

FACTS & STATS

Our Community by the Numbers

Last revised: June 2014

SENIORS

Introduction

“Seniors in West Vancouver” is one in a series of Facts and Stats reports on demographics and trends in West Vancouver. The primary data source for this report is the **2011 Census**, as well as 2011 Taxfiler data. This publication looks at population characteristics, housing and income of seniors in West Vancouver.

In this publication, “seniors” refers to the population age 65 years and over. In some instances, a discussion of historical trends and regional and provincial context is also included.

Chart #1 and #2 illustrate that the proportion of West Vancouver’s population aged 65+ (25%) is greater than in the region (14%) and the province (16%).

The average annual increase in the 65+ population from 2001 to 2011 was 1.5% in West Vancouver, 1.3% in Metro Vancouver and 1.4% in the province.

Chart #1—Population Age 65+ in West Van, Metro Van & BC, 2011

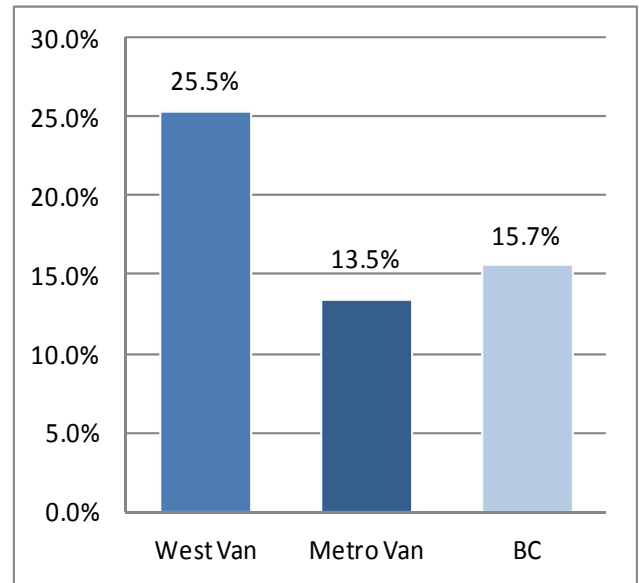
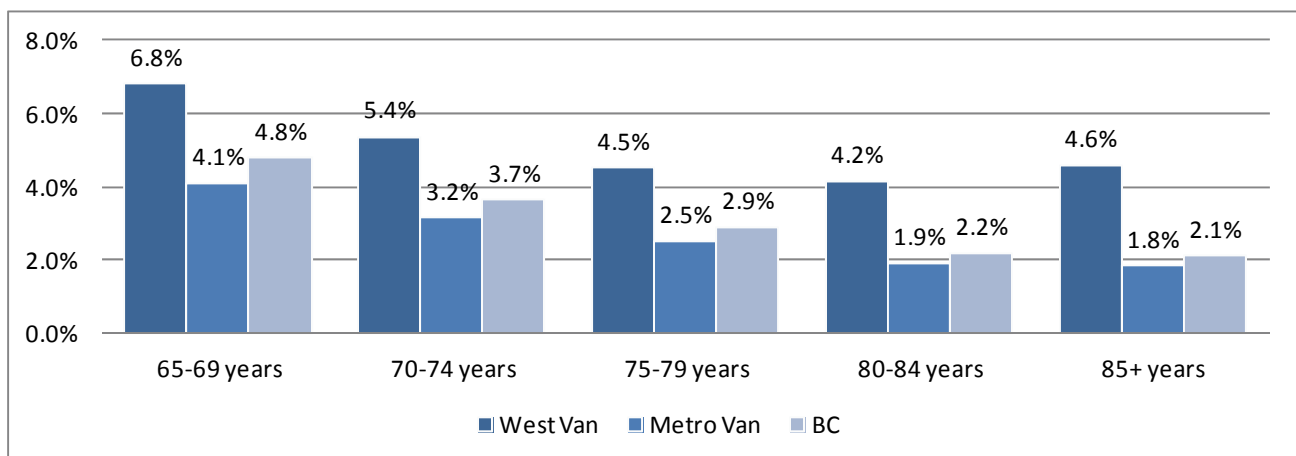


