing eligibility for subsidies or government grants for low-income members.

Shelter to Income Ratios differ between owners and renters. Actual STIR costs for owners can range from less than 10% to over 50% dependent on several factors including date of construction, date and price of purchase, length of ownership, whether the mortgage has been paid or not.

*Table 1. CMHC Shelter to Income Ratios Between Owners and Renters in British Columbia*

Tenure	Households	Median Hshd	Avg Hshd	Avg Shelter	
				Cost	Avg STIR
Tenure Type	1,740,915	74,153	95,067	1,279	23
Owners	1,196,785	87,839	109,575	1,349	20
Renters	544,130	50,101	63,159	931	30

*Table 2. CMHC Shelter to Income Ratios Between Owners and Renters in Metro Vancouver*

Tenure	Households	Median Hshd	Avg Hshd	Avg Shelter	
				Cost	Avg STIR
Total	889,415	78,166	102,773	1,440	25
Owners	576,250	94,844	121,394	1,565	22
Renters	313,165	54,533	68,509	1,210	30

*Table 3. CMHC Shelter to Income Ratios Between Owners and Renters in the City of Vancouver*

Tenure	Households	Median Hshd	Avg Hshd	Avg Shelter	
				Cost	Avg STIR
Total	259,725	71,827	101,682	1,434	26
Owners	123,920	95,192	134,567	1,618	22
Renters	135,810	56,173	71,675	1,266	30

Non-profit housing co-ops are a hybrid between renters and owners. Co-ops own their buildings and are responsible for mortgage payments, property taxes, and leases (where applicable) along with costs of electricity, heat, water, other municipal services and other operational and capital reserve costs.

Housing co-ops through their original CMHC agreement, and policies developed by their membership establish eligibility of internal and external subsidy. Under their CMHC agreements and their own housing policies co-ops can deduct, prior to calculating subsidy certain expenses such as costs of electricity, heat, water and other municipal services.

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*Housing co-ops base their operations on a break-even basis and set housing charges on their operating and projected capital needs including subsidy needs.*

*Guidelines for subsidy eligibility are determined through CMHC agreements (dependent on subsidy program). Some co-ops are fully self-subsidy model co-ops and several co-ops are hybrid models where co-op policies include additional subsidy support.*

*Co-ops do not use the conceptual framework of STIR to determine minimum housing charges as it is contrary to the operational framework of all co-ops dedicated to deriving benefits from collective ownership and collective control.*

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## The Housing Supply Problem

### Impact of Housing Supply and Demand on Current Market Rents

Imbalances between housing supply and demand are often cited as significant factors contributing to upward changes in current market housing rental rates.

It is important to understand the implication of how adding new housing supply increases average market rental rates. In the example below we first examine CMHC rental rates in ten zones in the City of Vancouver between October 2015 and October 2020.

*Table 4. Average Rental, City of Vancouver (October 2015)*

Average Rental CoV (Oct 2015 CMHC)	Bachelor	1-bed	2-bed	3+-bed	Total
Zone 01 - West End/Stanley Park	1,027	1,273	1,973	3,156	1,335
Zone 02 - English Bay	1,021	1,308	1,905	2,835	1,341
Zone 03 - Downtown	1,084	1,330	1,964	2,656	1,360
Zone 04 - South Granville/Oak	978	1,200	1,699	2,166	1,263
Zone 05 - Kitsilano/Point Grey	987	1,193	1,731	2,978	1,284
Zone 06 - Westside/Kerrisdale	936	1,170	1,825	2,470	1,391
Zone 07 - Marpole	776	888	1,158	1,269	928
Zone 08 - Mount Pleasant/Renfrew Heights	902	1,036	1,367	1,619	1,076
Zone 09 - East Hastings	845	971	1,268	1,319	1,002
Zone 10 - Southeast Vancouver	942	1,009	1,330	1,240	1,120

*Table 5. Average Rental, City of Vancouver (October 2020)*

Average Rental Zones 1 - 10 (Oct 2020)	Bachelor	1-bed	2-bed	3+-bed	Total
Zone 01 - West End/Stanley Park	1,227	1,535	2,315	3,146	1,601
Zone 02 - English Bay	1,337	1,636	2,365	**	1,685
Zone 03 - Downtown	1,436	1,725	2,575	4,199	1,799
Zone 04 - South Granville/Oak	1,245	1,512	2,040	2,407	1,564
Zone 05 - Kitsilano/Point Grey	1,261	1,551	2,233	3,079	1,678
Zone 06 - Westside/Kerrisdale	1,223	1,459	2,145	3,058	1,695
Zone 07 - Marpole	956	1,138	1,403	1,430	1,171
Zone 08 - Mount Pleasant/Renfrew Heights	1,280	1,347	1,883	**	1,448
Zone 09 - East Hastings	1,328	1,316	1,783	2,000	1,406
Zone 10 - Southeast Vancouver	1,160	1,391	1,761	1,667	1,510

\*\* Data supression by CMHC

Table 6. Percentage Increase Rental City of Vancouver Between 2015 and 2020

Percentage Increase Between 2015 - 2020	Bachelor	1-bed	2-bed	3+-bed	Total
Zone 01 - West End/Stanley Park	16.3%	17.1%	14.8%	-0.3%	16.6%
Zone 02 - English Bay	23.6%	20.0%	19.5%	**	20.4%
Zone 03 - Downtown	24.5%	22.9%	23.7%	36.7%	24.4%
Zone 04 - South Granville/Oak	21.4%	20.6%	16.7%	10.0%	19.2%
Zone 05 - Kitsilano/Point Grey	21.7%	23.1%	22.5%	3.3%	23.5%
Zone 06 - Westside/Kerrisdale	23.5%	19.8%	14.9%	19.2%	17.9%
Zone 07 - Marpole	18.8%	22.0%	17.5%	11.3%	20.8%
Zone 08 - Mount Pleasant/Renfrew Heights	29.5%	23.1%	27.4%	**	25.7%
Zone 09 - East Hastings	36.4%	26.2%	28.9%	34.1%	28.7%
Zone 10 - Southeast Vancouver	18.8%	27.5%	24.5%	25.6%	25.8%
** Data supression by CMHC					

We then looked at number of new builds for available periods comparing builds between 1981 to 2000 and builds between 2001 and 2016.

Table 7. Impact of New Builds Across Construction Periods Across Zones

New Builds Across Construction Periods Zones 1 - 10	Built from 1981 to 2000	Built from 2001 to 2016	Total for 1981 to 2000	% Increase Btwn Periods
Zone 01 - West End/Stanley Park	430	85	515	16.5%
Zone 02 - English Bay	1,165	245	1410	17.4%
Zone 03 - Downtown	8,260	10,940	19,200	57.0%
Zone 04 - South Granville/Oak	3,090	2,850	5,940	48.0%
Zone 05 - Kitsilano/Point Grey	3,140	1,540	4,680	32.9%
Zone 06 - Westside/Kerrisdale	1,185	1,100	2,285	48.1%
Zone 07 - Marpole	1,405	470	1875	25.1%
Zone 08 - Mount Pleasant/Renfrew Heights	4,720	3,230	7,950	40.6%
Zone 09 - East Hastings	5,345	3,235	8,580	37.7%
Zone 10 - Southeast Vancouver	7,180	5,855	13,035	44.9%
Total	35,920	31,445	67,365	46.7%

Comparing the percentage of new builds since 2000 in each zone suggests that the major change in the current market rental rates is likely a consequence of the added supply of less affordable housing in the area.

---

*Housing affordability in housing co-ops is sustained by applying a non-profit operating framework not linked to current market rental values within a neighbourhood.*

*As an alternative form of home ownership, co-op members benefit from the collective advantages of owning their building(s), sharing social equity, and having democratic control of their living environment.*

---

## Impact of Lack of Rent Control on End of Tenancy

Within the same CMHC market rental dataset, another very significant contributing factor for increase of market rents is the lack of rent control for incoming renters when comparing occupied versus vacant market rents. In the figure below we used 2019 data for more complete dataset and higher reliable data quality (based on total bedrooms).

*Table 8. Percentage Increase in Rental Averages Vacant vs. Occupied*

Vancouver Zones 1 - 10 (2019)	Year	Vacant	Data		% Diff
			Quality	Occupied	
Zone 01 - West End/Stanley Park	2019	1,919	a	1,613	15.9%
Zone 02 - English Bay	2019	1,865	a	1,700	8.8%
Zone 03 - Downtown	2019	1,846	a	1,731	6.2%
Zone 04 - South Granville/Oak	2019	1,835	a	1,540	16.1%
Zone 05 - Kitsilano/Point Grey	2019	2,091	b	1,659	20.7%
Zone 06 - Westside/Kerrisdale	2019	2,287	b	1,766	22.8%
Zone 07 - Marpole	2019	1,424	c	1,219	14.4%
Zone 08 - Mount Pleasant/Renfrew Heights	2019	1,771	b	1,378	22.2%
Zone 09 - East Hastings	2019	1,565	b	1,321	15.6%
Zone 10 - Southeast Vancouver	2019	2,113	c	1,521	28.0%

Median and current market rental averages hide the real-world experience of people looking for housing. The continual resetting of market rents creates an upward cycle of reduced affordability resulting in the City being only affordable to people in higher income deciles.

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*Non-profit co-op housing like other non-profit housing controls housing charges based on operating costs and necessary capital reserves. Rental control at turnover maintains affordability for current and future generations.*

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## Impact of Year of Construction on Market Rental Housing

Another issue that is raised regarding demolition of older buildings is concerns about building conditions. Statistics Canada bi-annually publishes a report on housing suitability and dwelling condition by tenure including social and affordable housing. As the construction of more than half the non-profit housing co-ops occurred in the mid-1980's dwellings built from 1981 to 2001 is a point of reference and provides building condition data for this period across Zones 1 – 10.

The year of construction has a significant impact on average market rental rates.

*Table 9. Impact of Year of Construction and Apartment Average Rents in Metro Vancouver (CMHC Market Portal Data 2020)*

Metro Vancouver	Bach		1 Bed		2 Bed		3 Bed		Total	
Year of Construction	Oct 18	Oct 19	Oct 18	Oct 19	Oct 18	Oct 19	Oct 18	Oct 19	Oct 18	Oct 19
Pre-1960	1066	1154	1258	1339	1646	1757	1962	1978	1321	1407
1960 - 1974	1108	1183	1280	1354	1572	1649	1806	1892	1332	1408
1975 - 1989	999	1056	1171	1242	1458	1521	1631	1880	1265	1332
1990 - 2004	1297	1301	1484	1535	1731	1808	1830	2010	1555	1612
2005+	1523	1577	1757	1815	2229	2336	2798	2822	1909	1996
% Between 1975-89 and 2005+	34.4%	33.0%	33.4%	31.6%	34.6%	34.9%	41.7%	33.4%	33.7%	33.3%

*Table 10. Impact of Year of Construction and Apartment Average Rents in the City of Vancouver (CMHC Market Portal Data 2020)*

Vancouver Zones 1-10	Bach		1 Bed		2 Bed		3 Bed		Total	
Year of Construction	Oct 18	Oct 19	Oct 18	Oct 19	Oct 18	Oct 19	Oct 18	Oct 19	Oct 18	Oct 19
Pre-1960	1089	1175	1310	1398	1791	1878	2424	2422	1368	1459
1960 - 1974	1150	1238	1390	1473	1972	2039	2342	2348	1418	1504
1975 - 1989	1119	1131	1295	1362	1769	1803	1994	2292	1414	1468
1990 - 2004	1300	1305	1557	1612	1999	2118	**	**	1654	1714
2005+	1607	1641	1869	1942	2457	2611	3235	2977	1983	2090
% Between 1975-89 and 2005+	30.4%	31.1%	30.7%	29.9%	28.0%	30.9%	38.4%	23.0%	28.7%	29.8%

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*Both leasehold and freehold housing co-ops benefit from owning older buildings with very modest amenities. Market based rental rates are 30% lower in older buildings however this gap is eroded annually as landlords increase monthly rental charges at tenancy turnover.*

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## Building Condition of Older Affordable Housing Stock

Table 11. Building Condition Status by National Household Survey Respondents<sup>9</sup>

City of Vancouver Zone 1 - 10 Renter Dwelling Built from 1981 to 2000	Total	Needs Only		Needs		% Reg & Minor	% Major Repairs	% Major Repairs	Data Quality
		Regular Maintenance	% Reg	Minor Repairs	% Minor Repairs				
West End/Stanley Park	430	340	79.1%	75	17.4%	96.5%	15	3.5%	a
English Bay	1,165	860	73.8%	245	21.0%	94.8%	55	4.7%	a
Downtown	8,260	6,510	78.8%	1,405	17.0%	95.8%	345	4.2%	a
South Granville/Oak	3,090	2,155	69.7%	715	23.1%	92.9%	225	7.3%	a
Kitsilano/Point Grey	3,140	2,295	73.1%	735	23.4%	96.5%	115	3.7%	a
Westside/Kerrisdale	1,185	910	76.8%	210	17.7%	94.5%	60	5.1%	a
Marpole	1,405	1,010	71.9%	270	19.2%	91.1%	120	8.5%	a
Mount Pleasant/Renfrew Height	4,720	3,275	69.4%	1,195	25.3%	94.7%	255	5.4%	a
East Hastings	5,345	3,665	68.6%	1,225	22.9%	91.5%	460	8.6%	a
Southeast Vancouver	7,180	5,425	75.6%	1,335	18.6%	94.2%	415	5.8%	a
University Endowment Lands	880	690	78.4%	155	17.6%	96.0%	35	4.0%	a

Source: CMHC adapted data from Statistics Canada (Census of Canada and National Household Survey)<sup>10</sup>

*CMHC building condition report that 75% of housing stock constructed between 1981 and 2000 require regular maintenance only, 20% requires minor repairs and 5% requiring major repairs. Premature demolition will forever lose existing affordability. Several provinces are investing in retrofit grants to mitigate climate change.*

+

*The lack of investment in new affordable supply, vacancy de-control, demolition of older affordable housing, and policies that re-price or reset housing to average current market rents will exponentially erode housing affordability for current and future generations.*

<sup>9</sup> "Dwelling condition" refers to whether the dwelling is in need of repairs. Dwellings in need of major repairs are considered an indicator of inadequate dwellings by housing organizations. Major repairs include those with defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings. Estimates for the number of households and number of persons contained in this table have been assigned a letter value to indicate the quality of the estimate, as measured by the coefficient of variation (expressed as a percentage). A = excellent (0.00% to 5.00%)

<sup>10</sup> CMHC noted via email that building condition data was adapted from Statistics Canada Census Data and the National Household Survey.





# **Ethnic and Racial Diversity**

# Ethnic and Racial Diversity

There is a growing body of academic literature and census data that can help inform municipal planning processes to mitigate potential discriminatory policies and practices and foster more inclusive safe, healthy, diverse and engaged communities. In this section we use comparative data for Metro Vancouver and the City of Vancouver to better inform such policies and practices.

*Table 12. Ethnic Diversity Metro Vancouver (Population vs Renters) and Family Size*

Census Population	Metro Vancouver			
	Population	Renters	Relative %	5+
	2,426,235	737,280	Variance	People
Not a visible minority	51.1%	60.0%	17.3%	13.4%
Total - Visible minority	48.9%	40.0%	-18.1%	31.1%
Chinese	19.6%	11.6%	-40.9%	22.3%
South Asian	12.0%	4.7%	-60.9%	48.8%
Filipino	5.1%	7.5%	48.1%	38.2%
Southeast Asian	1.9%	2.8%	53.1%	34.4%
Multiple visible minorities	1.5%	1.6%	12.1%	31.4%
Latin American	1.4%	3.2%	120.2%	24.2%
Japanese	1.2%	2.0%	60.9%	14.2%
Korean	2.2%	2.0%	-9.5%	15.6%
West Asian	1.9%	1.7%	-10.4%	19.6%
Black	1.2%	1.7%	39.3%	28.4%
Arab	0.7%	0.9%	27.6%	43.5%
Visible minority, n.i.e.	0.3%	0.4%	39.6%	26.0%
Aboriginal identity	2.5%	4.1%	61.0%	22.3%
First Nations	1.5%	2.7%	85.3%	25.0%
Métis	1.0%	1.2%	23.9%	18.9%
Inuk MultiAborig	0.1%	0.15%	60.7%	16.0%

As per Table 12 above there are significant differences between the ethnic diversity in the total population versus the renter population. The relative percentage variance indicates the degree of change between ethnic/ racial representation of the population data and the total renter data. Comparing “A Visible Minority” to “Not a Visible Minority” there is an 18% decrease in the percentage of visible minorities at the population level. The most significant decreases arise from Chinese and South Asians which is primarily due to differences in home ownership based on census data (Metro Vancouver not shown, however illustrated below in City of Vancouver data in Table 13). The largest diversity difference is a 120% variance in Latin American renter households compared with the total population, (a 1.4% to 3.2% difference) and the second largest variance is 85.3% in First Nations households (1.5% to 2.7% difference).

