
IN SEARCH OF SAFE AND AFFORDABLE HOUSING:

DIGBY COUNTY STATISTICS - FALL 2013



Digby and Area Affordable and Supportive Housing Group (DAASH)

With the recent release of “A Housing Strategy for Nova Scotia” and at a time when partnerships are being formed across South West Nova to explore the housing needs of its residents, this document aims to help inform decisions by providing relevant statistical information, specific to our communities, on its core housing needs.

Prepared by Denise Vacon, Public Health Services, South West Health



for everyone in Digby, Yarmouth & Shelburne Counties

DIGBY COUNTY STATISTICS – FALL 2013

“Housing is one of the most fundamental needs for Nova Scotians and their families. And its impact goes well beyond our basic requirement for shelter. ***Our homes – and the communities they are part of – shape nearly every aspect of our lives:*** health, educational achievement, success in the workplace, even the security of our retirement and our dignity in old age.” *(A housing strategy for NS, Spring 2013)*

Acceptable Housing & Core Housing Need

The term acceptable housing refers to housing that is adequate in condition, suitable in size and affordable.

- **ADEQUATE** housing does not require any major repairs, according to residents.
- **SUITABLE** housing has enough bedrooms for the size and make-up of the household. (See National Occupancy Standard requirements)
- **AFFORDABLE** housing costs less than 30 per cent of before tax household income. (Shelter costs include rent or mortgage payments, property taxes, condo fees along with any payments for electricity, fuel, water, and other municipal services.)

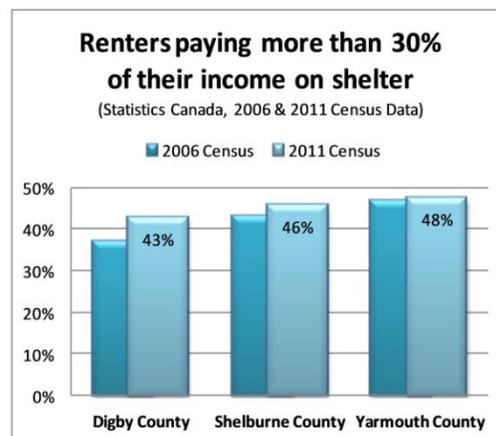
A household is in **CORE HOUSING NEED** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income for alternative local housing.

Canada Mortgage and Housing Corporation, 2006 Census Housing Series

Introduction

With the recent release of “A Housing Strategy for Nova Scotia” and at a time when partnerships are being formed across South West Nova to explore the housing needs of its residents, this document aims to help inform decisions by providing relevant statistical information, specific to our communities, on its core housing needs.

What is the extent of the need?

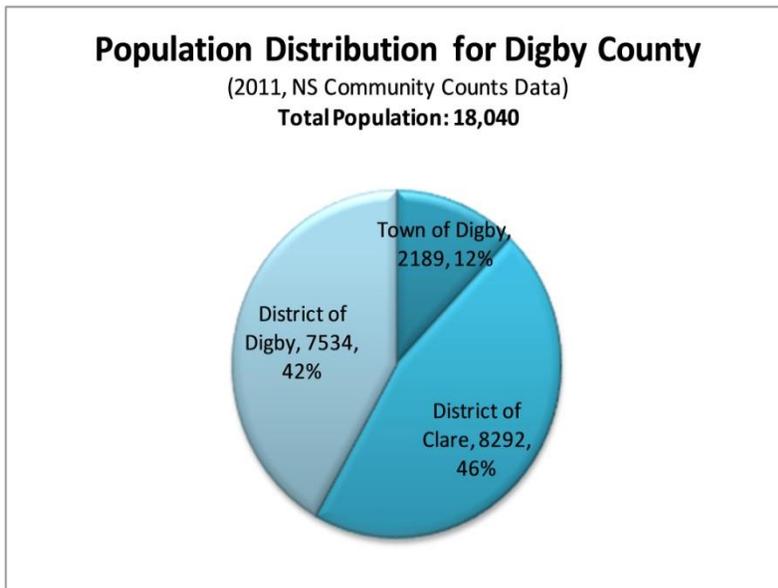


Average rents in South West Nova range from \$556-\$579 (2011 Census Data), and almost half of renters are paying more than 30% of their income on housing, placing them in core housing need.

HOUSING CONDITIONS IN DIGBY COUNTY

The following Geographic definitions are used, as per Nova Scotia Community Counts, when presenting and comparing data for Digby County:

- **Digby County** is comprised of the following communities as defined by Nova Scotia Community Counts Website: Barton, Bear River, Church Point, Digby, Digby Neck, Meteghan, Salmon River, Saulnierville, Smiths Cove, St. Joseph, Weymouth.
- The **District of Clare** includes the following communities: Church Point, Meteghan, Salmon River, Saulnierville, St. Joseph.
- The **District of Digby** includes the following communities: Barton, Bear River, Digby, Digby Neck, Smiths Cove, Weymouth
- The **Town of Digby**.