Table #1— Percent of Population Age 65+ by Age Distribution in West Vancouver, Metro Vancouver, & British Columbia, 2001, 2006, 2011

	West Vancouver			Metro Vancouver			British Columbia		
	2001	2006	2011	2001	2006	2011	2001	2006	2011
65 - 74 yrs	10.6%	10.5%	12.2%	6.7%	6.7%	7.3%	7.3%	7.6%	8.4%
75 +	11.4%	12.5%	13.3%	5.2%	6.2%	6.3%	6.3%	7.0%	7.2%
Total 65+	22.0%	23.0%	25.5%	11.9%	12.9%	13.5%	13.6%	14.6%	15.7%
<i>Average annual increase from 2001 to 2011</i>			1.5%			1.3%			1.4%

Chart #2—Population Age 65+ by Age Distribution in West Vancouver, Metro Van & BC, 2011



Population Characteristics

Regionally, West Vancouver has the second highest proportion of residents 65 years and over at 25.5% of the total population (10,870). The regional average for the 65 years and over age group is 13%.

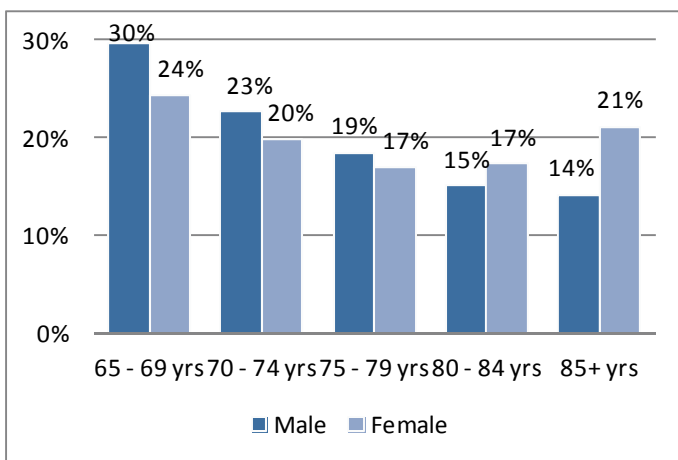
As illustrated in Chart #3 and Table #3, as the population gets older, the proportion of females to males increases.

Data on disability status shows that 45% of seniors experience difficulty with or a reduction in activities due to a physical, mental or health condition. More women age 65+ than men report difficulty with or a reduction in activities compared to those experiencing no difficulty (46% of women and 44% of men). This is related to the higher proportion of women in older age groups.

Table #2—Population % Age 65+ in Metro Van Municipalities, 2011

Municipality	2011 Population	% Age 65+
Anmore	2,092	7.0%
Belcarra	644	16.7%
Bowen Island	3,402	15.5%
Burnaby	223,218	13.8%
Coquitlam	126,456	11.9%
Delta	99,863	15.5%
Electoral Area 'A'	13,035	9.0%
Langley City	25,081	16.9%
Langley Township	104,177	13.3%
Lions Bay	1,381	17.0%
Maple Ridge	76,052	21.1%
New Westminister	65,976	13.4%
North Vancouver City	48,196	13.9%
North Vancouver District	84,412	15.5%
Pitt Meadows	17,736	11.8%
Port Coquitlam	56,342	10.1%
Port Moody	32,975	9.1%
Richmond	190,473	13.7%
Surrey	468,251	12.1%
Vancouver	603,502	13.6%
West Vancouver	42,694	25.5%
White Rock	19,339	29.4%
Metro Vancouver (total)	2,313,328	13.5%

Chart #3 & Table #3—Population Age 65+ by Age & Gender, West Vancouver, 2011



	Male (44% of Population 65+)		Female (56% of Population 65+)	
	Count	%	Count	%
Total 65+	4,780	100%	6,090	100%
65 - 69 yrs	1,415	30%	1,485	24%
70 - 74 yrs	1,085	23%	1,210	20%
75 - 79 yrs	885	19%	1,035	17%
80 - 84 yrs	720	15%	1,055	17%
85+ yrs	680	14%	1,290	21%