Table 5 also illustrates the importance of household size in addressing housing need within each ethnocultural population. Almost half (49%) of South Asian households living in Metro Vancouver have 5 or more people living in their household; Arab households (43%) and Filipino households at 38% followed by

Southeast Asian households at (34%). A closer look at family composition census data can better assess whether this is occurring within one census families (i.e. multigenerational housing needs), whether the number of bedrooms are congruent with the number of people (i.e. overcrowding comparing for instance number of bedrooms versus number of people), and an accurate representation of ages. A preliminary review indicates a higher number of multigenerational families and a larger number of children including adult children in South Asian, Southeast Asian and Filipino households, whereas Arab households may have higher non-census people living together and overcrowding (this could be further researched).

In the City of Vancouver Table 13 compares “Visible Minority” to “Not a Visible Minority”, in which there is a 22.5% decrease in magnitude of ethnic diversity at the population level. Similar to Metro Vancouver this is predominately due to differences in ownership levels in the City of Vancouver for Chinese households (relative variance -57.3%) and South Asians households (relative variance -22%).

*Table 13. Ethnic Diversity in City of Vancouver (Population vs. Renters)*

Census Population	City of Vancouver			
	Population	Renters	Relative %	5+
	618,210	280,030	Variance	People
Not a visible minority	48.4%	60.0%	24.0%	5.3%
Total - Visible minority	51.6%	40.0%	-22.5%	15.4%
Chinese	27.0%	11.6%	-57.3%	12.0%
South Asian	6.0%	4.7%	-22.0%	19.0%
Filipino	5.9%	7.5%	27.5%	26.1%
Southeast Asian	2.8%	2.8%	2.4%	20.4%
Multiple visible minorities	1.8%	1.6%	-9.4%	13.8%
Latin American	1.8%	3.2%	78.6%	10.3%
Japanese	1.7%	2.0%	19.6%	8.8%
Korean	1.5%	2.0%	30.5%	5.8%
West Asian	1.4%	1.7%	21.6%	5.7%
Black	1.0%	1.7%	67.0%	13.6%
Arab	0.5%	0.9%	80.2%	15.3%
Visible minority, n.i.e.	0.2%	0.4%	86.6%	14.4%
Aboriginal identity	1.4%	4.1%	182.3%	11.7%
First Nations	2.2%	2.7%	21.5%	13.8%
Métis	1.4%	1.2%	-17.2%	8.1%
Inuk MultiAborig	0.10%	0.1%	50.0%	2.4%

In Table 14 this variance is primarily due to differences in the level of ownership, with the Chinese households being 80% owners and South Asian households being 64.7% owners. The largest relative variances that result in significant increases in ethnic diversity for renters are people with Aboriginal Identity (182.3%), other visible minorities (not included elsewhere) (86.6%), Arab (80.2%) Latin American (78.6%) and Black households (67%).

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*Ethnic diversity in the population is significantly different than ethnic diversity for rental population. The magnitude of relative change ranges between -57% to 182%.*

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*Table 14. Difference in Ethnic Racial Diversity in City of Vancouver (Renters versus Owners)*

City of Vancouver	Renters	Owners
Census Population (618,210)	280,030	338,180
Renters vs. Owners	45.3%	54.7%
Not a visible minority	56.2%	43.8%
Total - Visible minority	35.1%	64.9%
Chinese	19.4%	80.6%
South Asian	35.3%	64.7%
Filipino	57.7%	42.3%
Southeast Asian	46.3%	53.7%
Multiple visible minorities	41.3%	58.7%
Latin American	80.9%	19.1%
Japanese	54.2%	45.8%
Korean	59.1%	40.9%
West Asian	55.1%	44.9%
Black	75.6%	24.4%
Arab	81.6%	18.4%
Visible minority, n.i.e.	69.4%	30.6%
Aboriginal identity	82.1%	17.9%
First Nations	85.7%	14.3%
Métis	76.0%	24.0%
Inuk_MultiAborig	73.0%	27.0%

Over the past two decades there has been a growing body of research investigating immigrant migration in Canadian cities including the impact of different immigration policies, such as, families who have immigrated under Canada's economic category based on his or her human capital, or family reunification/ sponsorship programs, or refugee programs.

This research has shown over the last three censuses, the rate of home ownership among economic and family immigrants is much higher once income is taken into consideration, with home ownership occurring within five years for 25% of new immigrants for economic immigrants as well as sponsored family immigrants. However, this data also shows that many immigrants devote a higher proportion of their financial resources to purchasing housing compared with individuals born in Canada, a process that has been called an 'immigrant effect'. For family sponsored immigrants the social capital and financial support provided by extended families under Canada's immigration programs may assist them with home acquisition.

As Dan Hiebert noted in his seminal paper (2017), *Immigrants and Refugees in the Housing Markets of Montreal, Toronto and Vancouver*:

*Among home owners, members of visible minority groups are twice as likely to be under financial pressure given their housing costs relative to income. This gap is much more compressed in the rental sector, once again suggesting that people rent dwellings close to the limit that they can afford (Hiebert et al., 2006). Apart from those of Filipino/Filipina origin (another interesting story calling for more research), between 30 and 47 percent of individuals in all groups spend a high ratio of their income on rental accommodation; individuals of West Asian and Korean origin face acute financial pressure.*

In Tables 12 and 13 certain ethnic populations in the City of Vancouver have on average much larger families with 5 or more people living in the household. The City of Vancouver has limited rental or non-profit housing stock with four or more bedrooms to address multigenerational and intergenerational housing needs. For instance, 26% of Filipino households have 5 or more people, Southeast Asian households (20%), and South Asian households (19%).

To address social inequities and improve diversity across different neighbourhoods, factors of home ownership and family size are important to consider in Metro Vancouver and the City of Vancouver. In the City of Vancouver this is particularly important when considering that Chinese, South Asians, Filipinos and Southeast Asian households represent 47% of the 52% of the ethnic diversity breakdown in the City of Vancouver at the population level. Without addressing the larger housing needs (multigenerational and intergenerational housing) for certain ethnic groups at a policy level, both in private market rental and non-profit housing stock there will continue to be social inequities and policy-based ethnic discrimination.

For social planning and policy purposes it may be useful to consider different levels of diversity representation to better reflect the population being affected (e.g. renters versus owners, level of income vulnerability, historic systematic discrimination, and different housing needs across visible and non-visible minorities).

Housing co-ops in the City of Vancouver typically have one to three bedrooms homes, with only a few housing co-ops having four bedrooms.

*Table 15. Ethnic Diversity in the City of Vancouver Comparing Population Data, Renters and Housing Co-ops*

	Population	Renters		All Tenures
	Ethnic %	CoV	Co-ops	Hshd Size
Population Data	618,210	280,030	8,780	5+ people
Not a visible minority	48.4%	60.0%	70.0%	5.3%
Total - Visible minority	51.6%	40.0%	30.0%	15.4%
Chinese	27.0%	11.6%	6.1%	12.0%
South Asian	6.0%	4.7%	4.1%	19.0%
Filipino	5.9%	7.5%	4.8%	26.1%
Southeast Asian	2.8%	2.8%	0.7%	20.4%
Multiple visible minorities	1.8%	1.6%	2.3%	13.8%
Latin American	1.8%	3.2%	3.3%	10.3%
Japanese	1.7%	2.0%	1.9%	8.8%
Korean	1.5%	2.0%	0.3%	5.8%
West Asian	1.4%	1.7%	1.1%	5.7%
Black	1.0%	1.7%	4.4%	13.6%
Arab	0.5%	0.9%	0.5%	15.3%
Visible minority, n.i.e.	0.2%	0.4%	0.6%	14.4%
Aboriginal identity	1.4%	4.1%	4.4%	11.7%
First Nations	2.2%	2.7%	2.6%	13.8%
Métis	1.4%	1.2%	1.6%	8.1%
Inuk_MultiAborig	0.1%	0.1%	0.2%	2.38%

As per Table 15 there are some ethnic racial groups where housing co-ops have stronger representation than others when differentiating ethnicity between renters versus owners at the population level. This is particularly so for black and indigenous populations and refugees who would be included under visible minorities n.i.e. (not included elsewhere). A modifying factor for some populations may be due to the lack of larger size homes.

Further discussion and research within and across visible minorities may help to better identify specific demographics of vulnerable populations within each ethnic and racial populations (specific age groups, family compositions) that could be better targeted by the non-profit housing sector.

In our later discussion of the ethnographic survey results, one-third of co-op respondents expressed interest in increasing ethnic diversity in their co-op, whereas two-thirds of the respondents spoke of the high level of ethnic, religious, income diversity within their co-op.



# **Demographic Variables**

**(Age, Household Composition)**

# Comparison of Demographic Variables: Household Composition, Age Ranges

Table 16. Comparison of Census and Other Family Types in City of Vancouver Compared to Housing Co-ops

Census Families	Housing Co-ops	City of Vancouver	Variance
<b>One-census-families</b>	<b>74.9%</b>	<b>58.5%</b>	<b>16.4%</b>
- Couples without children	13.7%	19.9%	-6.2%
- Couples with children	42.6%	31.0%	11.6%
- Single Parents	18.7%	7.6%	11.1%
Persons Living Alone	15.3%	17.8%	-2.5%
<b>Other Family Types</b>			
Multigenerational	3.0%	8.0%	-5.0%
Persons in other census families	3.9%	7.8%	-3.8%
Two or more non-census families	2.7%	7.9%	-5.2%

Non-profit housing co-ops in the City of Vancouver predominately serve families with children (43% versus 31%) and single parents (18.7% versus 7.6%). There are fewer couples without children living in housing co-ops (14% versus 20%). Persons living alone account for just over 15% of households in housing co-ops compared to 18% in the City of Vancouver. There are a couple of non-profit housing co-ops in the City of Vancouver that are founded on “communal living”, where roommates are from one or more other census families, some are multigenerational, or are designed for specific populations (women, people with physical disabilities) that may be persons in two or more non-census families or persons in other census families.

Figure 7. Percentage of Number of Occupants Across Metro Vancouver, City of Vancouver and Housing Co-ops

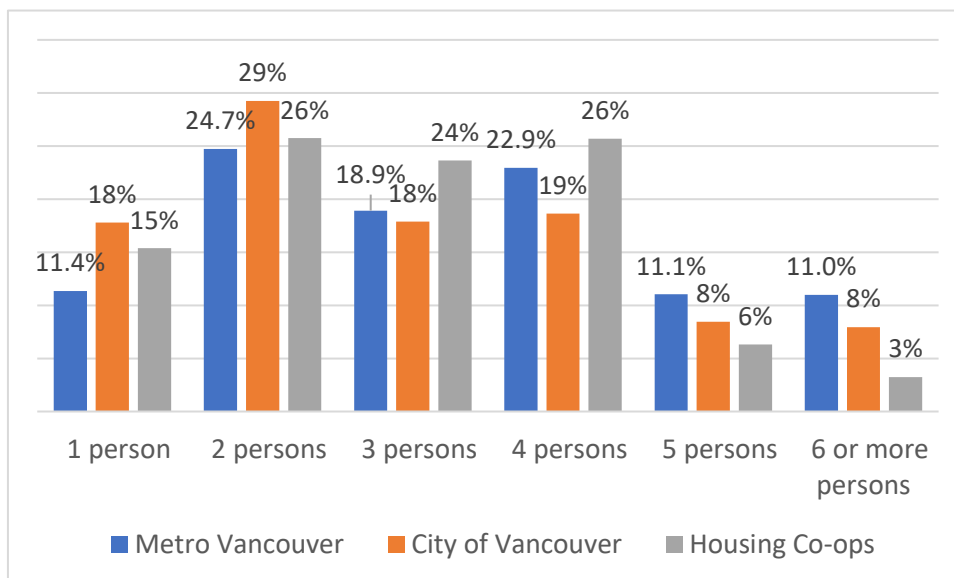
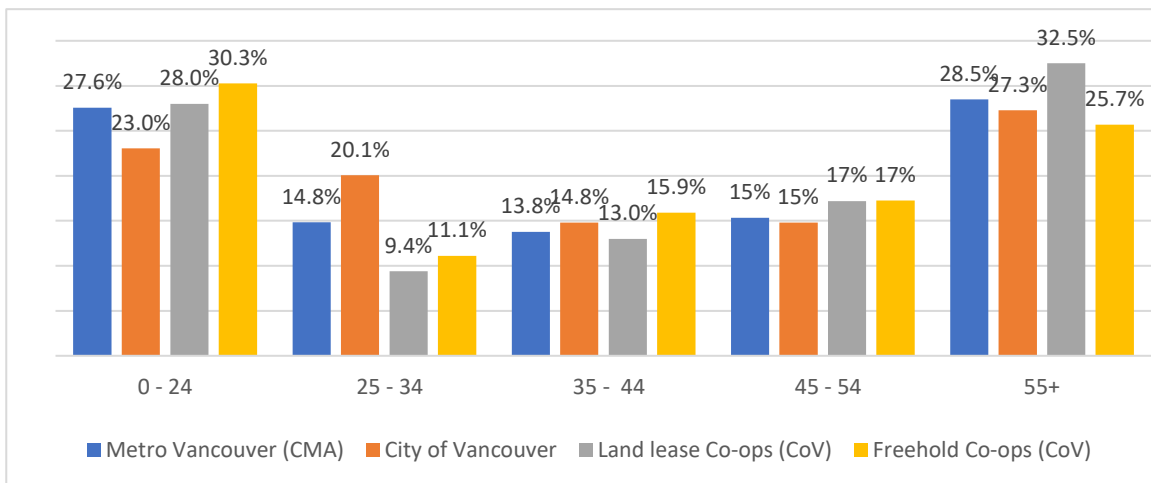




Figure 8 compares the number of persons living in households across Metro Vancouver, City of Vancouver and Housing Co-ops. Over 50% of families living in housing co-ops have three or four people living in their household compared to 37% in the City of Vancouver.

As discussed in the ethnic diversity section most non-profit housing co-ops have one to three bedrooms with only a few co-ops with four bedroom homes. The lack of four or more bedrooms in market-based housing and the non-profit sector limits housing for visible minority populations that typically have larger families (greater number of children, multigenerational and intergenerational).

*Figure 8. Comparison of Ages Across Metro Vancouver, City of Vancouver and Housing Co-ops*



Overall the pattern of age composition across Metro Vancouver, Vancouver and residents in housing co-ops is similar. A further breakdown of the age range from 0 to 14 indicates that Metro Vancouver has a higher percentage of younger children in this age range (14.9%) than the City of Vancouver (11.9%). Housing co-ops have a higher number of younger children between 0 to 14 years old (16.7%) versus 11.9% in the City of Vancouver. In the 0 to 14 years old there are differences between leasehold housing co-ops (15%) versus freehold co-ops (20.7%). Leasehold housing co-ops have a higher percentage of 55-plus (32%) members than freehold co-ops (26%) which is closer to City of Vancouver (27%) average.

Housing co-ops have a lower percentage of members in the 25 to 34 age range. This is possibly due to long waiting lists for affordable housing and limited supply, as well as lower turnover in secure housing environments. However, young families are prioritized across the majority of housing co-ops as appropriate sized homes are available. Across the sector there is a need for and a desire for expanding co-op housing in partnership with current and future co-ops to better address the needs of seniors living in the community and to expand opportunities for people living and working in Vancouver.