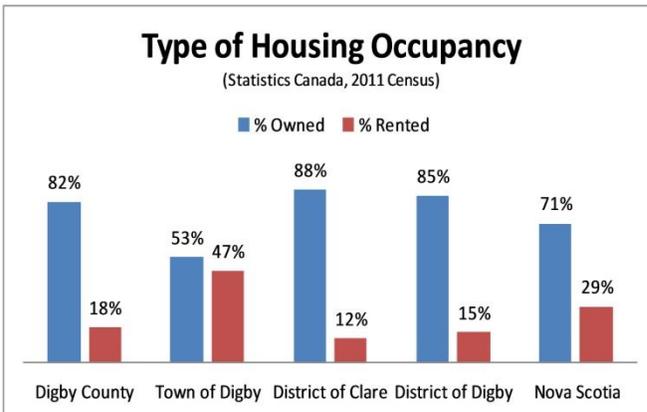


From 2001 to 2011, the overall population of Digby County has decreased 7.7 percent, from 19,545 residents to 18,040 respectively. The number of seniors aged 65-74 years increased by 21% and those aged 55-64 years increased by 34%. As the population ages into retirement years the impacts on acceptable housing (adequacy, suitability and affordability) could be numerous.

In addition, higher than average unemployment and low-income rates, an aging housing stock, increasing shelter costs, and ongoing waitlists for social housing are all contributing to a core housing need in Digby County.

Occupied Dwellings in Digby County

The total number of occupied dwellings in Digby County has gone down by 1.1% over the last 10 years from 8,075 dwellings in 2001 to 7,990 in 2011. As illustrated in the Type of Housing Occupancy graph, a greater percentage of people in Digby County own their homes than people across Nova Scotia in general. Across Digby County, 82% (6,520) of residents own their homes while 18% (1,435) rent. The graph also outlines the percentage of residents who own or rent according to municipal divisions.



Although a greater percentage of occupied dwellings in the Town of Digby are rented, the actual number of rented dwellings is fairly consistent across the municipalities at approximately 475 each. The District of Clare (450) has the fewest number of rented dwellings, followed by the Town of Digby (475) and then the District of Digby (505).

In general, more tenants in Digby County (19%) are in subsidized housing compared to

tenants across Nova Scotia (14%). The town of Digby has the greatest percentage of tenants in subsidized housing at 33%. Both Clare and the Municipality of Digby, at 13%, have subsidization rates comparable to the provincial rate.

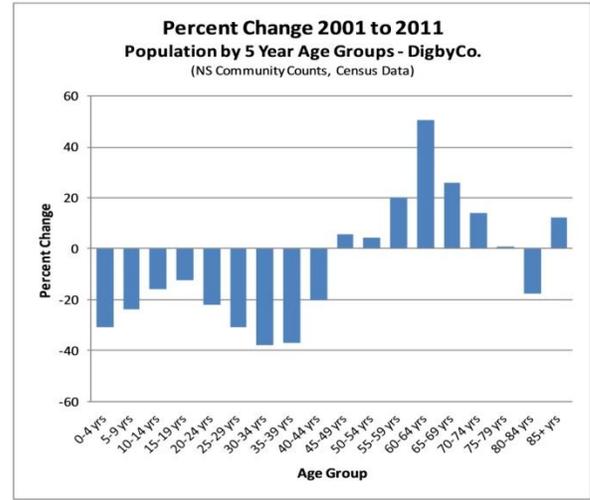
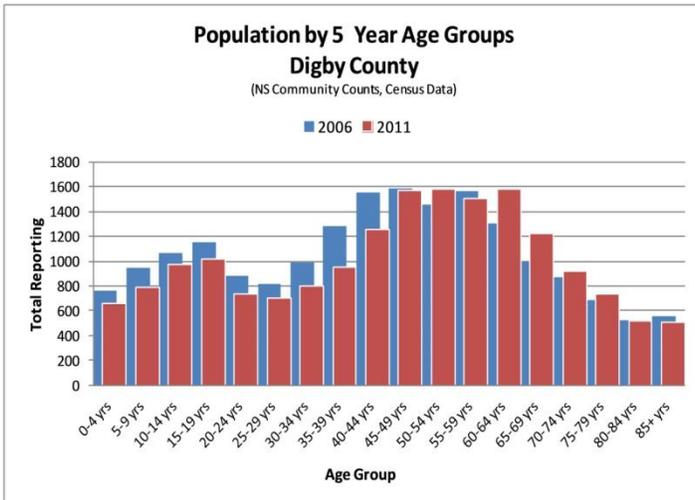
The majority of dwellings outside the Town of Digby are owned; approximately 85%, and these represent the greatest number of dwellings across the county (3,190 in the District of Clare; 2,775 in the District of Digby; 545 in the Town of Digby). Supporting the changing needs of renters vs. owners presents different challenges and requires different supports, all of which needs to be explored as housing related initiatives are undertaken.