Table #4—Population Age 65+* by Disability Status in West Vancouver, 2011

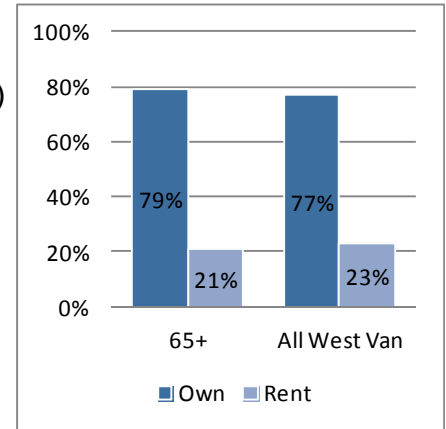
	Population Age 65+*		No difficulty with daily activities and no reduced activities		Difficulty with, or reduction in activities	
	Count	%	Count	%	Count	%
Age 65+ (total)	10,260	100%	5,610	55%	4,650	45%
Males, Age 65+	4,645	45%	2,580	56%	2,065	44%
Females, Age 65+	5,615	55%	3,025	54%	2,590	46%

*In private households, does not include people in collective dwellings

Housing & Household Structure

Consistent with the population as a whole in West Vancouver, 79% of primary household maintainers aged 65+ own their homes.

Chart #4—Seniors Housing Tenure, West Van, 2011



In the 2006 Facts & Stats report we saw that a higher percentage of male primary household maintainers aged 65+ own their homes (86%) compared to female primary household maintainers aged 65+ (69%) (this data no longer available with the 2011 Census).

Table #6 shows that a higher percentage of persons age 65+ live in non-family environments (33%) compared to the population as a whole (15%), although both categories increased since the last Census. Non-family persons age 65+ are more likely to live alone (87%) compared to the non-family population as a whole (77%). Also, non-family West Vancouver seniors are more likely to live alone than with other relatives, compared with the region as a whole.

Chart #5—Non-Family Living Status, West Van & Metro Van, 2011

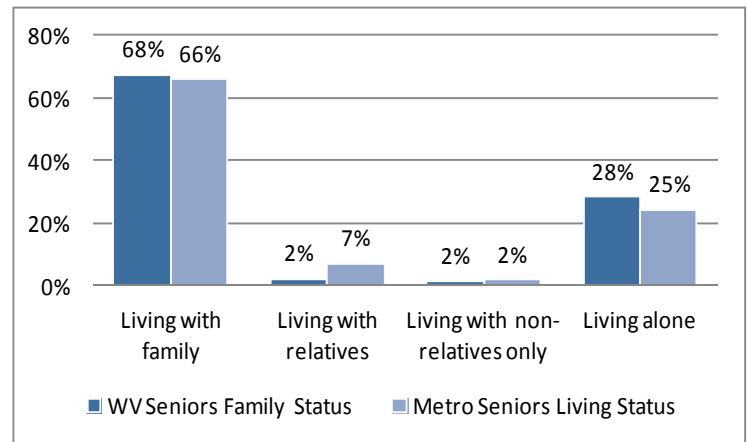


Table #5—Seniors Housing Tenure and Type by Primary Household Maintainer, West Van 2011

	Population 65+		Total Population	
	Count	%	Count	%
Total Tenure	6,295	100%	16,840	100%
Own	4,960	79%	12,935	77%
Rent	1,335	21%	3,910	23%
All Dwellings	7,035	100%	17,075	100%
Single-detached house	3,280	47%	9,840	58%
Other dwelling*	1,695	24%	3,815	22%
Apt, five or more storeys	2,050	29%	3,410	20%

*Other dwelling includes duplexes, townhouses, suites in houses, and apts less than 5 storeys, or other attached single-family houses.