# **Analysis of Income Deciles**

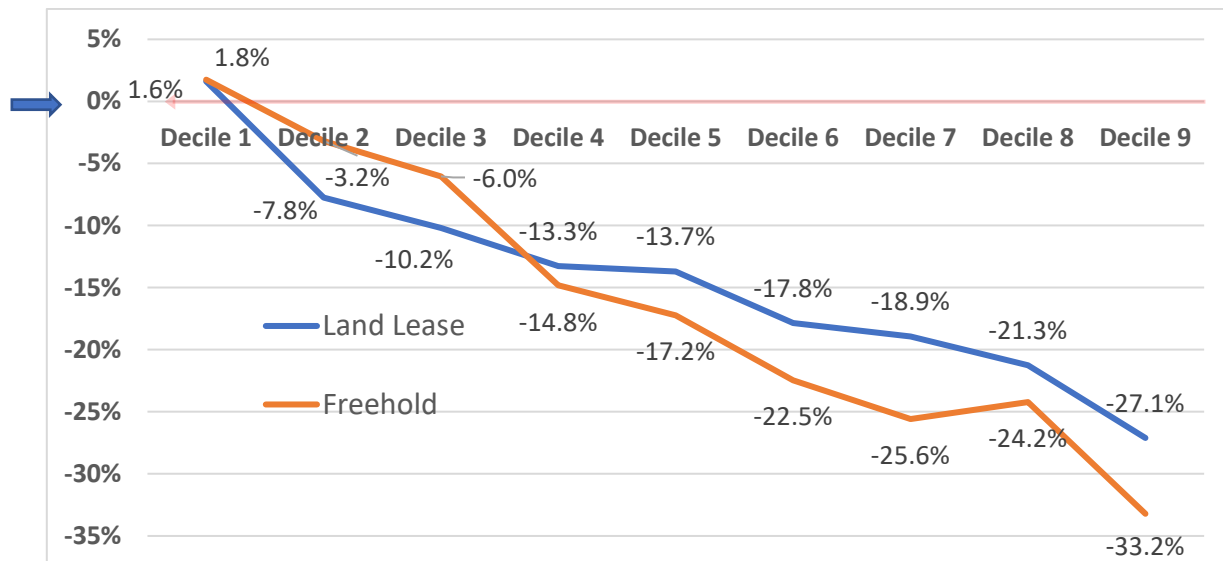
# Analysis of Income Deciles

We used income deciles groups at the population level to compare incomes across different geographies and demographic characteristics including visible minorities.<sup>11</sup> In particular we wanted to better understand potential differences across geographies and demographic characteristics especially for those in the lower income deciles as well as for comparative purposes to those in the upper income deciles across different populations (Metro Vancouver, City of Vancouver, residents living in non-profit housing co-ops). We also explored potential income differences between members of co-ops with freehold interests in land and those in co-ops with leases.

Census data indicates that core housing need and extreme housing need impacts both owners and renters, although renter populations are at higher risk of homelessness and housing insecurity. Deciles 1 – 5 representing 50% of the population being studied through the continuum of very low income to median income, and Deciles 6 – 9 to moderate income to high income.

## Total Households Comparison

Figure 9. Comparing Income Profile of All Households in Housing Co-ops on Lease Land and Freehold in Relationship to the City of Vancouver Across Income Deciles



<sup>11</sup> Statistics Canada note: When statistics on household income is tabulated at the person level, households of larger sizes contribute more to the statistics because the given household income enters the calculation of the statistics as many times as the number of member of that household. When statistics on household income is tabulated at the household level, the household income of any given household enters the calculation of the statistics only once regardless of household size. Since larger household tend to have higher household income and that household income gets amplified by the number of members in the household when household income statistics tabulated at the person level will be higher than when they are tabulated at the household level. To put households of different sizes into more equal footing, Statistics Canada utilized Adjusted total income and Adjusted after-tax income concepts to put individuals into decile group and to determine the Low-income measure (LIM) thresholds. The income deciles in the tables are actual decile cut points. Therefore in any given combination of geography and characteristics, the first decile represents the level of household income in dollar amounts at which 10% of the population falls under. The second decile represents the level of household income in dollar amounts at which 20% of the population falls under, so on and so forth.

In Figure 9 residents living in non-profit housing co-ops in Deciles 2 to 5 have lower incomes compared to the City of Vancouver. This signifies that people living in non-profit housing co-ops in the lower income deciles have deeper levels of income vulnerability than those in the general population in the City of Vancouver in the same income deciles.

Individuals and families living in non-profit housing co-ops in the higher income deciles (Deciles 6 to 9) have significantly lower incomes, with 27% lower incomes in leasehold co-op households and 33% lower incomes in freehold households compared with the City of Vancouver.



# **Family Housing Needs**

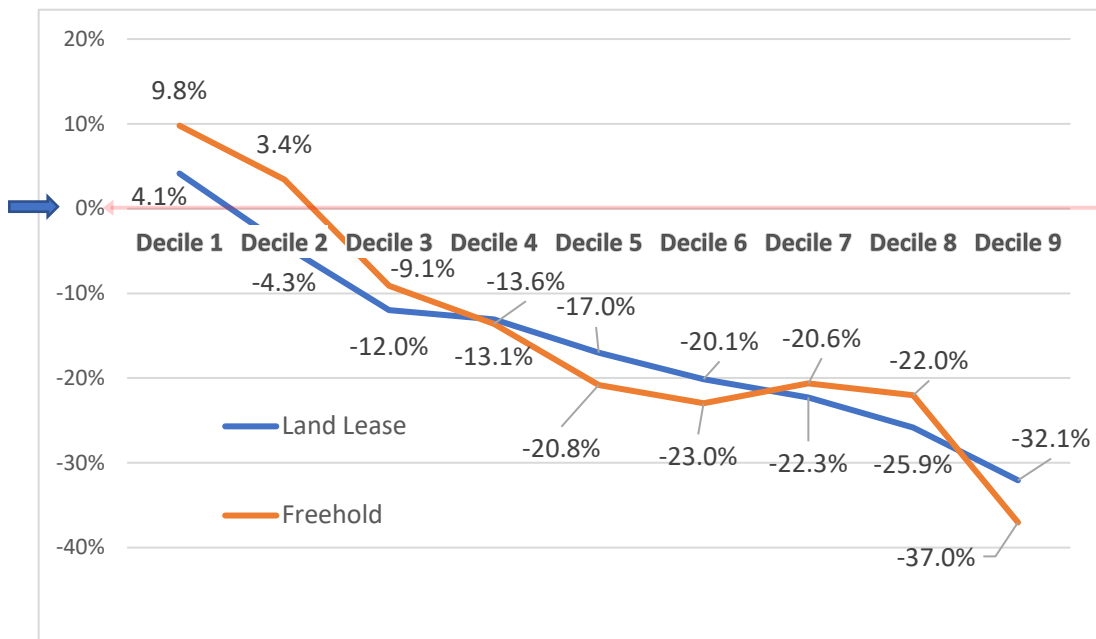
# Family Housing Needs

## One Census Family Households

A census family is defined as a married couple or common law with or without children, or a lone parent of any marital status with at least one child living in the same dwelling. A couple may be of opposite or same sex with one or more children. A census family also includes grandchildren living with grandparents, without parents.<sup>12</sup>

Metro Vancouver has 64.8% of the same family living together, defined as one census families by Census Canada. In the City of Vancouver there were 59% one census households, whereas in housing co-ops 75% were classified as one census family households.

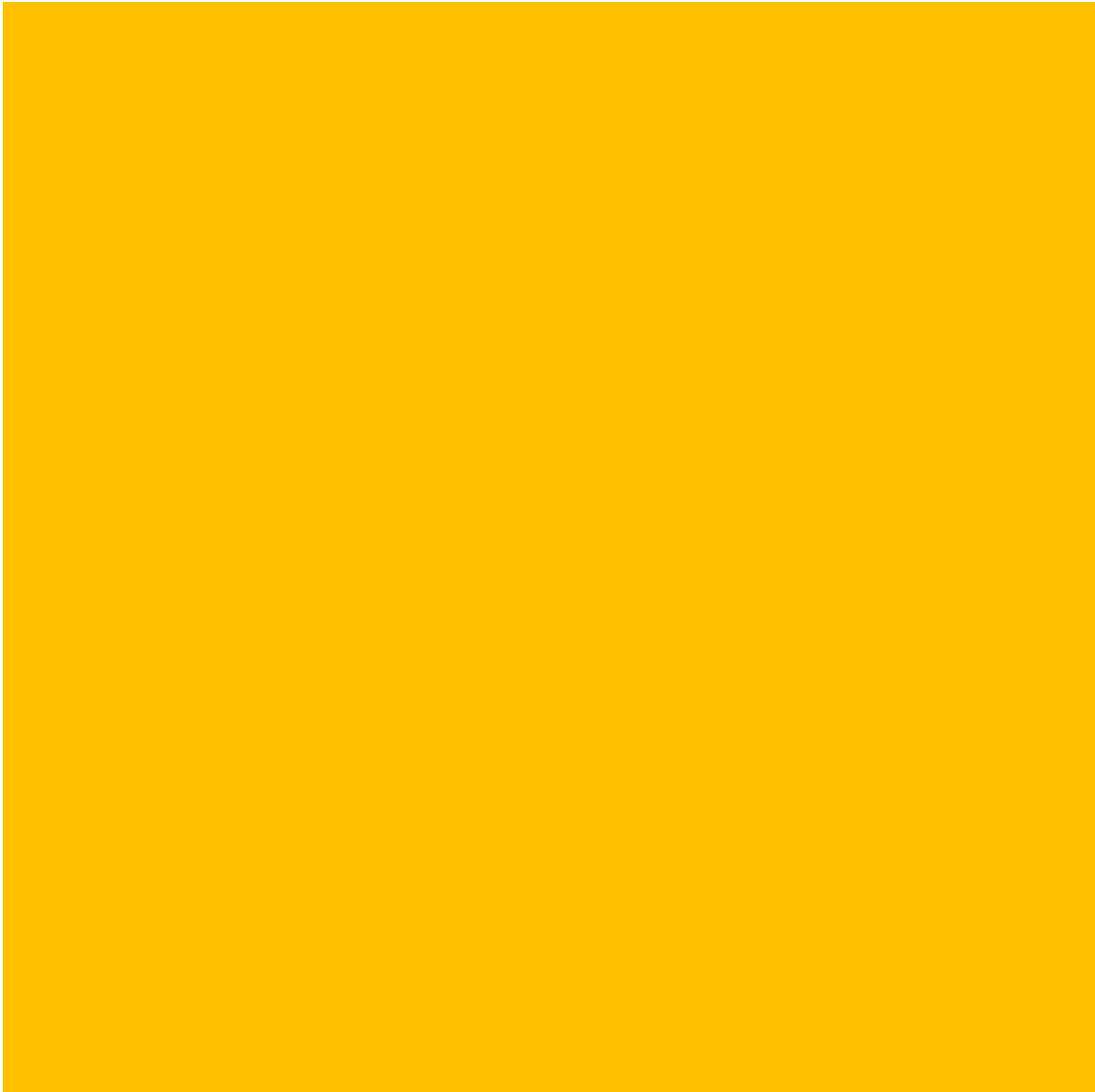
Figure 10. Comparing Income Profile of One Census Family Households in Housing Co-ops (Lease Land and Freehold) in Relationship to the City of Vancouver Across Income Deciles



<sup>12</sup> Statistics Canada Census Families: <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=Unit&Id=32746>

Households living in leasehold housing co-ops in Deciles 2 to 5 have lower income cut offs than the City of Vancouver (range 4.4 to 17%), whereas households in freehold co-ops have lower income cut offs in Deciles 3 to 5 (range 9.1 – 20%). Lower income cut offs signifies that one-census families living in non-profit housing co-ops in the lower income deciles have deeper levels of income vulnerability compared with the general population in the City of Vancouver.

In Deciles 6 – 9, households in leasehold co-ops also have much lower income cut offs than in the City of Vancouver (range 20 – 32%); in freehold co-ops the cut offs, are (range 23% to 37%).

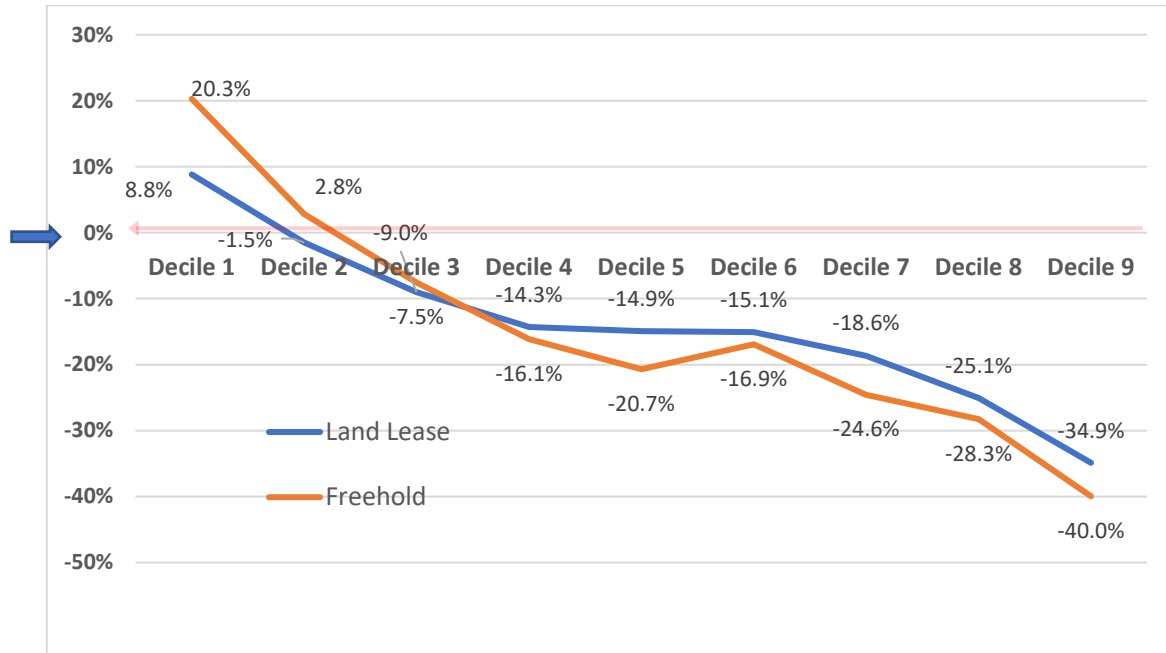


# **Families with Children**



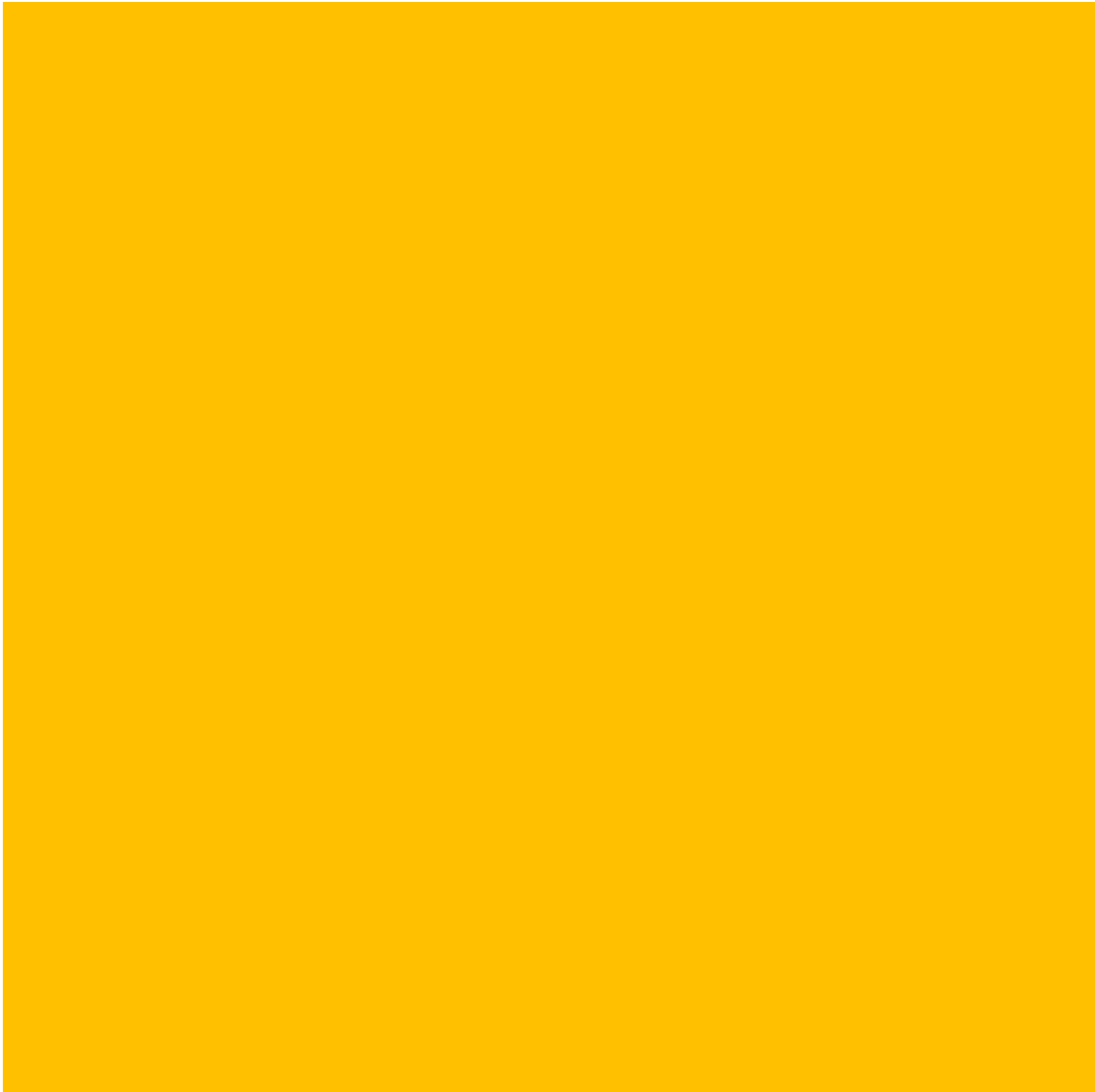
## One Census Families with Children

Figure 11. Comparing Income Profile of Families with Children in Housing Co-ops (Lease Land and Freehold) in Relationship to the City of Vancouver Across Income Deciles



Families with children living in non-profit leasehold housing co-ops have lower income cut offs in Deciles 2 to 5 (range 1.5% to 14.9%), while in freehold co-ops the cut offs are lower (range 7.5% to 20.8%) than in the City of Vancouver.