Households by Size and Type

According to Statistics Canada, there has been a steady decline in fertility, accompanied by a decrease in the death rate and an increase in life expectancy. The population is aging and family composition is smaller than it once was, these changing demographics will have an impact on housing needs. What was suitable, adequate and affordable in previous years may not be in years to come.

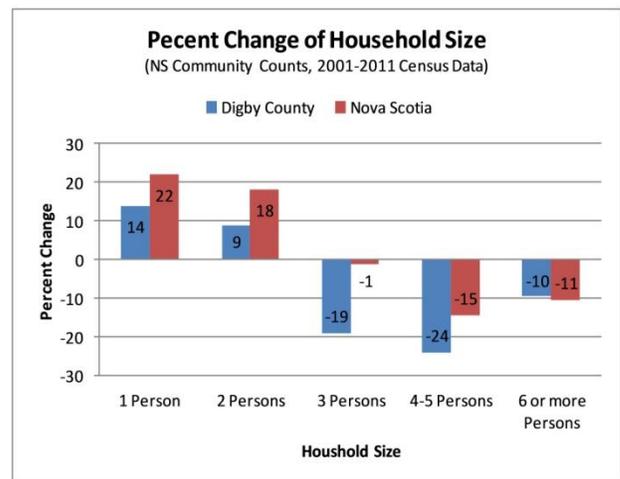
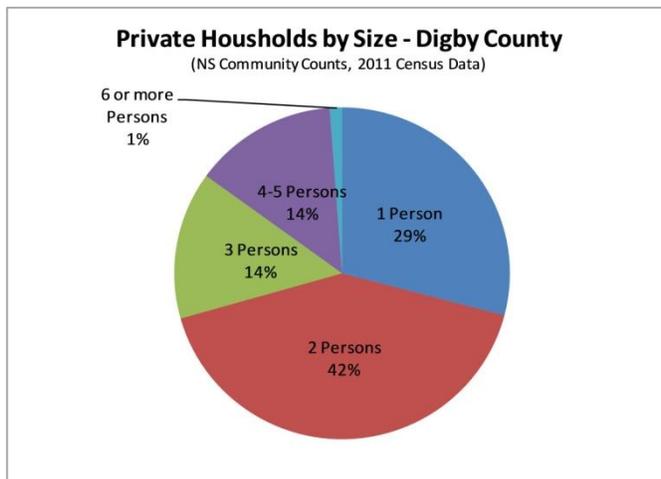
The population of Digby County is also shifting, since 2001 the percentage of 60-64 year olds increased by 50% and similarly for almost all 5 year age groups over 45 years, the percentage of change increased. Conversely, there has been a reduction in the percentage of the population for all age groups less than 45 years. Seniors now make up 22% of the Digby County population, up from 19% in 2006.

This same shift is also visible from 2006 to 2011. The overall distribution of the population is aging and children and young people comprise a decreasing portion of the population.



As population demographics shift, the size and types of households in Digby County have also changed. Statistics Canada divides private households into two groups: family and non-family. **Family households** refer to households that contain a least one census family, that is, a married or common-law couple with or without children, or a lone parent living with one or more children. **Non-family households** refer to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family.

In Digby County, the average number of persons per household, 2.2 people in 2011, has gone down by 8% since 2001. There are fewer households with 3 or more persons and an increase in the number of non-family households (up 14.5% between 2001 and 2011, up 23.5% in NS). The data for Nova Scotia shows the same trends in percent change since 2001. (NS Community Counts, Census Data).

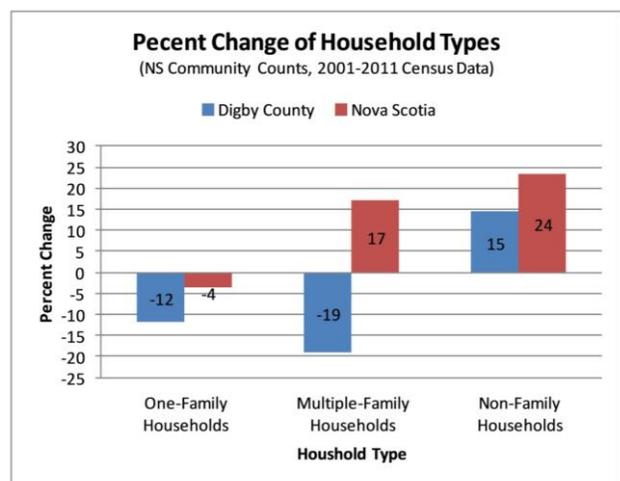
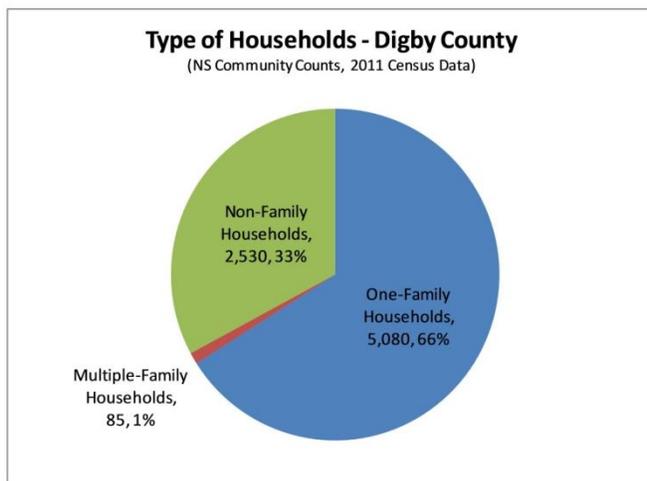