Table #6—Family Status in West Vancouver & Metro Vancouver, 2011

	West Vancouver			Metro Vancouver		
	Total	Male	Female	Total	Male	Female
Total # of persons in private HH's	42,045	19,810	22,235	2,280,770	1,115,555	1,165,220
# of family* persons	35,800	17,850	17,950	1,859,400	196,635	224,735
# of non-family persons	6,245	1,960	4,280	421,375	23,920	39,660
Living with relatives	540	180	365	63,575	57,060	48,990
Living with non-relatives	920	315	605	106,050	115,655	136,090
Living alone	4,785	1,470	3,315	251,745	918,920	940,485
# of persons age 65+ in private HH's	10,265	4,650	5,615	293,195	134,660	158,535
# of family persons age 65+	6,930	3,850	3,075	193,360	105,610	87,750
# of non-family persons age 65+	3,340	800	2,540	99,835	29,055	70,780
Living with relatives	255	45	210	21,470	4,520	16,955
Living with non-relatives only	165	70	95	5,995	2,860	3,135
Living alone	2,920	685	2,235	72,365	21,675	50,690

*Refers to a married couple (with or without children of either and/or both spouses), a common-law couple (with or without children of either and/or both partners) or a lone parent of any marital status, with at least one child

Senior's Income

As of 2014, West Vancouver had 518 non-market seniors-specific units, 410 market seniors-specific units and 569 beds in residential care facilities.

According to 2006 data (2011 data not available), 34% of the seniors population earn under \$40,000/yr. A higher proportion of females age 65+ earn under \$40,000 (51%) than males (38%). A significantly higher proportion of males age 65+ earn over \$50,000/yr (49%) compared to females age 65+ (36%).

Average household income by primary household maintainer for seniors aged 65 to 69 is higher than the average for all age groups (\$198,324 versus \$166,221), but the average drops for the next age groups of 70-74 (\$119,018) and 75 and over (\$97,627). The median household income for seniors is more in alignment with that of all age groups. (2011 data)

Table #7—Senior Specific Market & Non-Market Housing &

Cooperatives / Strata Housing			
Non Market	No. Units	Market	No. Units
Cooperative - Independent Living	42	Strata Housing - Independent Living	102
Ambleview Place Housing Cooperativ	42	Amica Condominiums	13
		Lincoln Gardens	56
		Tudor Gardens	33
Rental Housing			
Non Market	No. Units	Market	No. Units
Subsidized - Independent Living	456	Supportive & Assisted Living	308
Capilano Towers	72	Amica Mature Lifestyles Inc.	112
Kiwanis Garden Village	137	Hollyburn House	66
Kiwanis Court	86	The Westerleigh	130
Klahanee Park Lodge	56		
Lions Libby Lodge (Horseshoe Bay)	45		
Sunnyside Manor	60		
Subsidized - Supportive & Assisted Living	77		
Kiwanis Manor (47 units Supportive Housing & 30 units Assisted Living)	77		
Total Non-Market Units	575	Total Market Units	410
Residential Care Facilities			
Facility		No. Beds	
Capilano Care Centre		217	
Hollyburn House		36	
Inglewood Care Centre - Lodge/Manor		142	
Inglewood Care Centre - Private Hospital		93	
West Vancouver Care Centre		81	
Total Number of Residential Care Beds		569	

Table #8—Seniors Income by Gender, West Vancouver, 2006

	Males Age 65+		Females Age 65+		Total Population 65+	
Total Population 65+	4,090	100%	5,125	100%	9,215	100%
\$9,999 and under	60	1%	215	4%	295	3%
\$10,000 to \$19,999	585	14%	1,470	29%	2,400	26%
\$20,000 to \$29,999	480	12%	480	9%	1,345	15%
\$30,000 to \$39,999	440	11%	440	9%	1,220	13%
\$40,000 to \$49,999	470	11%	470	9%	970	11%
\$50,000 to \$59,999	345	8%	345	7%	765	8%
\$60,000 and over	1,670	41%	1,670	33%	2,555	28%

NOTE: Data on Income by Age & Gender not available for 2011

Table #9—Household Income by Age of Primary Household Maintainer, West Vancouver, 2011

	Median household income	Average household income
All Age Groups	\$ 84,345	\$ 166,221
65 to 69	\$ 86,047	\$ 198,324
70 to 74	\$ 64,858	\$ 119,018
75 and over	\$ 58,505	\$ 97,627

Note: Primary household maintainer refers to the first person in the household identified as the one who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling.