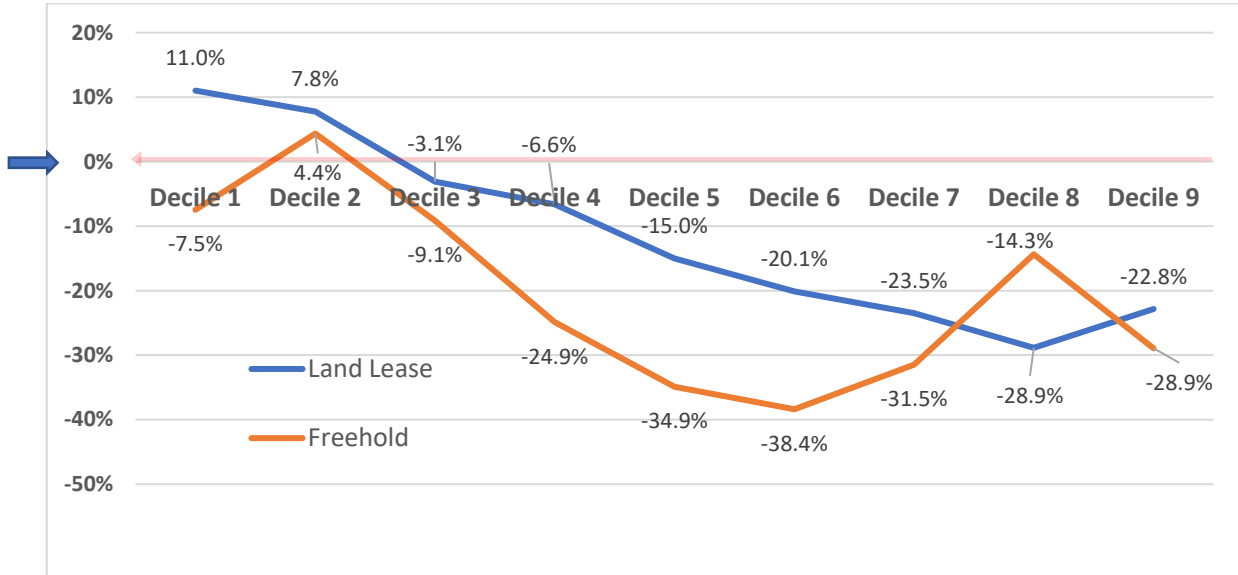
Families in leasehold co-ops with children in Deciles 6 – 9 ops have lower income cut offs than in the City of Vancouver, (range 15% to 34.9%); in freehold co-ops the cut offs are also lower than in the City of Vancouver (range 17% to 40%).



# **Families without Children**

## One Census Families without Children

Figure 12. Comparing Income Profile of Families without Children in Housing Co-ops (Lease Land and Freehold) in Relationship to the City of Vancouver Across Income Deciles



Interestingly couples without children have significantly lower incomes than couples with children across the different geographies. Leasehold co-ops in Deciles 3 to 5 have lower incomes cut offs than in the City of Vancouver (range 3% to 15% lower); freehold co-op household cut offs are also lower than the City of Vancouver (range 9% to 35%).

Leasehold housing co-ops in the higher income Deciles (6 to 9) have income cut offs ranging from 20% to 29% lower compared to City of Vancouver; freehold co-op income cut offs range from 14.3% to 38.4% lower than the City of Vancouver.



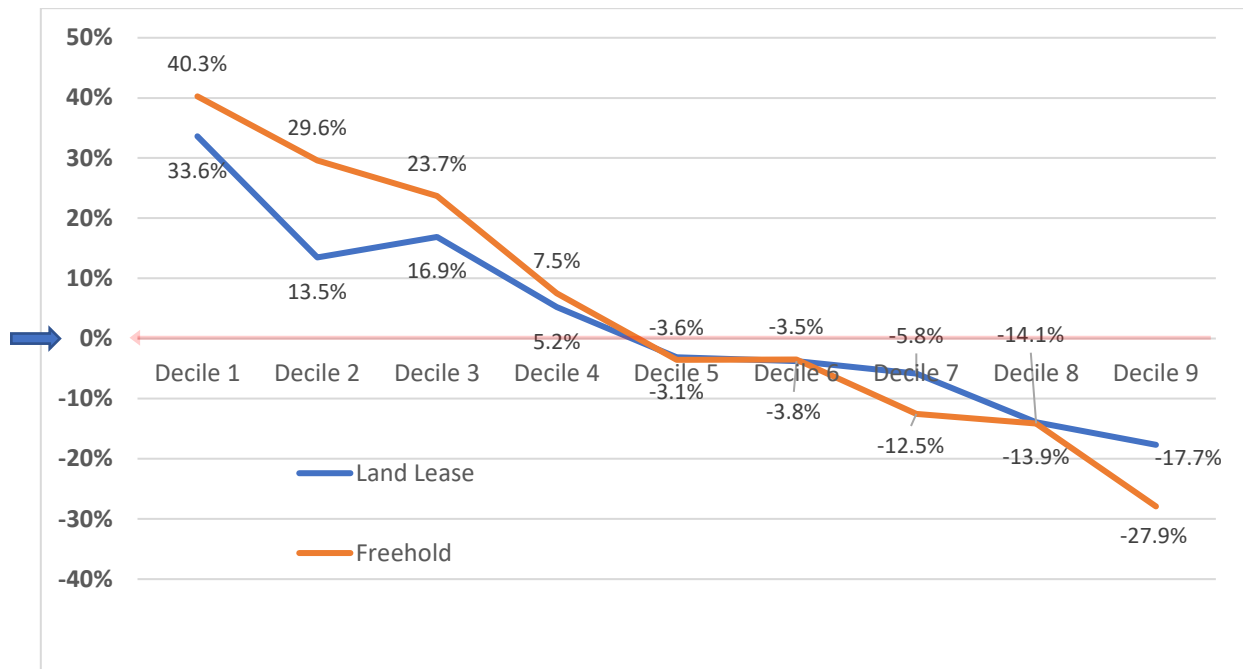
# **Lone Parent Families**

## One Census Lone Parent Families

Less than one in five households living in housing co-ops are lone parent families compared with one in thirteen households in the City of Vancouver. Two-thirds are female-led, one-third are male-led.

Single parent households in housing co-ops have higher incomes in Deciles 1 to 4 (in 10% decile intervals \$21,598, \$31,281, \$39,498, \$44,781) than in the City of Vancouver. Beginning at Decile 5, incomes for single parents decrease in a stepwise fashion compared to City of Vancouver, with income cut offs lower in leasehold co-ops (range 3.8% to 17.9%) and lower in freehold co-ops (range 3.5% to 28% lower).

*Figure 13. Comparing Income Profile of Single Parents in Housing Co-ops (Lease Land and Freehold) in Relationship to the City of Vancouver Across Income Deciles*



There are several factors that may contribute to higher income deciles for single parents. While the census provides a snapshot of current tenants, it does not show the cumulative benefits of living in safe, secure and affordable housing with monthly payments linked to subsidy thresholds. Based on the ethnographic data there is some indication that co-ops provide an environment that offers greater opportunity for single parents to return to school or attend professional development programs to complete their studies. Longitudinal research is needed tracking family composition, education status and incomes to validate this qualitative data.

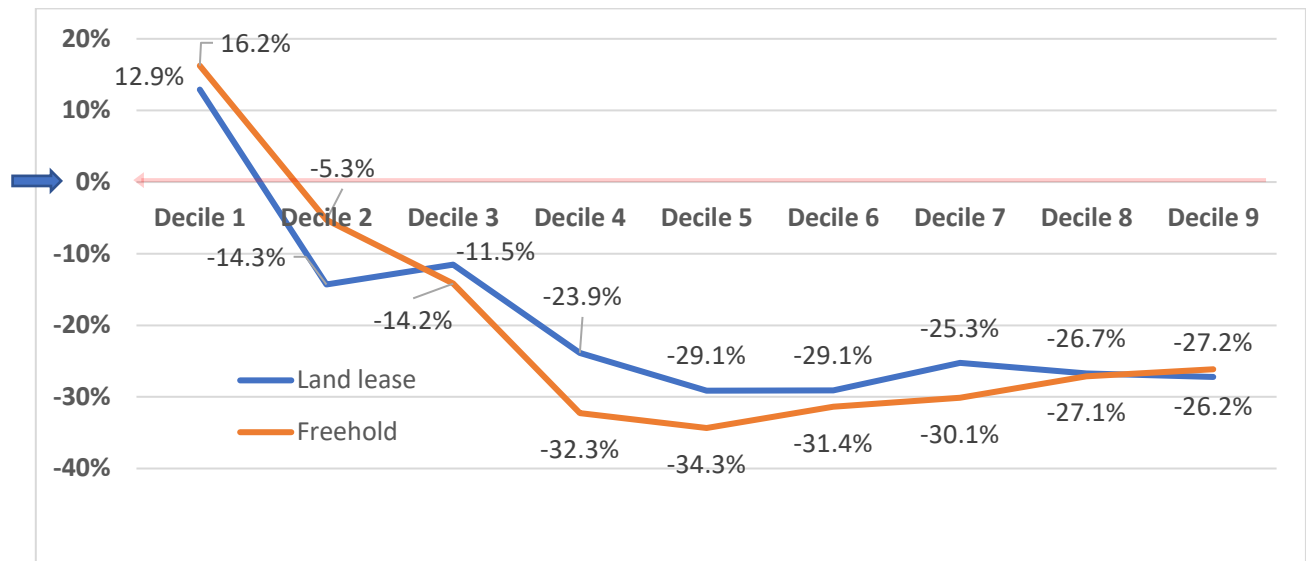


# **Single Person Households**

# Single Person Households

In the City of Vancouver there are 17.8% single person households compared to 15.3% within housing co-ops.

Figure 14. Comparing Income Profile of Single Person Households in Housing Co-ops (Lease Land and Freehold) in Relationship to the City of Vancouver Across Income Deciles

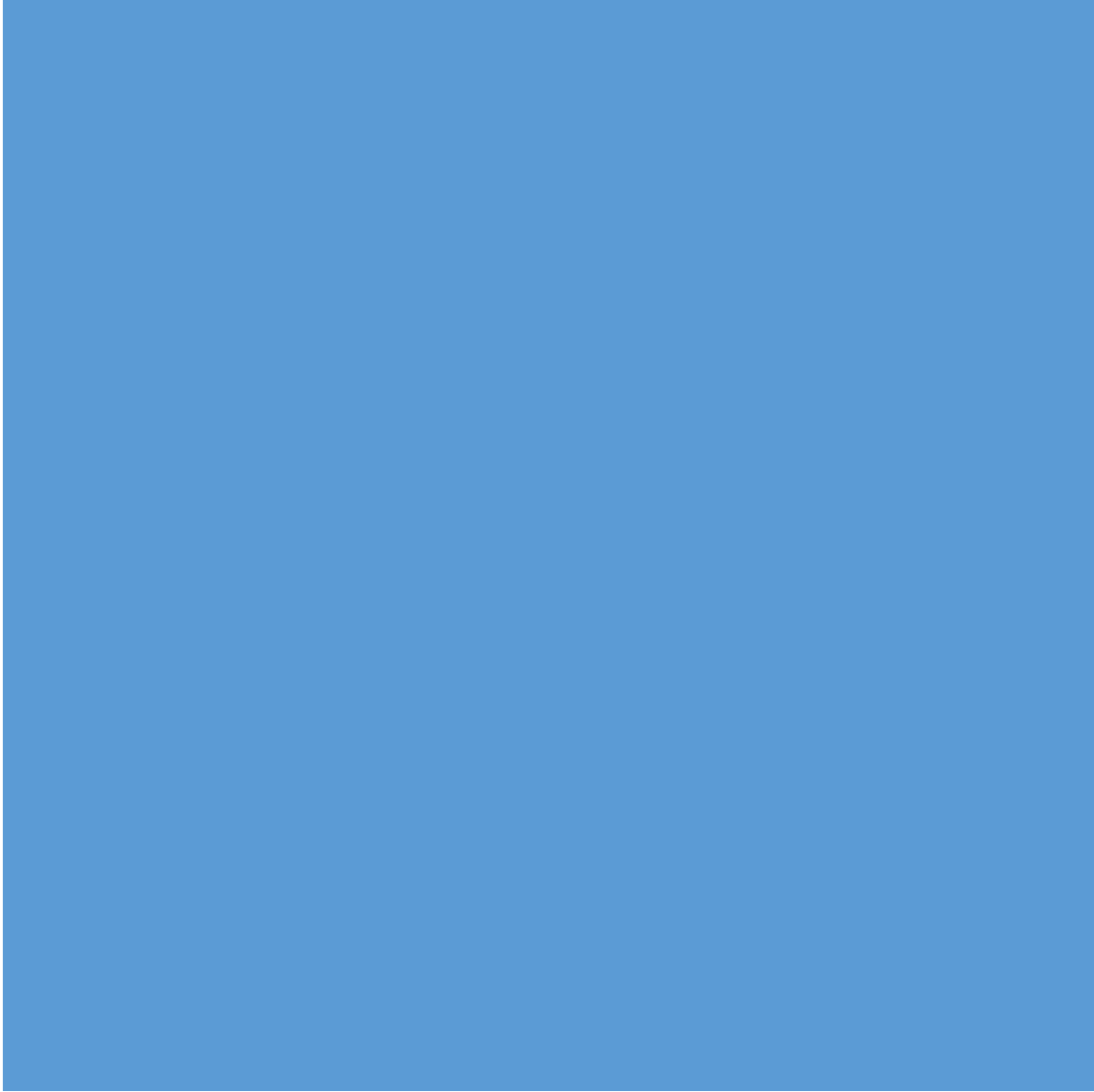


Over half the single persons households living in housing co-ops in the City of Vancouver earn less than \$28,000 (in 10% decile intervals the cut offs are \$11,388, \$14,615, \$17,869, \$21,063, \$27,018 respectively). There are differences between leasehold co-ops and freehold co-ops. In Deciles 2 to 5, single people in freehold housing co-ops have lower incomes compared to the City of Vancouver (range 13% to 29% lower), while freehold co-op income ranges are 5% to 34% lower. However given the very low incomes for this population this data illustrates both the breadth and depth housing co-ops contribute to the housing challenges in the City of Vancouver.