The 2011 Census data for Digby County shows that 71% of people are living in households of two persons or less, slightly higher than the provincial average of 66%. The percentage of change since 2001 is comparable to the provincial trend; overall, household size is decreasing, however at a faster rate in

Digby County. Approximately 16% of families are lone-parents (880 families); 13.1% (2,325) of people in private households live alone.

The types of households that people are living in are also changing. Non-family households, those either living alone or living in a group, but not considered a family, are on the rise for both Digby County and provincially.

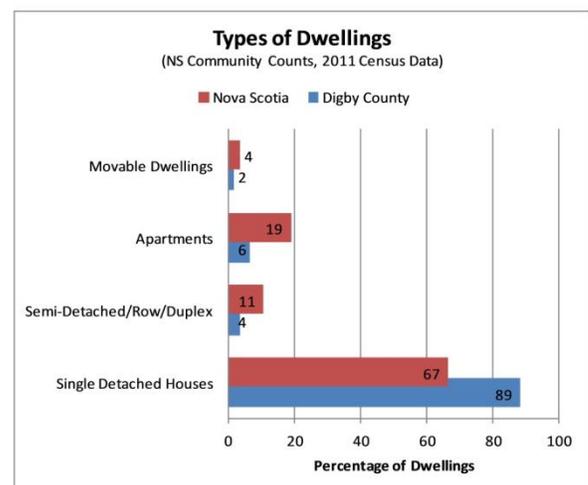
Nova Scotia had an increase in the percentage of people living in multi-family households, but this decreased in Digby County since 2001. Approximately 66% of households (5,080) are one-family households and 33% are non-family households (2,530). These trends may be helpful when planning the types of housing options required to support the housing needs of residents and reflective of the changing population demographics.



A greater percentage of dwellings in Digby County are single detached houses (89%) compared to Nova Scotia in general (67%). Provincially there are higher numbers of apartments, semi-detached, or duplex style dwellings than in Digby County.

In terms of growth between 2001 and 2011, Nova Scotia saw a rise in all types of dwellings; particularly semi-detached/duplexes (up 12%) and apartments (up 17%). Growth for single detached houses was 5.7% provincially.

Between 2001 and 2011, the number of single detached houses in Digby County declined by 2.4%. Digby County, however, saw a growth in other types of dwellings: Semi-detached homes increased 14.3%, apartments increased 8.4% and moveable dwellings increased 28.6%.

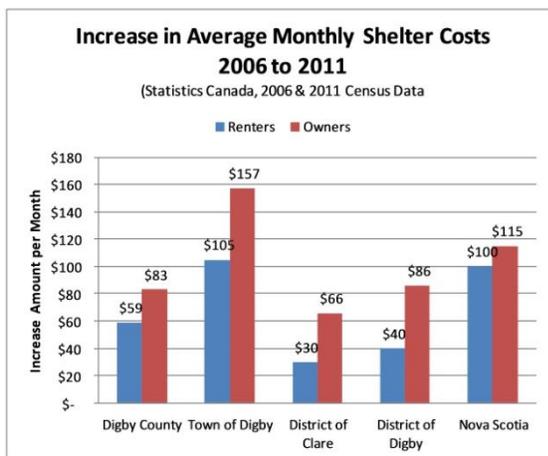


Shelter Costs



Approximately 43% (610) of renters in Digby County are spending more than 30% of their before tax income on housing costs, up from 37% in 2006, potentially placing them in core housing need. This represents an increase of approximately 50 renters from 2006. Although less than 15% of home owners in Digby County are spending more than 30% of their before tax income on housing costs, this represents approximately 925 homes, up by 130 homes since 2006. Additional factors including the aging population, period of dwelling construction, and condition of dwellings could potentially impact the core housing needs of home owners in the future.

In total, 1,585 homes are in core housing need, 60% (925) of these are home **owners**. This represents a core housing need of approximately 20% of households in Digby County, higher than the Nova Scotia rate of 14%. The Town of Digby does not compare as well and has an overall core housing need of 30%, double the provincial rate. The District of Digby and Clare are both at par with the county rate at 21% and 17% respectively. The overall number of households in core housing need has increased from 2006 to 2011, from 17% to 20%.