Senior's Income

The majority of income earned by seniors (age 65+) in West Vancouver comes from private pensions, investments and 'other' income sources (57%), followed by employment income (27%) and government transfer payments (16%).

When West Vancouver seniors' income data is broken down by age groups, significant differences in profiles by age are apparent. Younger seniors (under age 65) earn proportionally more income from employment (75% compared to only 27% for older seniors, age 65 and over). Older seniors earn proportionally more income than younger seniors from government transfer payments (16% compared to 2%), and investments, private pensions and 'other' income sources (57% compared to 20%).

There are differences in income profiles between West Vancouver and BC seniors overall. West Vancouver seniors derive less income from employment (60% compared to 71% for BC) and half as much income from government transfer payments (6% compared to 12% for BC). West Vancouver seniors earn more investment income than BC seniors overall (20% compared to 7% for BC) and a comparable amount of private pension income (8% for WV and 7% for BC).

Table #10—Sources of Income for Seniors in West Vancouver and BC, 2011

	West Vancouver			British Columbia		
	All Seniors	Under Age 65	Age 65+	All Seniors	Under Age 65	Age 65+
Employment Income	60%	75%	27%	71%	83%	15%
Wages/Salaries/Commissions	53%	67%	23%	66%	78%	13%
Self-Employment Income	7%	8%	4%	5%	5%	2%
Government Transfer Payments	6%	2%	16%	12%	6%	38%
OAS (Old Age Security)	0.3%	0.0%	8%	4%	0.1%	19%
Canada or Quebec Pension	3%	0.4%	8%	4%	1%	17%
Other Government Transfer Payments (e.g. EI, Workers Comp, Social Assistance, etc.)	1%	1%	0%	5%	5%	2%
Other Income Sources	34%	20%	57%	17%	10%	47%
Investment	20%	17%	26%	7%	6%	13%
Private Pensions	8%	1%	23%	7%	2%	28%
RRSP Income	1%	0.0%	2%	0.4%	0.0%	2%
Other Income	5%	2%	6%	2%	2%	3%
Total Income	100%	100%	100%	100%	100%	100%

Note: The seniors income data provided on this and the following page for West Vancouver and British Columbia is from Taxfiler data (2011) and includes Capilano 5 in the West Vancouver municipal total. Capilano 5 data is not generally included in West Vancouver 'totals' in *Facts and Stats* unless specifically noted.

Senior's Income

As illustrated in Chart #6, compared to Metro Vancouver, West Vancouver's total seniors population derives a higher proportion of income from "other income". Other income includes investment income, private retirement pensions, superannuation, annuities and other income. West Vancouver seniors overall, and seniors aged 65+ earn a lower proportion from employment compared to the region (27% for WV 65+, 60% for all WV seniors, versus 71% regionally).

The seniors income data shown indicates that differences in sources of income between West Vancouver and the region as a whole are largely due to the high proportion of seniors in West Vancouver earning a high proportion of investment and private pension income (see also Table #10 on previous page).

West Vancouver 65+ seniors earn 57% of their income from pensions, investments and 'other' income sources, which contrasts to all West Vancouver seniors and all BC seniors percentages of 34% and 17% respectively.

The median income of 65+ seniors in West Vancouver is significantly higher (\$41,370) than that of 65+ seniors in the province as a whole (\$24,750).

Chart #6—Income Composition, West Van Seniors 65+, West Van All Seniors & BC All Seniors, 2011