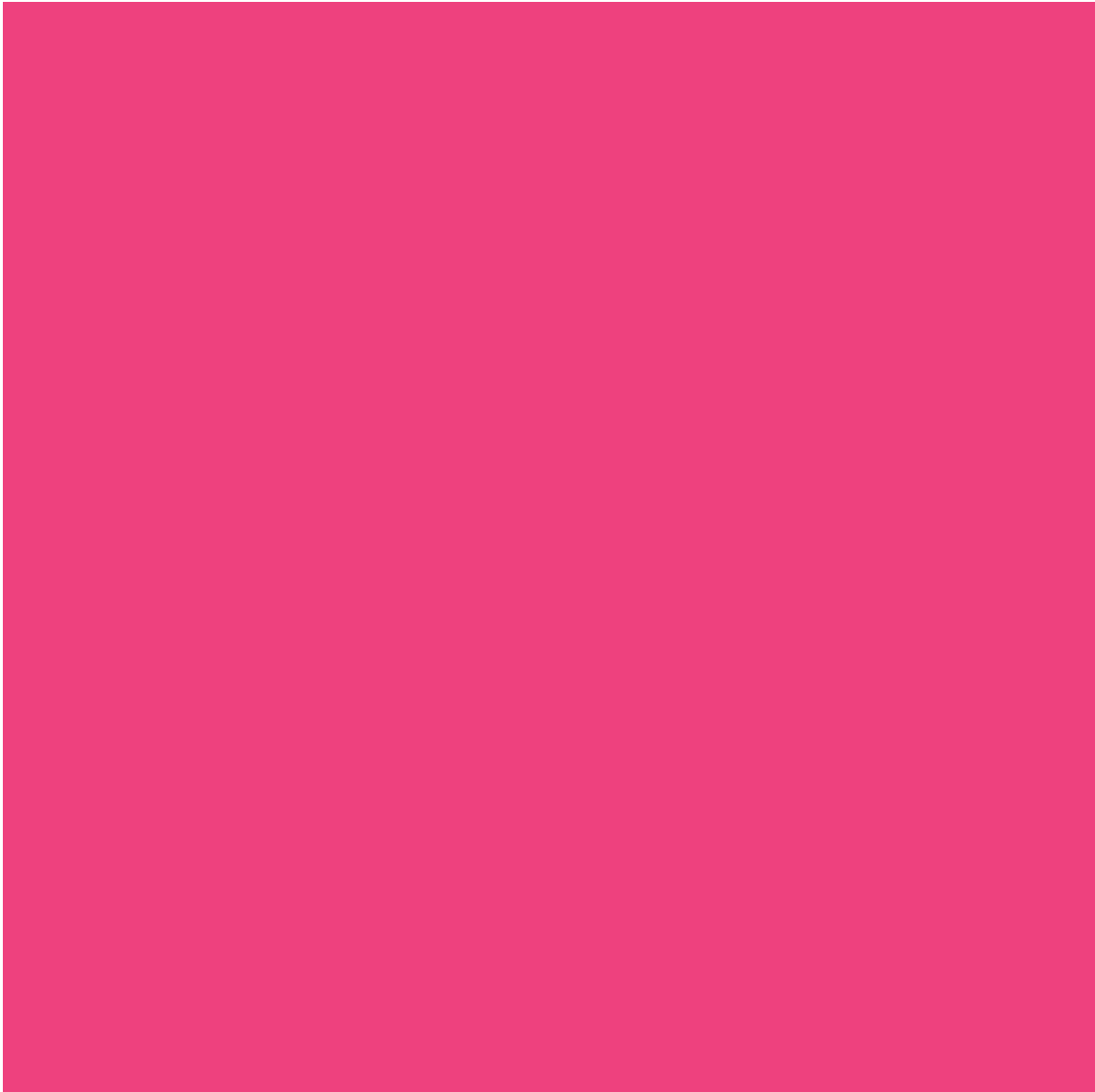
For single person households living in landlease co-ops in the upper income deciles (6 – 8) the range is 25% to 29% lower than the City of Vancouver, depending on the specific decile, and in freehold co-ops the range is 26% to 31% lower.







# **Specific Populations**



# **Seniors in Housing Need**

# Seniors in Housing Need

## **Seniors in Housing Need in Metro Vancouver (Census 2016)**

In Metro Vancouver there were 265,510 households with one or more seniors 65 or older. Approximately 25% (65,910) households reported some level of housing need, and just over 10% (27,600) were experiencing extreme housing need.

## **Seniors in Housing Need in the City of Vancouver**

In the City of Vancouver there were 68,535 households with one or more seniors 65 or older. Just under 30% (19,885) experienced some level of housing need and 12% (8,195) were in extreme housing need.

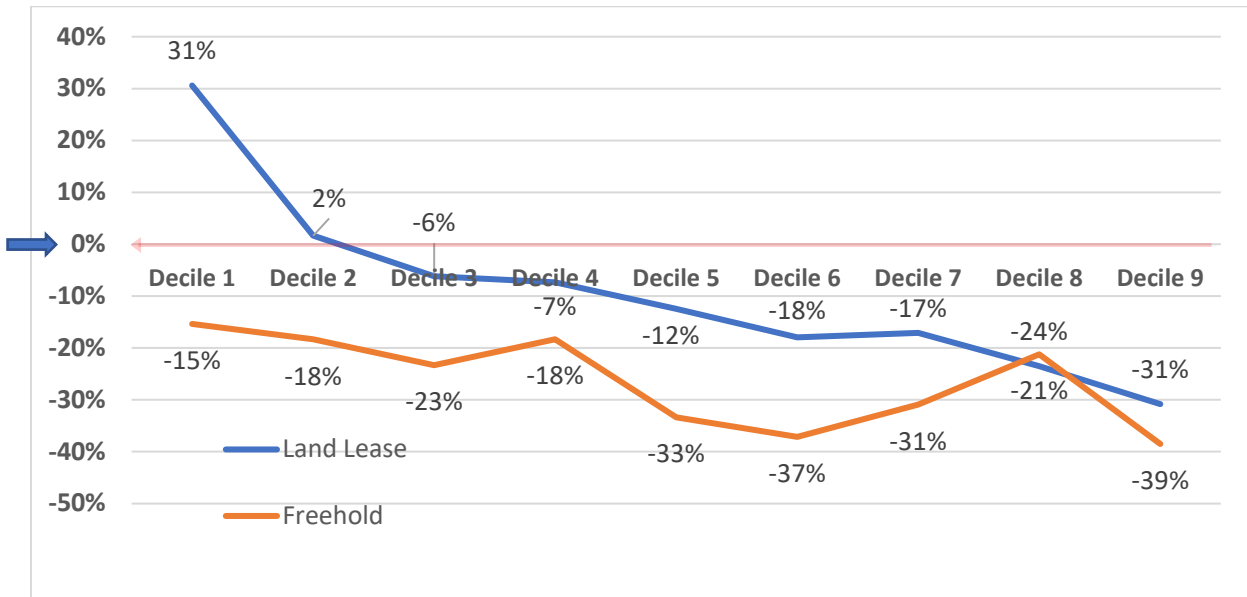
In Metro Vancouver 28.5% of the population is 55 years old or older. In the City of Vancouver 27.3% of the population are 55 years plus. In non-profit leasehold co-ops 32.5% are 55 years older, and 25.7% in freehold co-ops.

## Seniors Ages 55 to 64

As different jurisdictions use different ages for seniors, our comparative analysis provides data with age ranges starting at age 55.

At the population level in Metro Vancouver there were 326,290 people between the ages of 55 to 64, in the City of Vancouver 77,400 and 1,405 in the co-op housing sample.

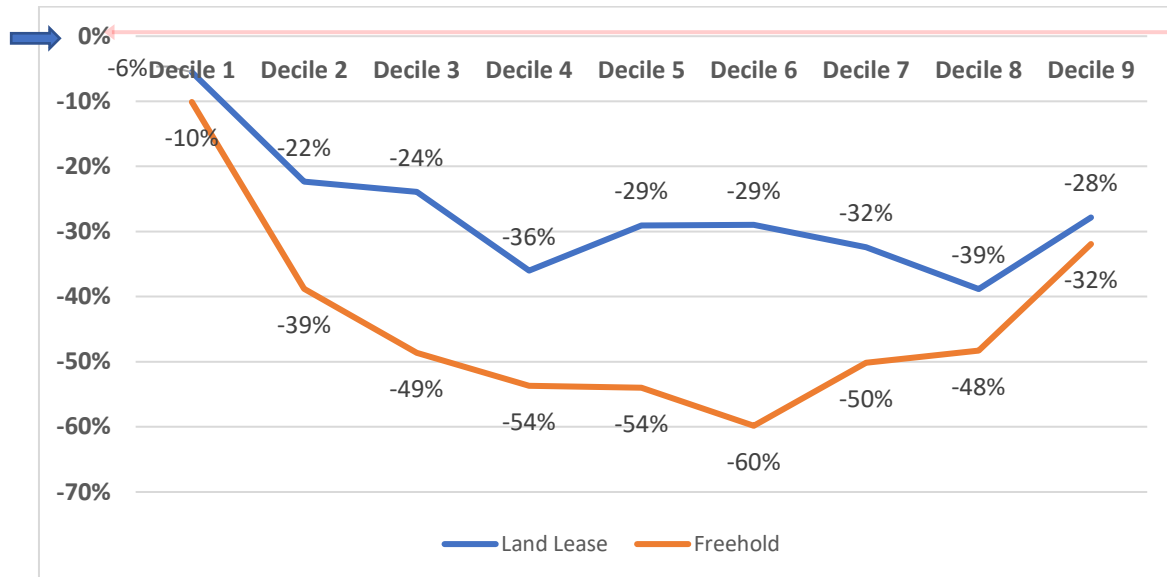
*Figure 15. Comparing Income Profile of Seniors Households Age 55 to 64 in Housing Co-ops (Lease Land and Freehold) in Relationship to the City of Vancouver Across Income Deciles*



For senior households age 55 to 64 the income deciles cut offs are lower in leasehold housing co-ops in Deciles 3 to 5 (range 6% to 12%) compared to the City of Vancouver. For freehold co-ops all lower income deciles (Deciles 1 to 5) have significantly lower incomes compared to the City of Vancouver (range 15% to 33%).

For seniors age 55 to 64 in the higher income deciles (Deciles 6 to 9), leasehold co-ops income decile cut offs are lower (range 17% to 31%) than in the City of Vancouver, and for freehold co-ops it is lower (range 21% to 39%) depending on the specific decile than the City of Vancouver.

Figure 16. Comparing Income Profile of Seniors Households Age 65 to 74 in Housing Co-ops (Lease Land and Freehold) in Relationship to the City of Vancouver Across Income Deciles

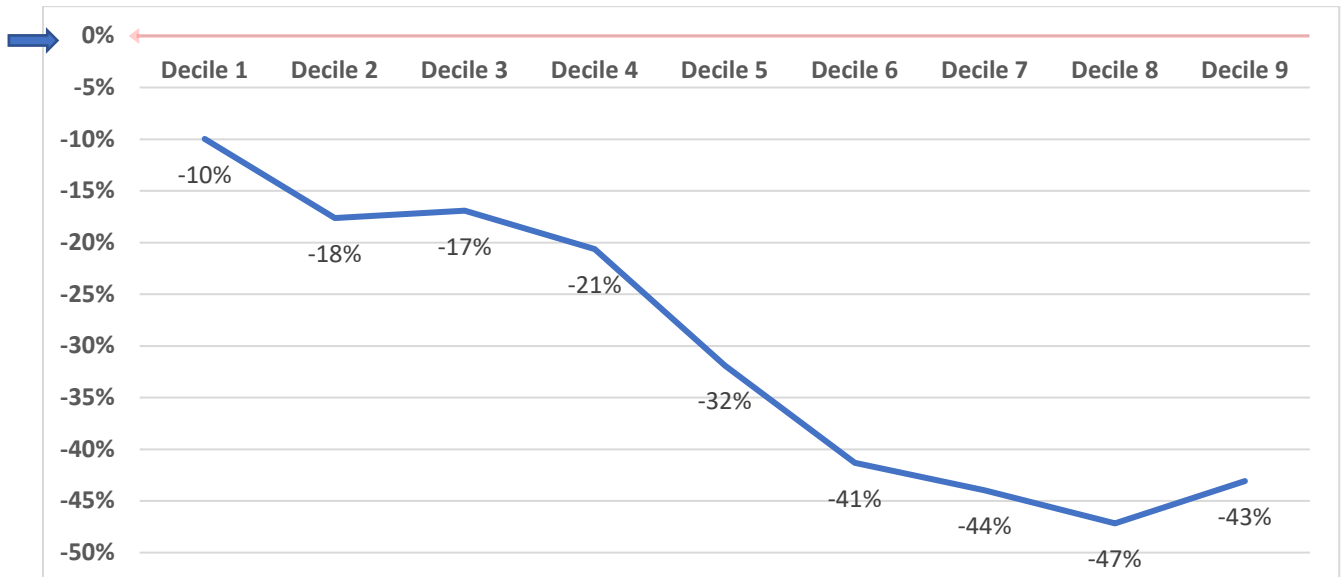


In Deciles 1 to 5 leasehold co-op income decile cut offs are lower (range 6% to 36%) than in the City of Vancouver, and for freehold co-ops it is also lower (range 10% to 60%) depending on the specific decile.

In Deciles 6 to 9, income decile cut offs are lower (range 28% to 39%) in leasehold housing co-ops, and in freehold co-ops (range 32% to 60%) depending on the specific decile.

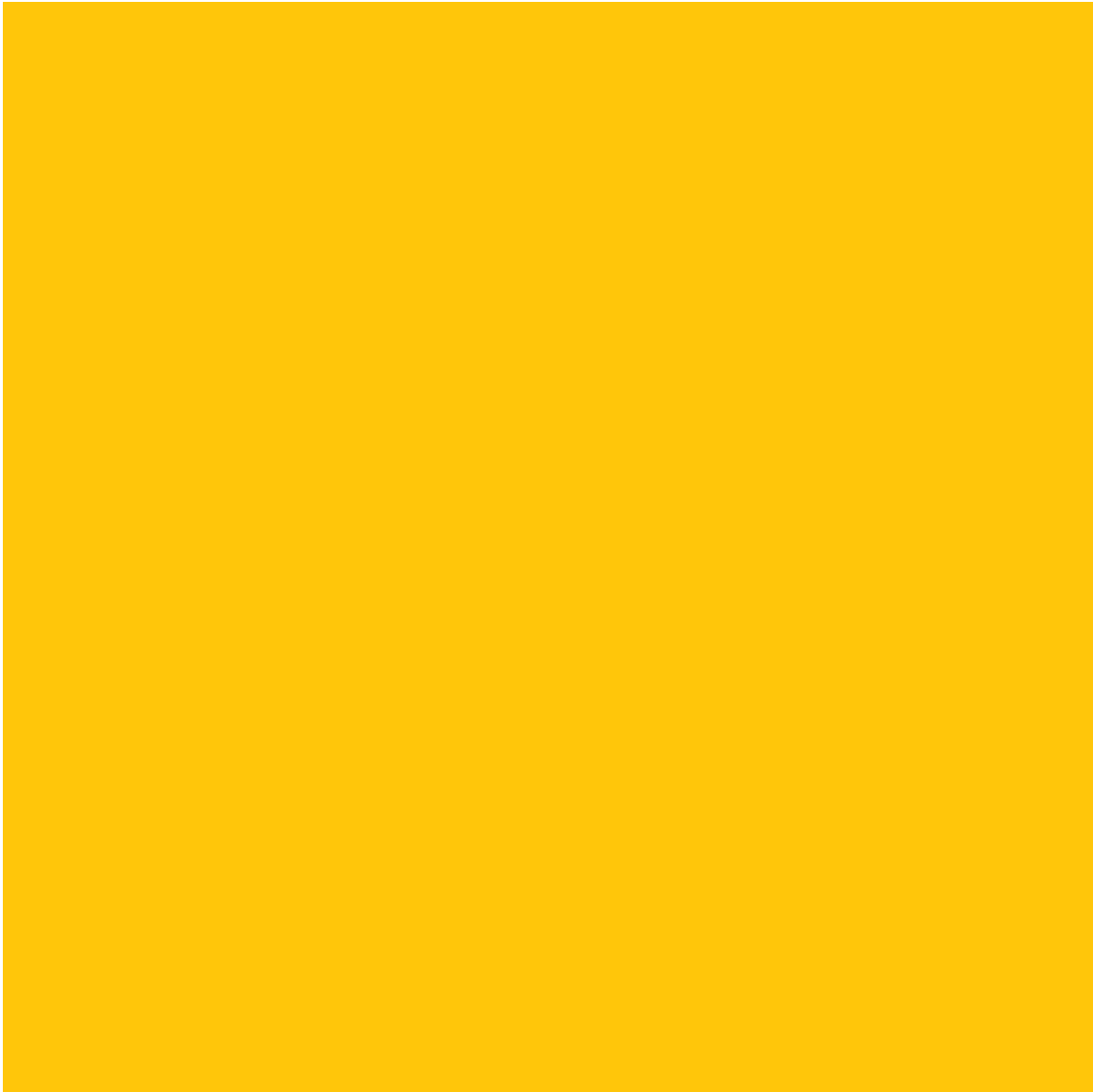
At the population level in Metro Vancouver there were 109,310 people between the ages of 75 to 84, 28,020 in the City of Vancouver and 355 living in housing co-ops.