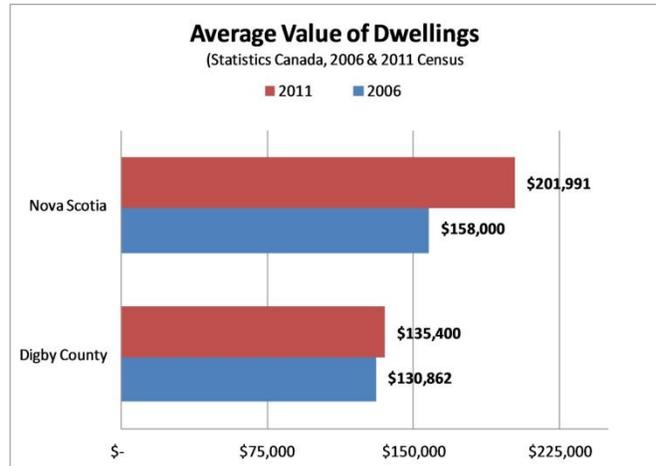


In the Town of Digby, of those in core housing need, 67% (202) **rent** their homes. In the District of Digby, of those in core housing need, 66% (450) **own** their homes. In the District of Clare, 63% (380) of those in core housing need **own** their homes.

Since 2006, the average monthly shelter costs for owned and rented dwellings have increased across Digby County. The largest increases have occurred in the Town of Digby, surpassing increases for Nova Scotia in general. Households in the District of Clare and Digby also experienced increases in average monthly shelter

costs but not as steep as households in the Town of Digby. Such increases potentially impact the core housing need as income levels fail to keep up.

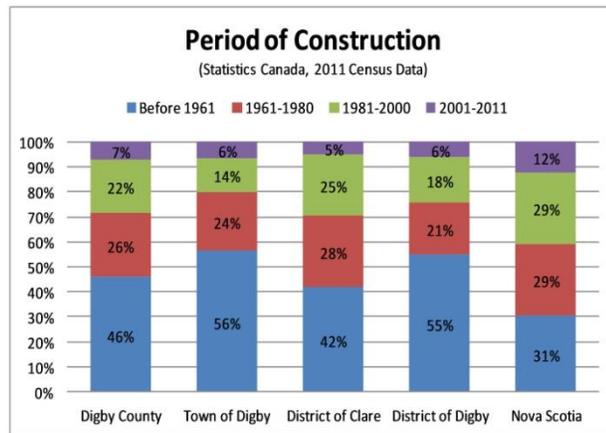
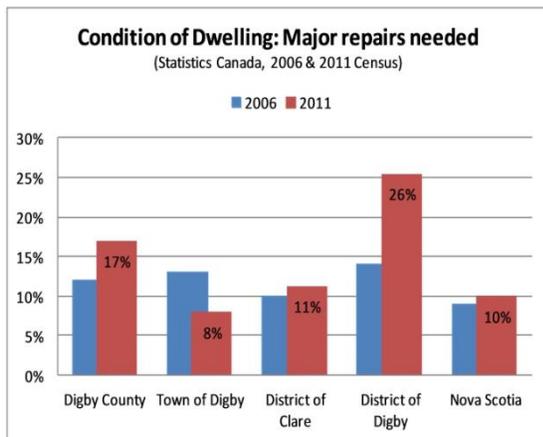
With respect to the average value of dwellings between 2006 and 2011, homes in Digby County increased their value but not as extensively as homes across Nova Scotia. In Digby County, the average value of dwellings increased by approximately \$4,500 compared to homes across Nova Scotia, which increase by almost \$44,000. In 2011, the average value of a dwelling in Digby County was \$135,400.



In 2006, approximately 3,965 (50%) homes were in need of either minor or major repair. Of those, 955 (12%) were in need of major repair.

The 2011 Census data provides only the number of homes in need of major repair and does not distinguish between those requiring regular maintenance and minor repair.

Since 2006, the number of homes in Digby County requiring major repair has increased from 955 (12%) to 1,340 (17%) in 2011. These numbers are higher than the Nova Scotia rates with the highest concentration of homes requiring repair located in the District of Digby (835).



In addition, homes in Digby County are much older than the average homes across Nova Scotia. As illustrated in the Period of Construction graph, approximately 50% of homes across Digby County were constructed before 1960. Overall, Digby County has a much older housing stock than Nova Scotia, where only 31% of homes were constructed prior to 1961.

Given the age of dwellings and their condition, increases in shelter costs, decreases in available income, an aging population, and high unemployment, these are warning signs that many more individuals could potentially find themselves in core housing need and at risk for homelessness.

Consumer Price Index

“The Consumer Price Index (CPI) is an indicator of changes in consumer prices experienced by Canadians. It is obtained by comparing, over time, the cost of a fixed basket of goods and services purchased by consumers. Since the basket contains goods and services of unchanging or equivalent quantity and quality, the index reflects only pure price change” (StatCan – The Consumer Price Index).