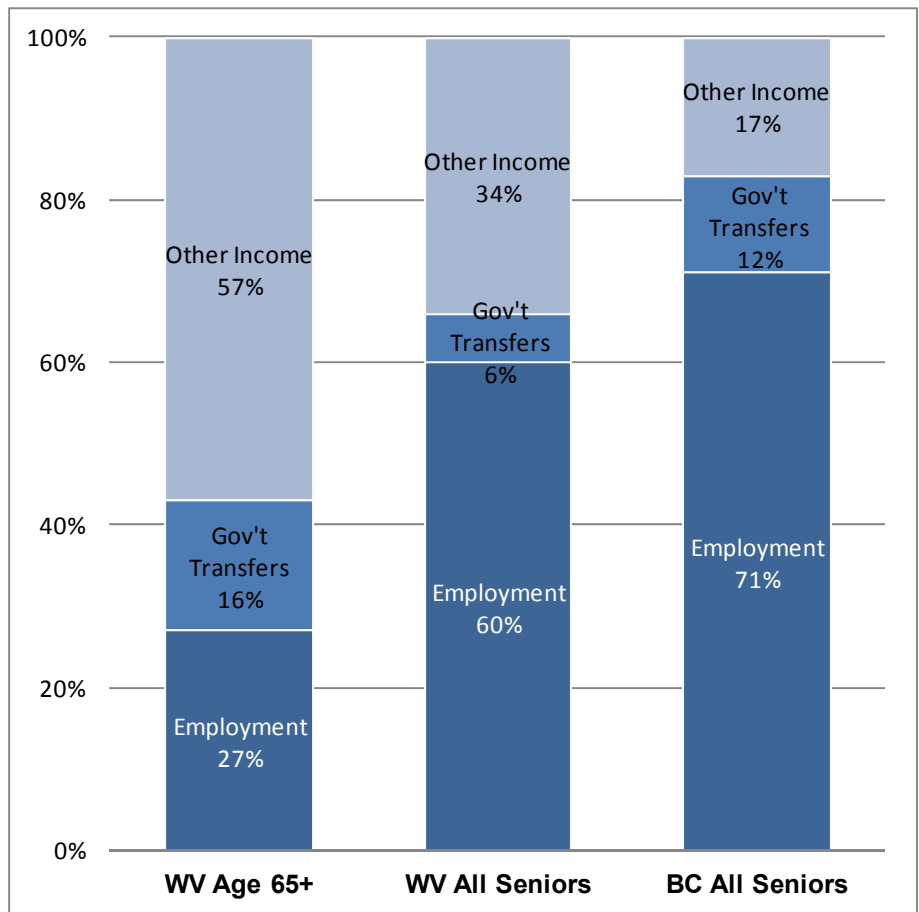


Table #11—Comparison of Aggregate & Median Income for Seniors, West Van & BC, 2011

	West Vancouver			British Columbia		
	All Seniors	Under Age 65	Age 65+	All Seniors	Under Age 65	Age 65+
Employment Income	\$ 1,688,390,000	\$ 1,462,475,000	\$ 225,920,000	\$ 97,996,895,000	\$ 94,317,425,000	\$ 3,679,470,000
Government Transfer Payments	\$ 173,695,000	\$ 35,885,000	\$ 137,810,000	\$ 16,767,050,000	\$ 7,153,840,000	\$ 9,613,210,000
Other Income Sources	\$ 940,305,000	\$ 394,700,000	\$ 480,790,000	\$ 23,346,940,000	\$ 11,549,205,000	\$ 11,797,735,000
Total Aggregate Income	\$ 2,802,390,000	\$ 1,893,060,000	\$ 844,520,000	\$ 138,110,885,000	\$ 113,020,470,000	\$ 25,090,415,000
Population (#) with Income	34,760	24,310	10,450	3,367,270	2,689,380	677,900
Median Income	\$ 34,760	\$ 100,870	\$ 41,370	\$ 28,930	\$ 92,980	\$ 24,750

Note: West Vancouver data includes Capilano 5

Senior's Low Income

The GIS (Guaranteed Income Supplement) is a federal income supplement for low-income seniors. The OAS (Old Age Security) is a federal public pension for seniors. Human Resources Development Canada administers the GIS and OAS. The GIS data can be used as an indicator of seniors specific low-income. BC data on recipients was previously compiled by BC Stats annually in June of each year for local health areas; however, this service is no longer being provided due to federal data sharing cutbacks. And so the data on page 7 and 8 of this report has not been updated since its last update in 2008 except for Chart #7, which has been added as the only updated data available on this topic. Chart #7 provides an indication that seniors economic hardship is less present in the West Vancouver Local Health Area (WVLHA) than the province as a whole, and more present for WVLHA female seniors than males.