Figure 17. Comparing Income Profile of Seniors Households Age 75 to 84 in all Housing Co-ops in Relationship to the City of Vancouver Across Income Deciles



\* Both Freehold and Land Lease Co-ops Aggregates to Mitigate Data Suppression

At the lower income Deciles 1 – 5, non-profit housing co-ops have lower income cut offs (range 10% to 32%) compared to the City of Vancouver for seniors age 75 to 84. In the higher income deciles (Deciles 6 to 9) there is a significant difference (range 41% to 47%) depending on the specific decile comparator.



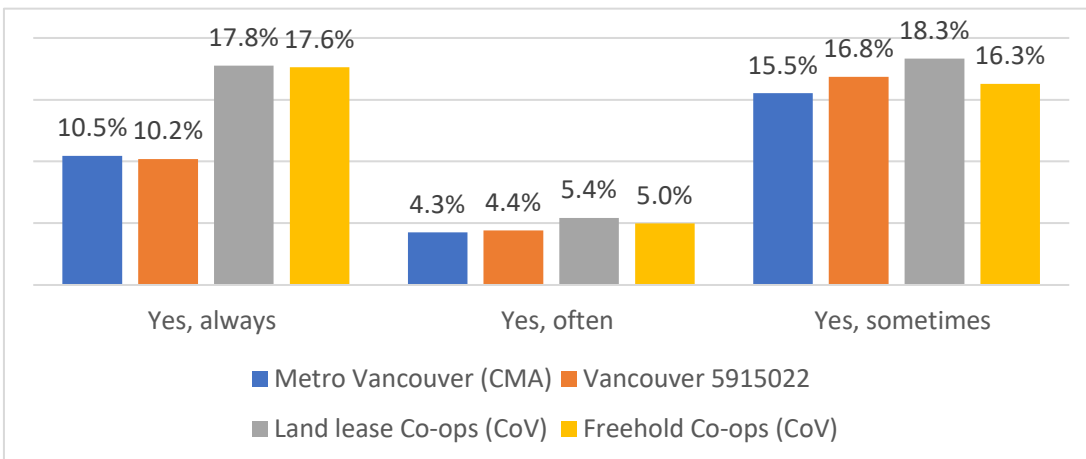
# **People with Activity Limitations**



## People with Activity Limitations

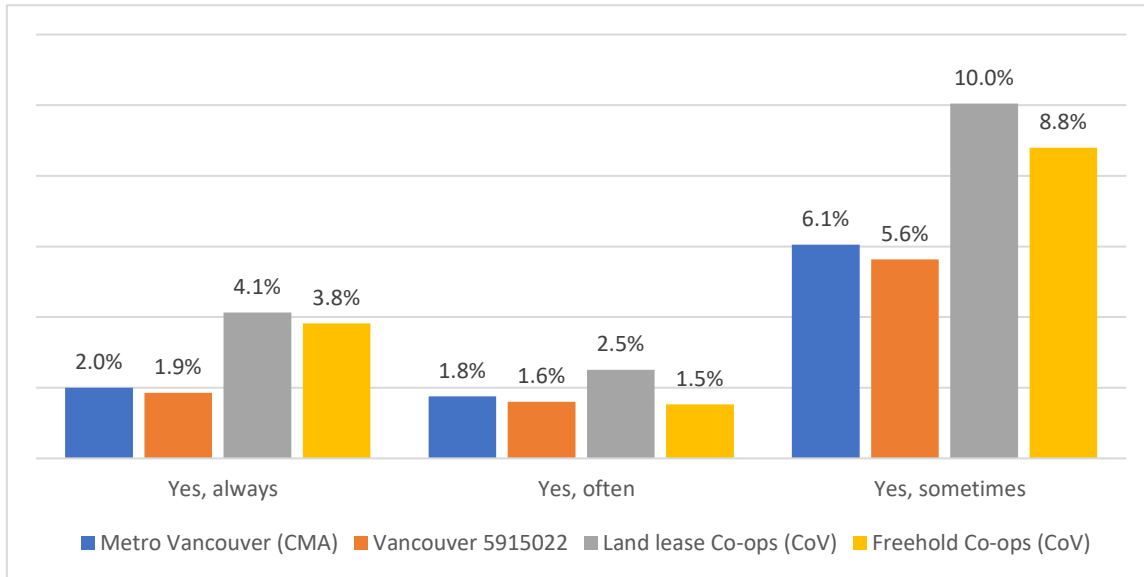
We reviewed census data for people with disabilities as represented by Statistics Canada long census form to compare data across geographies and housing co-ops, and assess whether there are differences for people living with activity limitations. We reviewed both “Total – Activity Limitations” and as well as individuals reporting “Physical Limitations”. Total – Activity Limitations includes all people who have indicated one or more issues including difficulty seeing, hearing, learning, emotional, psychological or mental health, or other health problems or long-term conditions expected to last more than six months. Physical Limitations includes difficulty walking, using stairs, using hands or fingers or doing other physical activities. Given the full range of disabilities under Total Activity Limitation which can impact household income, we investigated comparative income decile data on those who responded “Yes Always” to the specific question regarding physical limitations.

Figure 18. Percentage of People with Total Activity Limitations



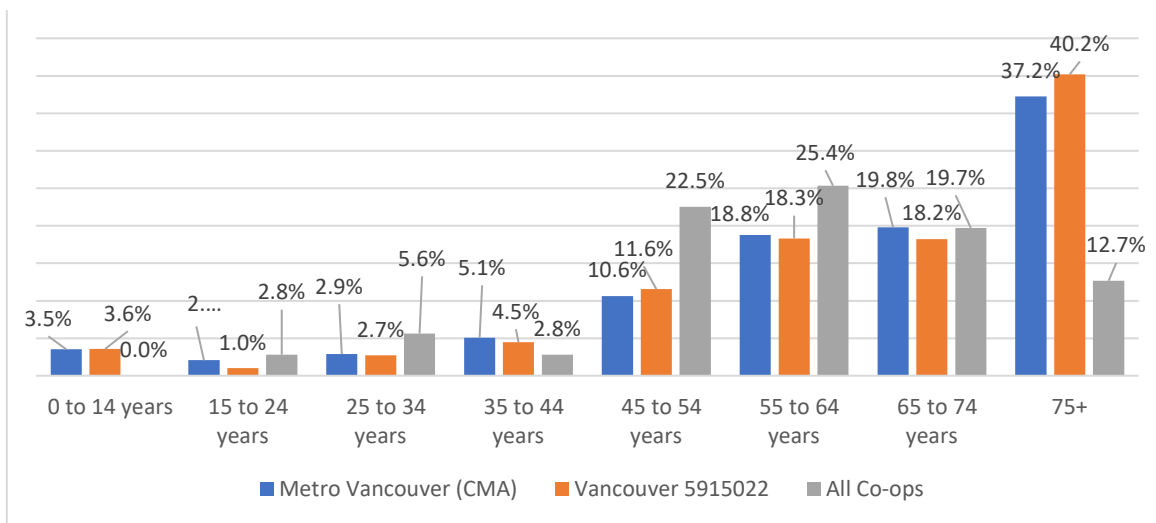
Comparing the percentage of people living in Metro Vancouver and City of Vancouver who have reported one or more activity limitations, there is little difference. There is a significant difference however in relative magnitude between the City of Vancouver and people in housing co-ops who have reported one or more activity limitations with the response “Yes Always” (over 53.5%), with a 20% difference of “Yes, Often” in leasehold co-ops and a 8.5% difference in leasehold co-ops for people who responded “Yes sometimes” compared to the City of Vancouver.

Figure 19. Percentage of People Reporting Physical Limitations in Metro Vancouver, City of Vancouver and Non-Profit Housing Co-ops



In Metro Vancouver there were 48,650 reporting physical limitations as “Yes always” compared to 11,495 in the City of Vancouver. In housing co-ops there were 355 people reporting “Yes always”. There is a small percentage difference between Metro Vancouver and City of Vancouver -- slightly higher in Metro Vancouver. For housing co-ops there is twice the percentage of people reporting physical limitations “Yes always” compared to the City of Vancouver.

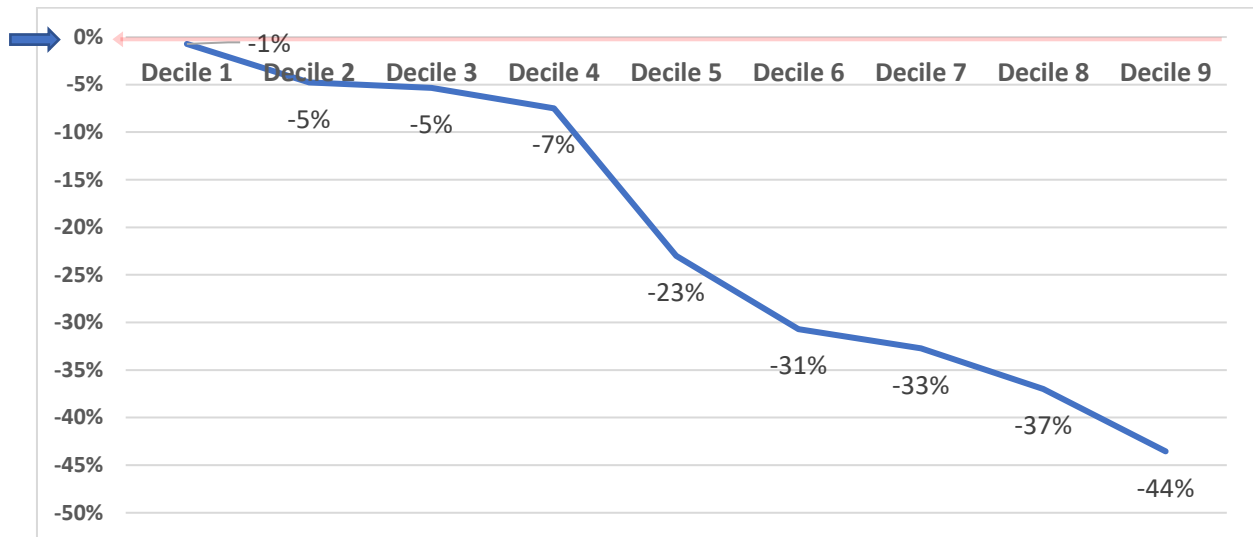
Figure 20. Physical Limitations Across Ages in Metro Vancouver, City of Vancouver and Non-Profit Housing Co-ops



In terms of physical limitations there are approximately twice the number of people reporting physical limitations across a broad range of ages – 15 to 24, 25 to 34, and 45 to 54. There is a smaller though significant magnitude of difference in the 55 to 64 age range (32%), with similar differences in the 65 to 74 age range. There is a major jump in prevalence of physical limitations at 75 plus, with much higher percentage of the population in both Metro and the City of Vancouver than those living in housing co-ops.

We see very significant differences in income decile cut offs between the City of Vancouver and housing co-op members with physical limitations. In the lower income Deciles 1 to 5, it is significantly lower (range 1% to 23%), while in Deciles 6 to 9 it is also significantly lower than the City of Vancouver (range 31% to 44%).

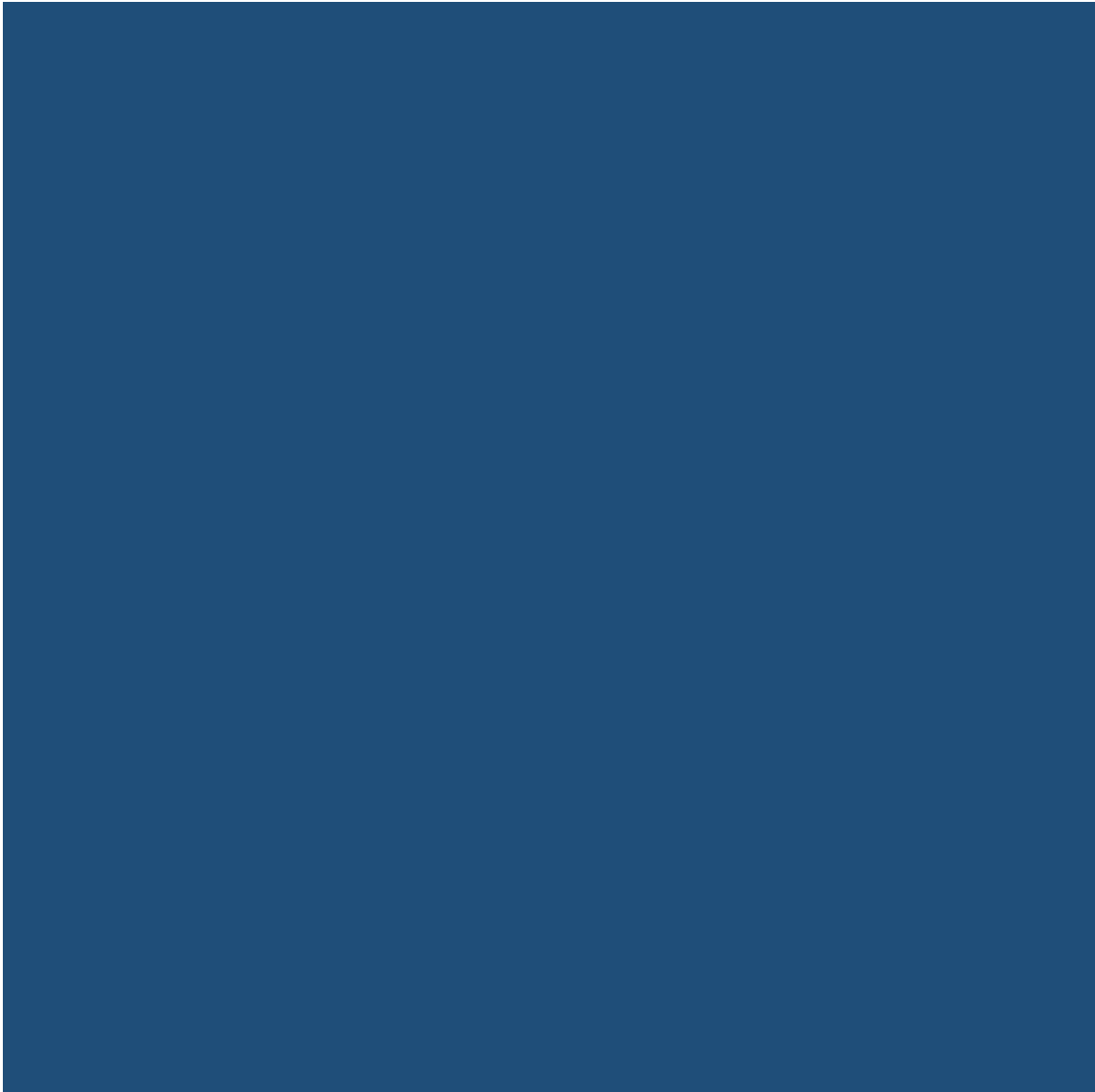
Figure 21. Physical Limitations and Income Deciles




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*Across almost all family compositions both leasehold and freehold housing co-ops typically serve households with higher levels of income vulnerability in the lower income deciles, and serve individuals and families typically with 30% less income compared to those in the higher income deciles in the City of Vancouver.*

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# **Visible Minorities**

# Visible Minorities

## Comparison of Income Deciles Across Visible and Not Visible Minorities

Table 17. Households Income Deciles of Visible and Not Visible Minorities (Census 2016)

Income Deciles	Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9
City of Vancouver									
Not a visible minority	20,818	38,148	53,831	70,085	87,372	107,346	132,942	168,587	237,062
Total visible minority population	21,596	36,554	51,057	65,401	80,455	98,504	120,592	149,533	198,595
Arab	967	16,466	24,671	34,014	47,421	62,106	77,198	108,355	159,397
Korean	7,580	21,265	33,335	44,087	56,311	70,444	90,119	120,447	181,117
West Asian	11,033	21,687	30,090	41,369	52,743	69,958	89,448	112,114	152,747
First Nations	11,399	18,691	26,563	35,620	46,738	57,693	73,994	99,530	144,502
Other (Multiple Aboriginal + n.i.e)	11,435	18,218	33,273	48,509	64,455	79,192	93,543	126,312	185,959
Aboriginal identity	11,599	20,090	30,299	41,364	52,901	66,998	83,513	107,034	150,818
Métis	15,001	26,121	40,259	53,319	67,643	81,363	97,441	120,810	160,069
Latin American	15,192	27,531	39,371	51,487	62,411	75,993	93,178	115,315	152,987
Black	17,165	28,178	40,189	51,601	62,127	73,158	94,310	120,493	172,061
Visible minority, n.i.e.	18,361	27,040	40,220	52,488	63,238	84,104	99,958	137,126	218,794
Chinese	20,436	34,187	48,660	63,055	78,864	97,702	121,416	151,918	200,200
Japanese	21,749	35,197	47,304	59,681	70,776	84,726	108,419	141,550	190,983
Southeast Asian	24,967	37,675	49,603	61,756	73,527	83,884	102,237	122,192	162,325
Multiple visible minorities	26,891	44,022	57,350	72,648	90,328	107,792	129,603	157,905	203,840
South Asian	32,986	52,567	70,296	86,787	105,283	125,076	148,804	180,456	248,553
Filipino	36,733	53,480	67,864	81,148	94,168	109,036	125,656	148,057	190,692

Table 16 presents ascending order Income Deciles in the City of Vancouver comparing “Not a Visible Minority” and “Total Visible Minority” amalgamated income data. This more clearly identifies certain minorities as being at higher risk of income vulnerability.