The Consumer Price Index provides additional context on the degree of change in consumer prices over time. This information is helpful when interpreting the available 2006 and 2011 Census data in today’s terms. As illustrated in the table below, overall shelter costs in Nova Scotia (rent, water, fuel, and electricity) increased an average of 2% each year since 2008. Water, fuel and electricity costs alone increased an average of 5.8% each year. Further indicating increases in shelter and related costs since the 2011 Census data.

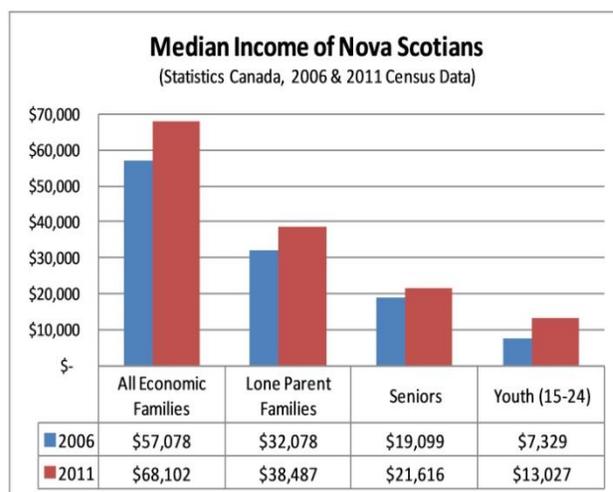
Consumer Price Index, Shelter (Nova Scotia)		2002 = 100				
	2008	2009	2010	2011	2012	
All Items	115.9	115.7	118.2	122.7	125.1	
Shelter	125.5	124.0	125.5	131.2	135.2	
Rented Accommodations	105.0	106.3	107.8	109.1	110.7	
Owned Accommodations	120.9	123.2	124.3	126.5	128.7	
Water, fuel, electricity	153.3	139.3	141.7	160.5	172.3	
<i>All Items - Canada</i>	114.1	114.4	116.5	119.9	121.7	

% change from previous year					
	2008	2009	2010	2011	2012
All Items	3.0	-0.2	2.2	3.8	2.0
Shelter	7.1	-1.2	1.2	4.5	3.0
Rented Accommodations	0.9	1.2	1.4	1.2	1.5
Owned Accommodations	5.2	1.9	0.9	1.8	1.7
Water, fuel, electricity	15.5	-9.1	1.7	13.3	7.4
<i>All Items - Canada</i>	2.3	0.3	1.8	2.9	1.5

Income Levels

Nova Scotia’s average weekly earnings are the second lowest in the Country at \$713.56 for 2008 and \$789.71 for 2012. Average weekly earnings across Canada ranged from \$742.10 to \$1,290.33 in 2012. (Statistics Canada: Earnings, average weekly, by province and territory).

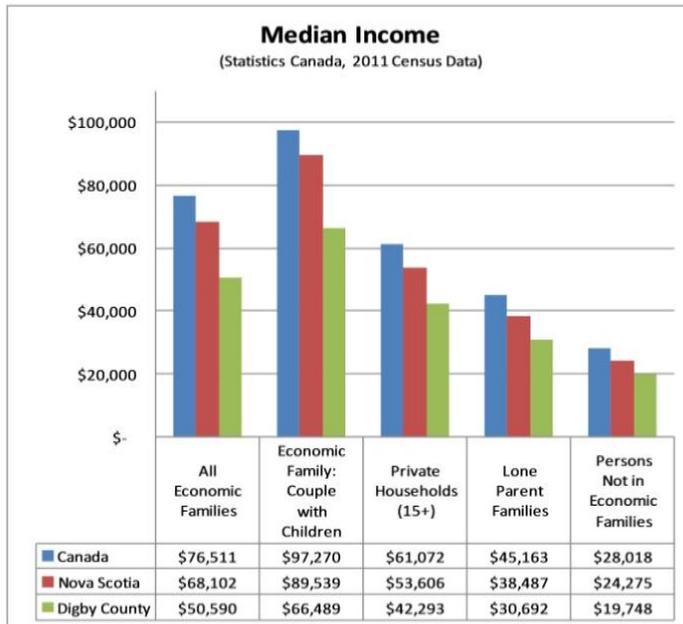
Median income varies greatly based on family structure and living arrangements. Groups of two or more persons who live in the same dwelling and are related to each other are referred to by Statistics Canada as “Economic Families”. Economic families and couple families have the



highest median incomes and may be less at risk of being in core housing need. As illustrated in the Median Income lone parent families and persons not in economic families all have median incomes well below the median income for economic families; placing them at greater risk of being in core housing need. Median income levels have increased for all groups from 2006 to 2011.

Median income is considered a better measure over average (mean) income for how the majority of

people are doing financially. The median income represents the middle value; 50% are above it, and 50% are below it. Median income is not affected by the highest and lowest values as are averages (means).