As indicated in Table #12 and Table #13, approximately 1,450 seniors representing 13% of the WVLHA seniors population receive a GIS low income supplement. The proportion of seniors receiving the GIS has increased from 12% in 1999 to 13% in 2008. In absolute numbers, this represents 244 additional low income seniors over the 1999-2008 period.

Table #12—OAS and GIS Recipients/Non-Recipients for WVLHA Seniors (65+) 1999, 2002, 2005, 2008

WVLHA Seniors 65+	1999		2002		2005		2008	
Not receiving OAS	984	10%	1,146	11%	1,191	11%	1,351	12%
OAS Only	7,607	78%	7,712	76%	7,846	75%	8,351	75%
OAS + GIS (part.or max.)	1,206	12%	1,324	13%	1,446	14%	1,450	13%
WVLHA Seniors Pop*	9,797	100%	10,182	100%	10,483	100%	11,152	100%

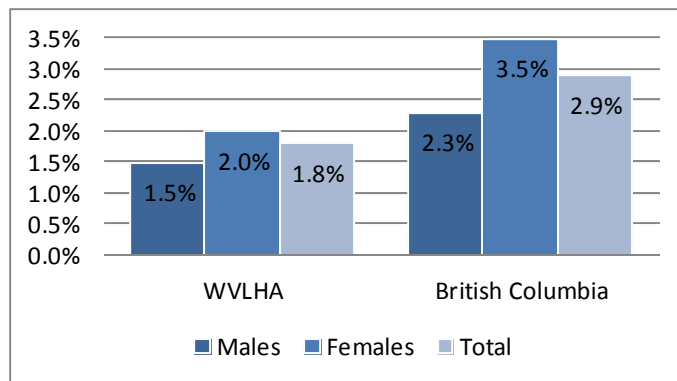
*BC STATS PEOPLE 34 estimate of total seniors population for the West Vancouver Local Health Area for each year.

Table #13—OAS and GIS Recipients/ Non-Recipients for WVLHA Seniors (65+), 2008

WVLHA	2008 Seniors Age 65+	
Not receiving OAS	1,351	12.1%
OAS only	8,351	74.9%
OAS + GIS Partial	1,316	11.8%
OAS + GIS Max	134	1.2%
WVLHA Seniors Pop*	11,152	100%

* BC STATS PEOPLE 34 estimate

Chart #7—Percentage of OAS Recipients Receiving Maximum GIS, 2012



Note: The West Vancouver Local Health Area (WVLHA) includes Bowen Island, Lions Bay and Capilano 5. For seniors age 65+ to qualify for a full or partial GIS supplement and/or OAS public pension:

- A single person's annual income (excluding OAS) must be \$15,672 or less and a couple's combined income must be \$20,688 or less (excluding OAS).
- The monthly GIS is \$593.97 (max).
- Seniors with an individual net income of \$108,090 or less are eligible to receive OAS, but those with an individual net income between \$66,733 - \$108,090 must repay part of it.
- Basic OAS for people who have lived in Canada for 40 years is \$516/month (max.).
- To qualify for the OAS and GIS, recipients must have lived in Canada for at least 10 years.
- Recipients must apply in order to receive the GIS and/or OAS. It is very difficult to estimate the number of people who qualify but don't apply.

SOURCE: www.servicecanada.gc.ca (March 5, 2010)

Senior's Low Income by Age and Gender

Based on 2008 data (more recent data is unavailable), female seniors in the West Vancouver Local Health Area (WVLHA) are much more likely than their male counterparts to receive low income supplements (15.7% of women and 9.6% of men age 65+ receive the GIS). This, combined with the higher number of female seniors in the WVLHA, means that substantially more women than men have low incomes (983 women receive a GIS supplement compared to 467 men).

As illustrated in Chart #9, the proportion of women receiving GIS increases significantly with age (11.6% of women age 65-74 and 18.7% of women age 75+ receive the supplement). The proportion of men receiving GIS is constant with age (9.5% of men age 65-74 and 9.7% of men age 75+ receive the supplement).