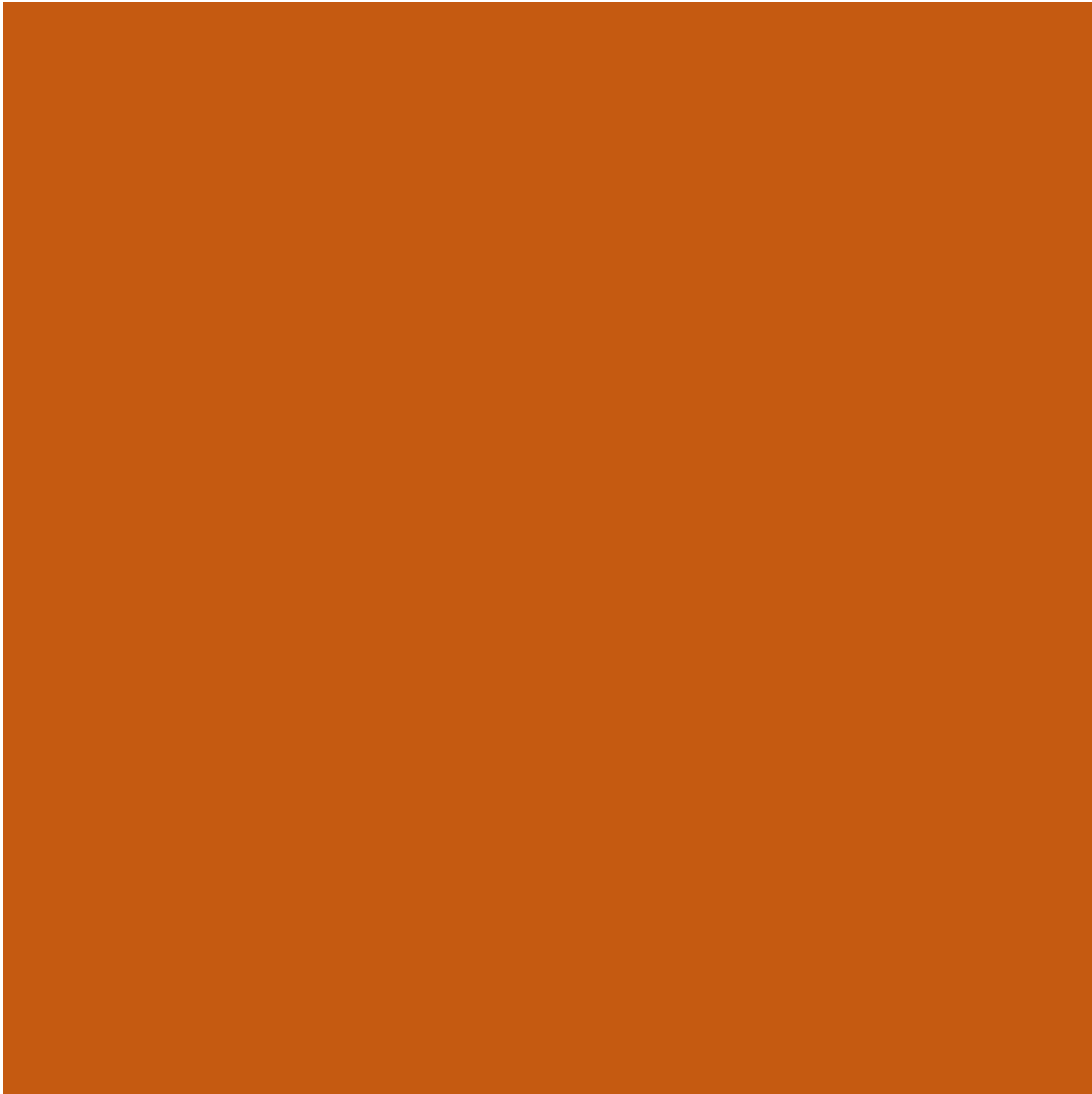
To explore income vulnerabilities further, we calculated average incomes across the lowest three income deciles by visible minority to identify households who are at the highest risk of income vulnerability. Arab, First Nation, Korean, West Asian, Métis, Latin American and Black households are at highest income vulnerability risk which is congruent with prior research (discussed below).

Table 18. Comparison in Median Rents Across Visible Minorities (Census 2016)

Ethnic / Racial Background	Renter	% Renter Pop.	Average Rent (\$)	Median Rent (\$)
Total Population	280,025	100%	1,429	1,304
Not a visible minority	168,010	60.0%	1,492	1,370
Total visible minority population	112,015	40.0%	1,335	1,212
Arab	2,420	0.9%	1,576	1,498
West Asian	4,755	1.7%	1,581	1,442
Korean	5,535	2.0%	1,551	1,435
Métis	3,350	1.2%	1,442	1,336
Latin American	8,845	3.2%	1,458	1,321
Multiple visible minorities	4,565	1.6%	1,412	1,298
Japanese	5,590	2.0%	1,462	1,294
Black	4,795	1.7%	1,337	1,246
South Asian	13,120	4.7%	1,402	1,232
Filipino	21,050	7.5%	1,299	1,192
Visible minority, n.i.e.	1,045	0.4%	1,340	1,166
Southeast Asian	7,935	2.8%	1,230	1,105
Other (Multiple Aboriginal + n.i.e)	340	0.1%	1,140	1,069
Chinese	32,365	11.6%	1,201	1,051
First Nations	7,650	2.7%	1,095	975

In market-based housing the highest median rents are paid by the most income vulnerable ethnic households in descending order of income vulnerability: Arab, West Asian, Korean, Métis, Latin American and Black households.<sup>13</sup>

<sup>13</sup> Income vulnerability was calculated by identifying the ethnic racial groups with the lowest average income across the first three income deciles (Deciles 1 to 3).

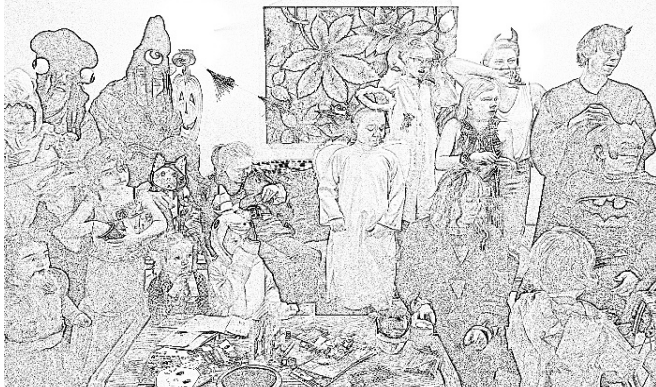
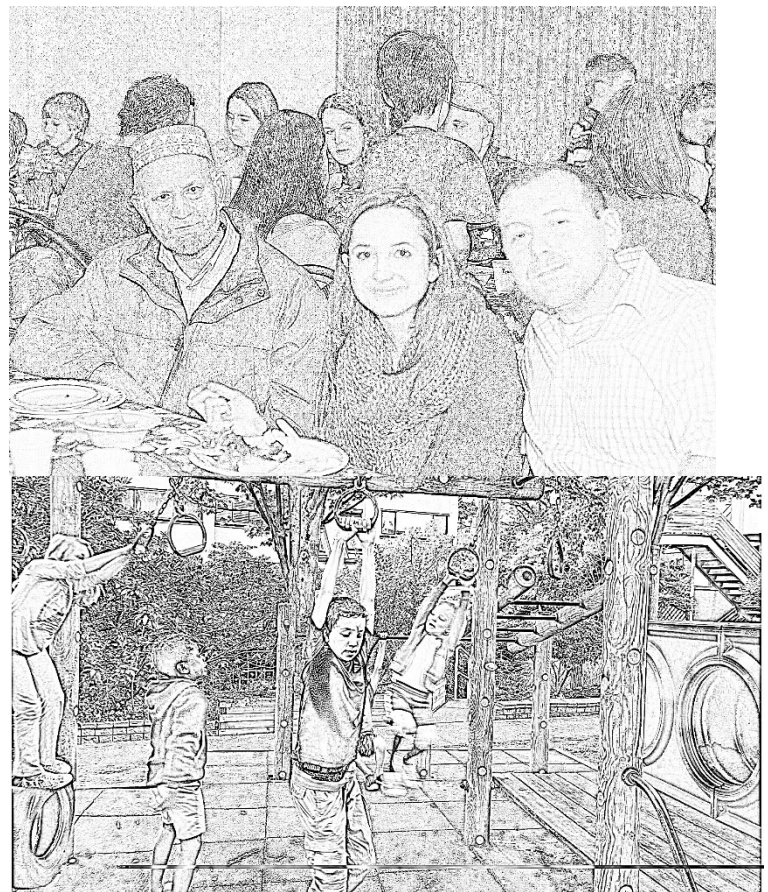


# **Ethnographic Survey Results**

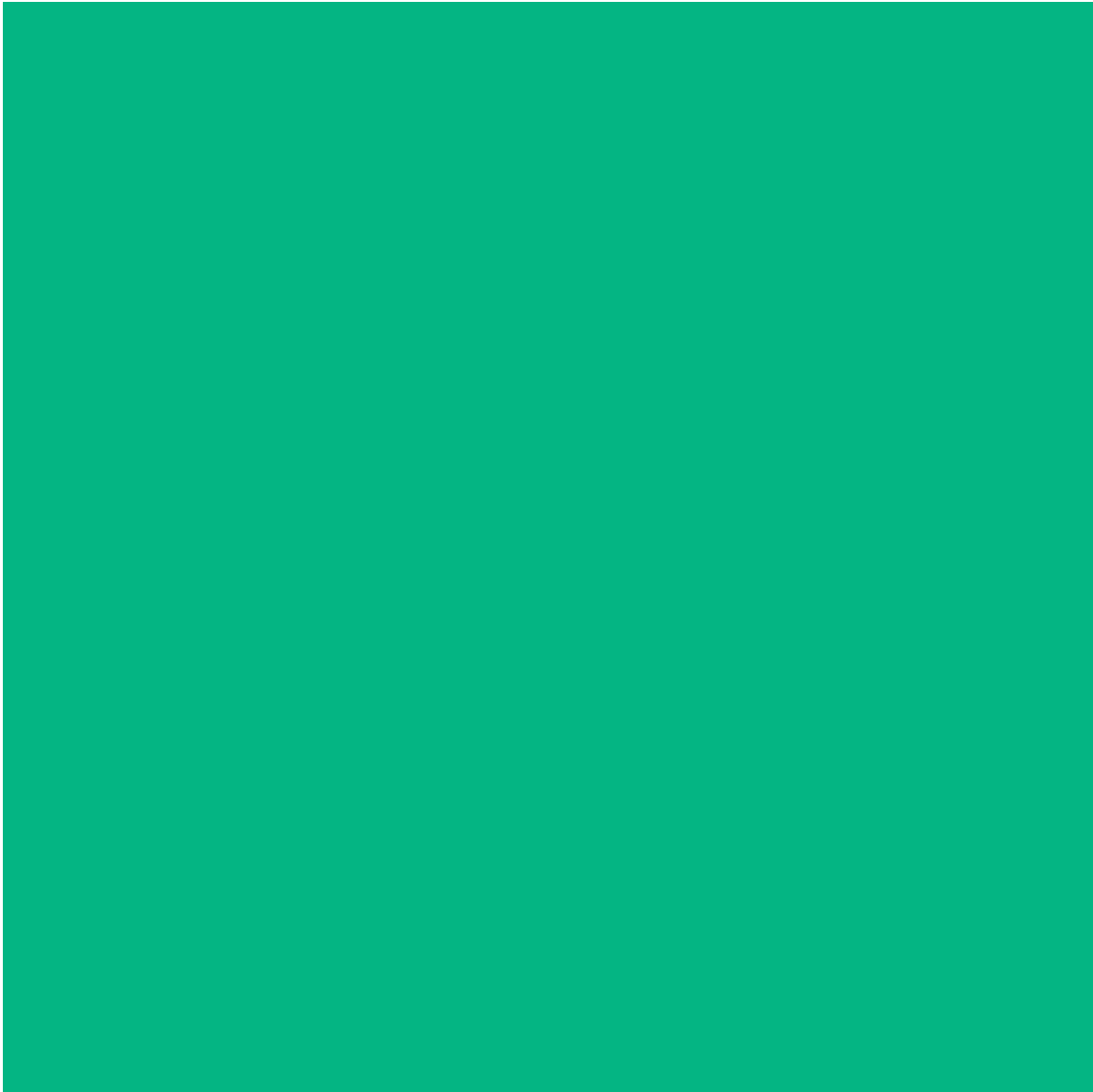
# Ethnographic Survey Results

Among the 211 respondents that completed our survey 18% reported that they had been living in their housing for 5 years or less, while 26% reported that they had been living in their housing for between 6 and 15 years, 21% had lived in their housing co-op between 16 and 25 years, and 32% had lived in their housing co-op for more than 25 years.

One third of the respondents were families with children, just over 20% were couples without children, 11% were single parents, and 31% were single people.







# **Social Equity and Inclusion**

# Social Equity and Inclusion

## Looking at Non-Housing Outcomes

Our ethnographic survey explored the attitudes, beliefs, values, and experiences of respondents living in non-profit housing co-ops in the City of Vancouver. Our key research findings focus on building a deeper understanding of the broader social benefits and outcomes that can be attributed to this form of housing tenure.

Specific ideas and values we explored are respondents' attitudes and values related to the social equity, social capital, and the principles of diversity and inclusion they identified as important living in their co-ops.

The most common experience about living in a housing co-op was a sense of belonging, of being in a safe, supportive, family friendly, mixed income, intergenerational community. Many respondents spoke about their experience of living in secure affordable and diverse housing, no longer being fearful or discriminated against by landlords, having a voice in policies and practices about one's living environment, and taking an active participatory role in governance, and maintenance of the co-op. The sense of belonging was often linked to being "accepted" as a member, and experience of living in a caring supportive, inclusive and diverse community.