Median incomes for Digby County residents are substantially lower than both the provincial and national averages regardless of family structure or age group. Couple families *with children* have the highest median incomes of all groups; above couple families *without children* who typically have median incomes just under the incomes reported for all economic families.

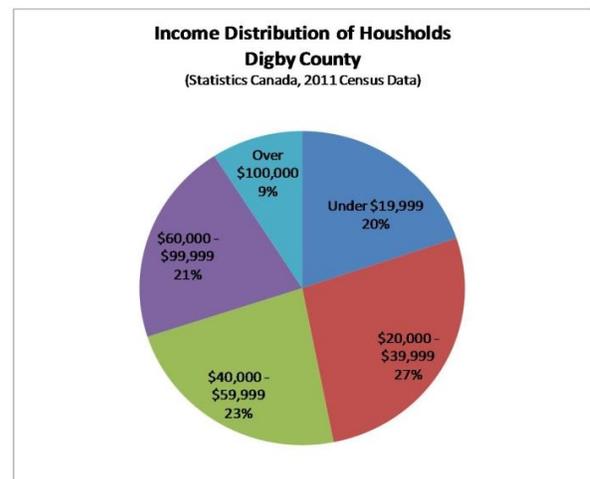
As expected, lone parent families and persons not living in economic families have median incomes that are substantially lower than economic families and couple families. Income levels for seniors and youth in census subdivisions (i.e., Digby County) for 2011 are not available at this time.

Income Distribution

Income inequality in Canada has increased over the past 20 years. The richest group of Canadians increased its share of the total national income between 1993 and 2008, while the poorest and middle-income Canadians lost share. This growing gap signals that income growth is distributed unequally.

(Conference Board of Canada, 2013). The richest 10% of families saw their wealth increase by more than 123%, meanwhile, the net worth of households in the bottom 40% stagnated or declined. The poorest 10% of families fell further in debt. (*Income, Wealth, and Inequality. Fact Sheet #6 Citizens for Public Justice*).

The end result is a decline in the purchasing power of low income people; they are less and less able to pay for basic necessities such as housing, food and transportation. (*The State of Homelessness in Canada, 2013*).



According to the 2011 Census data, approximately 50% of households in Digby County had income levels between \$20,000 and \$60,000 compared to 60% in 2006. Fewer families reported incomes in the \$20,000 to \$40,000 range in 2011, although that range continues to represent the highest percentages. In addition, in 2006, fewer than 15% of households had incomes above \$60,000. That rate has increased to 30% in 2011.

Income quintiles are a way of ranking average incomes from the poorest to the wealthiest and grouping them into five segments. Each segment, or quintile, contains approximately 20% of the population. Quintiles dividing Digby County and Nova Scotia incomes into approximate 20% segments have much lower income levels than the quintiles of incomes for Canadians in general. More than three times as many households across Canada report incomes over \$100,000 compared to Digby County households. A greater percentage of Digby County households (27%) have incomes between \$20,000 and \$40,000, compared to Nova Scotia (21%) and Canada (19%).

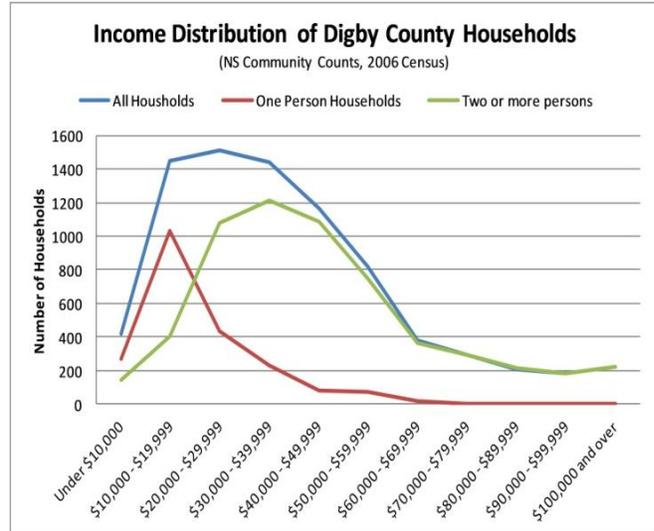
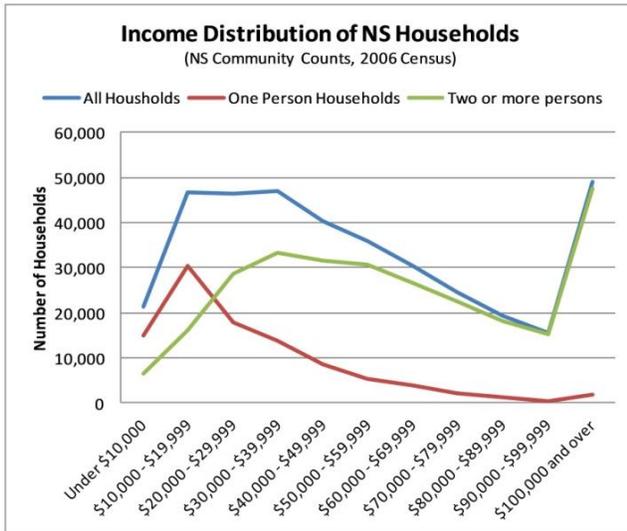
	Description	Income Range	Percent of Households		
			Digby Co.	Nova Scotia	Canada
Quintile 1	Poor & near poor	Under \$19,999	20%	15%	13%
Quintile 2	Lower-middle or modest income	\$20,000 - \$39,999	27%	21%	19%
Quintile 3	Middle income	\$40,000 - \$59,999	23%	18%	17%
Quintile 4	Upper-middle income	\$60,000 - \$99,999	21%	25%	25%
Quintile 5	High income or well-off	Over \$100,000	9%	20%	26%