Chart #8—OAS & GIS Recipients/Non-Recipients by Gender, WVLHA Seniors (65+), 2008

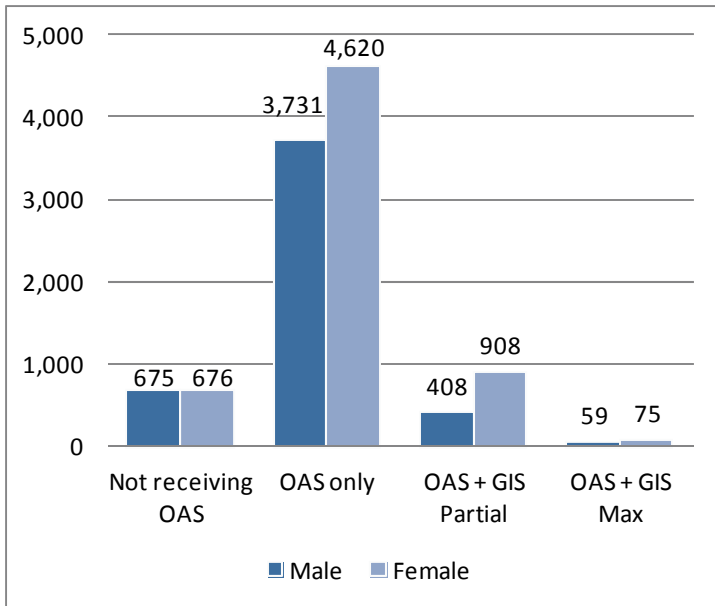


Chart #9—Proportion of Low Income Supplements, by Age & Gender, WVLHA Seniors (65+), 2008

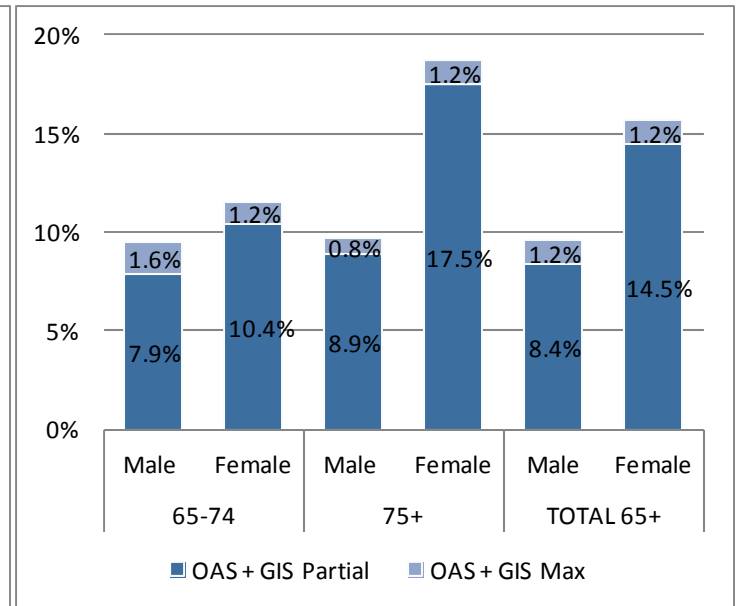


Table #14—OAS and GIS Recipients/Non-Recipients, WVLHA Seniors (65+), 2008

2008 WVLHA	Male			Female			Total (Male & Female)			Total % 65+
	65-74	75+	65+	65-74	75+	65+	65-74	75+	65+	
Not receiving OAS	364	311	675	299	377	676	663	688	1,351	12.1%
OAS only	1,849	1,882	3,731	2,068	2,552	4,620	3,917	4,434	8,351	74.9%
OAS + GIS Partial	193	215	408	278	630	908	471	845	1,316	11.8%
OAS + GIS Max	39	20	59	32	43	75	71	63	134	1.2%
Total WVLHA	2,445	2,428	4,873	2,677	3,602	6,279	5,122	6,030	11,152	100%