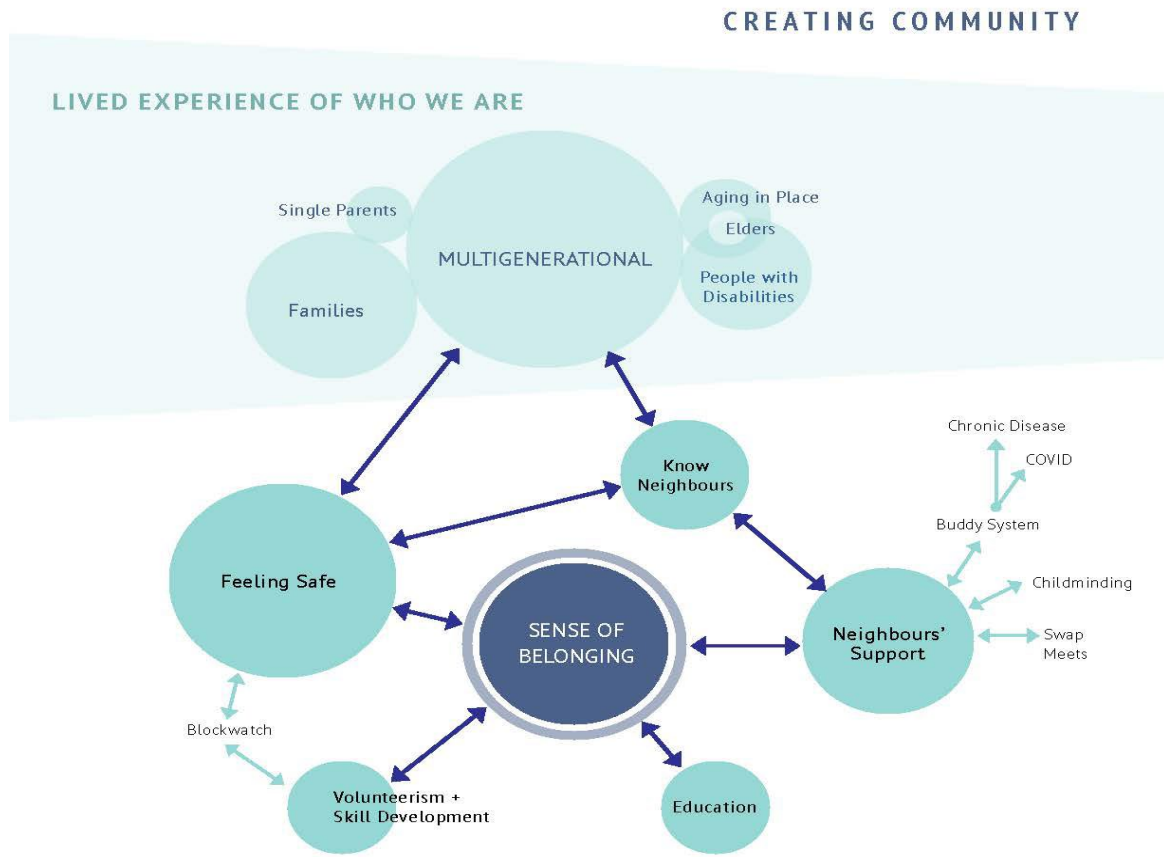
Figure 22. Social Values Attributed to Living in a Co-op Housing Community



Respondents spoke about the importance of social connection, the power of knowing your neighbours and being able to both offer support and receive support. Having shared values of co-operation and caring were seen as part of the social fabric and part of the purpose of living co-operatively. This was contrasted with recognizing that non-profit housing co-ops were an alternative to home ownership without the benefits of tax credits, capital gain allowances, or personal gain from market assets. Respondents noted that the social benefits of living in a participatory diverse community for children, families, and across generations were part of learning important values and led to good citizenship. Most important co-op members spoke of the benefits of security of tenure over one's life challenges including divorce, death of child or spouse, chronic illness or disease, changes in employment or loss of employment.

Congruent with co-operative principles, co-op members spoke about the process of creating community, attending general meetings, participating in committees and policy development. They spoke of relationship building both as a formal process, facilitated by good design and community amenities, as well as informal processes of caring and support for neighbours who may be old or with acute or chronic health conditions, support for single parents, or children living with disabilities.

Figure 23. Lived Experience of Creating Community



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*I love it that I know my neighbours and that we come together to decide how our co-op should be run.*

*Having a say and being part of the process creates ownership and commitment.*

*This community helps my family to feel well rooted in our larger community of Vancouver and we are engaged as passionate community builders with a long-term interest in our neighbourhood.*

*No one knows anyone's income, the children of all ethnic and religious backgrounds play together in a caring environment.*

*As a new immigrant having secure housing has helped our family create long lasting friendships and a feeling of belonging.*

*My children have learned about what is involved in creating a supportive and inclusive community, it is hard work, and now they share these values with their children and friends.*

*The diversity of incomes, professions and trades people create the collective skill set necessary to successfully run a co-op and maintain and remediate its buildings. Social equity is accomplished by having low, moderate income with some higher incomes representing some specialized professional knowledge. It is the sharing of life experiences across all incomes that we learn from each other.*

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Figure 24. Formal Processes Promoting Community Engagement and Respect

WHAT WE DO TO BUILD COMMUNITY			
<b>DEMOCRATIC CONTROL</b>	<b>MEMBER EDUCATION</b>	<b>SOCIAL COMMITTEE</b>	<b>NEWSLETTER</b>
"Having a Voice" Board/Committees General Membership Meetings Vision, Mission, Values, Policies Decision-making Membership Committee Building Maintenance/Asset Mgmt Financial	Education committees Orientation manuals Newsletter articles Workshops - in house and community base Board/Committee presentations CHF-BC education Community education	Meet your neighbours (potlucks or food provided) Plans annual/ semi-annual BBQ/ regular events Formal swap meets/ junk removal	Welcome new members Celebrates all holidays Celebrates children's birthdays Reinforces principles, values, co-operation Respectful editorial control
		<b>COMMUNAL SPACE CLUBS</b>	<b>GARDEN/GROUNDS</b>
		Playgroups, Woodworking, Movies/ Sports, Table Tennis, Yoga & other classes	Community garden, rooftop, children

Respondents spoke about what their co-op did to build community, they saw it as an active process from the process of interviewing prospective members to consider interests and participation of co-operative living, demographic characteristics congruent with home availability and accessibility fit, income mix, and membership priorities (some co-ops have instituted diversity and inclusion committee or priorities). They spoke of their co-op's mission and vision, and the role of education committees, social committees, and children committees in building respectful and diverse communities. Open board and general membership meetings and importance of having diverse opinions and striving towards consensus. The newsletter or other internal social media such as private facebook pages introducing new members, sharing life stories and experiences, sharing international recipes or information about different religious holidays, announcing children birthdays or accomplishments, and the benefit of having some editorial control to mitigate disrespectful communication.

Respondents spoke about the importance of the Co-operative Housing Federation of British Columbia's education programs and general meetings including courses on best practices in leadership, board and committee roles and responsibilities, and topical issues including reconciliation, diversity and inclusion, conflict management as well as building maintenance and building remediation.

The work of social committees and post-membership acceptance processes were identified including having "meet your neighbours" (potlucks or food provided), annual or semi-annual BBQ, celebrations, formal free swap meets. The creation of playgroups, woodworking, movie/sports, table tennis, yoga or other classes were seen as ways for people to meet. Neighbourhood work parties were seen as a mechanism to encourage new members and foster ongoing participation of neighbours to share in the work of the co-op and to build social connection.

Designing indoor and outdoor communal spaces to support meetings and social events, creating enclaves to create inner courtyards for safe children play areas with shared parents and seniors providing watchful eyes, having community gardens and/or rooftop gardens, and having outdoor spaces for neighbourhood BBQs, and seating areas were all seen as important design elements that have promoted community engagement and social connection.

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*Whatever our differences in the world at large, we are all equal in this community. Here, your worth is not tied to your age, race, religion, gender or material wealth. Everyone has something to offer*

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## Diversity and Inclusion

Close to 70% (145) of the respondents believed their housing co-op represented a high level of diversity across different dimensions including economic diversity, ethnic and racial diversity, religious diversity, family composition (single parents, couples, couples with children, LGBTQ2, foster parents, single people) and generational diversity.

Just under 25% believed their co-op could do a better job with improving inclusion and diversity noting some co-ops have established diversity and inclusion committees or proactive membership policies, whereas 5% of the responders believed their co-op or current board did not embrace a specific type of diversity.

Respondents noted specific policies focused on diversity and inclusion:

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*I live with a mental illness, but don't feel like I'm the 'odd one out' in this community.*

*The members here are from all over the planet.*

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- Proactive membership diversity recruitment policies to target specific under-represented minority groups, refugee – family admission, recruitment of people with disabilities for accessible units, prioritizing potential vulnerable populations (single parents, LGBTQ2, First Nations, etc.)
- Anti-discrimination and anti-racists policies and practices articulated in vision and mission statements, committee and board terms of reference, and transparent and accountable processes to address member concerns about perceived injustices.
- Creation of Diversity and Inclusion Committees to draft policies to bring to boards and general membership to foster and grow under-represented types of diversity within the co-op.
- Committees with a mandate to address the needs of People with Disabilities and support their active participation in community life. Some co-ops mentioned policies their co-op has adopted proactive policies to address the needs of transitioning children with disabilities to adults living in the community with disabilities.

- Financial policy initiatives include incentive programs enabling right sized housing and mitigation of down-housing expenses, grant and subsidy support for very low-income and low-income membership to reduce housing charges to ensure families have sufficient funds for food and medication needs, surcharge of higher-income members to create a subsidy pool to broaden the depth and breadth of support.
- Aging in Place Committees and policies to ensure that elders living in the community maintain social connections and have appropriate right-sized and accessible housing to help them thrive and continue to contribute to the community well-being.
- Participation policies that foster active participation on operational and social committees, board of directors as well as neighbour assistance (shoveling snow, raking leaves, phone tree, etc.)
- Appropriate short-term sublease policies that allow co-op members to complete their educational degree or do volunteer work, or address family health issues.

Figure 25. Diversity and Inclusion (Word Cloud)





# Recommendations for Co-op Expansion

## **Aging In Community**

A major benefit of living in a housing co-op for seniors living in a housing co-op were the social connectedness, intergenerational support, and feeling of belonging. Creating smaller more accessible units would facilitate appropriate right-sizing, and maintain enduring relationships. Respondents noted that playgrounds or gyms could consider both children and adult needs.

## **Ensure Adequate Community Meeting Space, Green Space, Gardens and Added Community Amenities**

Respondents noted the need for co-ops to have adequate indoor and outdoor space that supports social interaction, and addresses community needs. Having adequate indoor space for regular general membership meetings, board meetings, hobbies, and children play spaces was seen as being important requirements for successful communities. Suggestions included space for daycares that could be used by co-op members and surrounding community. Bike storage was noted as a planning deficit.

**Adequate Outdoor Space** This included ideas of enclaves or protected outdoor space with seating to support safe playgrounds, allowing single parents, parents and elders to oversee playground. Having adequate green space which could include rooftop gardens, as well as community gardens to support food security.

## **Safe, Accessible, Schools, Health Facilities, Community Services, Good transportation**

Location was considered an important aspect for family housing. Respondents noted the importance of access to schools, libraries, community centres, noise level and feeling safe in ones' neighbourhoods. Some members living in co-ops in downtown areas noted concerns to improve building designs and construction materials to better address noise pollution and to increase safety for children.

## **Appropriate Density**

Respondents suggested that some smaller co-ops may benefit from aggregation or some form of federation to have adequate volunteer and financial capacity.

There were concerns that some co-ops were too small, as well as concern that future co-ops may be too large without adequate design to support social connections, meetings, and sufficient green spaces.

Respondents also noted that a full range of housing is desired including townhouses, and moderate sized high rises.

## **Partnerships for Infill Development and Phased Redevelopment**

Responses from freehold and city leasehold co-ops recommended that the city create incentives and partnerships with existing housing co-ops to support expansion through infill development to reduce displacement, and phased redevelopment. There was interest in expansion however noted partnerships and additional support was necessary to accomplish this goal.

## **Preservation and Retrofit of Existing Housing Co-ops**

Respondents noted that the most affordable housing is housing that exists and suggests that the city prioritize conversion of commercial buildings for instance storefronts to mixed commercial housing. Respondents noted their co-op investment in remediation and that their co-op is interested in deep retrofit, upgrades to support electric vehicles, and other opportunities to enhance environmental standards.

## **Predictable Renewal and Long-Term Leases**

Respondents noted the prolonged level of anxiety and distress that lease negotiations have had on their residents and disappointments with the belief four years ago that a unanimous motion from Council would more rapidly lead to a lease renewal.

## **Home Improvement**

The two most common recommendations were the need for an additional bathroom for larger family sizes, as well as adequate storage for members. Most co-ops built in the 1970's had only one bathroom per home.

## **Broad Professional Mix**

It was noted that co-ops thrive from having an adequate mix of professionals and trade people who are needed to plan and manage building maintenance, building remediation, and strategic financial planning.

## Concluding Remarks: Using Strong Evidence to Inform Decision-Making

This study provides a census-driven, evidence-based understanding about who is living in housing co-ops, co-op household compositions, and the depth and breadth of contributions made by non-profit housing co-ops to address housing challenges in the City of Vancouver.

Prior to this study, there have been mostly anecdotal ideas and opinions about who is living in non-profit co-operative housing, and questions whether this alternative approach to home ownership is delivering affordable housing to sufficient number of individuals and families in housing need.

Based on this comparative census data it is clear that both leasehold and freehold housing co-operatives are delivering deep levels of affordability to individuals and families in the lower income deciles. As mixed income communities they also serve families and individuals who earn significantly lower income than those enjoyed by City of Vancouver in the higher income deciles.

The ethnographic study also provides a more comprehensive understanding about the social values and social benefits respondents attributed to living in a non-profit housing co-operative. Creating safe, secure, and co-operative communities is an active process that requires good governance, policies and practices. Social equity and social capital are derived from having sense of belonging and acceptance, having a shared set of co-op principles and values, and security of tenure – knowing that whatever life challenges occur that you will continue having access to a home within a community of known neighbours and friends.

Given waiting lists and greater demands for affordable housing there is a need to create partnerships with the non-profit sector, other levels of government and community organizations to build more non-profit co-ops removed from market forces to deliver and sustain affordability for current and future generations.

## About the Principal Investigator



Dr. Marc White is a clinical assistant professor with the Department of Family Practice. His research activities foci include primary care renewal, knowledge translation, work disability, work wellness and healthy aging. His doctoral research at UBC was cross-disciplinary (Faculty of Education and Faculty of Medicine) looking at best practices in planning, implementing and evaluating continuing medical education.

Dr. White was an International Scholar and Research Fellow in Medicine at Harvard Medical School and the Department of Rheumatology, Brigham & Women's Hospital in Boston with a focus on people living with inflammatory arthritis. For over 35 years, he ran a national charity, headquartered in Vancouver, dedicated to improving the quality of life for people with chronic health conditions, recently rebranded following his retirement as the Work Wellness Institute.

Since June 2019, Marc White was appointed by the City of Vancouver to sit on the Seniors' Advisory Committee (SAC), a volunteer-based advisory committee with a mandate to advise Council and staff on enhancing access and inclusion for seniors, the elderly and their families to fully participate in City services and civic life. He became Chair of the SAC Housing Committee in August 2019. It was in this capacity that he embarked on this project to secure a better understanding about the contribution non-profit housing co-ops provide to seniors and families living in the co-op sector. Marc has lived in various housing co-ops and held the position of Treasurer. The findings and recommendations arise from the research conducted and do not express views of SAC committee members or the City of Vancouver.

## Appendix I

The data used for comparative purposes for people living in non-profit housing co-ops in City of Vancouver represents about 75% of leasehold co-op addresses in the City of Vancouver (sample size 6,165); about 50% of freehold co-ops which includes individuals (sample size 2,620) a total sample size of 8,780 individuals. Co-ops excluded were due postal codes of housing co-ops containing significantly more variation between expected “home count” in a housing co-op compared to Statistics Canada number of homes associated with a given postal code. Based on Statistics Canada reliability testing the variance in the final dataset was less than 4% discrepancy.

For this reason, the sample more likely reflects moderate to larger size housing co-ops and may therefore less representative of smaller housing co-ops (see Appendix 1 for further information). As the sample on some postal codes may include a few households in market-based housing (more likely given the limited distribution of other non-market housing in the City of Vancouver) readers should recognize this limitation.

### Survey Results

Using a data saturation approach we were able to identify when there were no or very few new ideas or concepts expressed. Within four weeks we received just over 200 completed surveys. The analysis of the first 150 surveys had captured over 95% of ideas and concepts expressed in the last 50 surveys.

The ethnographic nature of the survey precludes the ability to make quantitative statistical inferences on the qualitative data, rather it informs the reader on the lived experience of those who responded to the survey, and how these perceived benefits are illustrated though comparative census data.