Although incomes have increased since 2006, Digby County continues to have the majority of households in lower-middle to middle income quintiles. A greater percentage (70%) of Digby County incomes fall below \$60,000, compared to Nova Scotia (54%) and Canada (49%). In addition, a substantially lower percentage of households in Digby County report incomes over \$100,000 (9%) compared to Nova Scotia (20%) and Canada (26%).

For the most part, households in Digby County have modest incomes with very few high income households. However, this trend is beginning to change. Between 1996 and 2006, the percentage of incomes over \$100,000 in Digby County increased by more than 264%. These continue to represent a small percentage of Digby County households as compared provincially or nationally, but may signify a changing dynamic in which income growth is beginning to be distributed unequally and a rising income gap is imminent. The 2011 data suggests this trend is ongoing, with only 3% of households reporting incomes over \$100,000 in 2006, rising to 9% in 2011.

When comparing income distribution by household type (all households, one person households, and two person households), those in one person households make substantially less financially. The graphs below illustrate how a family in each household living arrangement compares to the other for both Digby County and Nova Scotia according to the 2006 Census data (2011 Census data is not yet available according to household type at this level of detail). What is noticeably different in Digby County, compared to Nova Scotia, is how flat the curve remains in the higher income brackets. As previously

described, the dramatic rise in the number of households with incomes over \$100,000 does not occur in the income distribution of Digby County Households regardless of household type.



Prevalence of Low-Income

Several interesting facts were published by the Conference Board of Canada in a hot topic web publication titled “Canadian Income Inequity; Is Canada becoming more unequal?” including:

- That between 2000 and 2009, every province except Ontario reduced its low-income rates. However, between 2007 and 2009, seven out of ten provinces experienced a rise in their share of the population living in low income. During that time NS rates increased 1.1%.
- That welfare income is not as high as it was prior to 1994. For example, for a single parent with one child, average welfare income fell from nearly \$18,200 in 1994 to just above \$17,000 in 2009.
- That after 20 years of dramatic reductions, Canada’s elderly poverty rate has been rising since the mid-1990’s with the biggest jump occurring in the group of elderly women. Between 2006 and 2009, nearly 128,000 more seniors were said to be living in low income. Of that, 70% were women.
(<http://www.conferenceboard.ca/hcp/hot-topics/caninequality.aspx#ftn20-ref>).

LOW INCOME RATES IN NS SINCE 2006

“Nova Scotia followed the national trend for low income at the provincial level under all thresholds. Under Low-income cut offs (LICO), the incidence at the provincial level was tied to that at the national level. But under Low-Income Measure (LIM) (from 1978 to 2009) and Market Basket Measure (MMB) (from 2000 and 2009), **low-income rates in Nova Scotia were significantly higher than the national averages.** A somewhat discouraging sign for this province was that, from 2006 to 2009, the gaps between the provincial and national incidences of low income under LIM and MBM became wider than they were before 2006.”

(Statistics Canada; *The Evolution of Low Income in Provinces and Territories, Chapter 4*).

The 2010 House of Commons report on poverty identified 10 groups that were most at risk of experiencing low income: children, lone-parent families (particularly female lone-parent families), women, unattached individuals, seniors, Aboriginal people, people with disabilities, recent immigrants, visible minorities, and low-wage workers.

As indicated in the text box above (*Low Income Rates in NS since 2006*), and confirmed by the 2011 Census data, Nova Scotia and particularly Digby County, have low-income rates that are well above the national averages for all age groups. More than double the percentage of seniors in Digby County (30%) meets the after-tax low-income measure compared to the national rate (13%).

Statistics Canada measures “low income” using several different measures. The percentage of people estimated to be living in low income varies depending on the measures used.

“Using Statistics Canada’s Low Income Cut Off (LICO), in 2008, 75,000 persons in Nova Scotia were estimated to be living in low income after tax and transfers. Using the Market Basket Measure (MBM), 113,000 Nova Scotians were estimated to be living in low income. According to the Low Income Measure (LIM) after tax, 158,000 people were estimated to be living in low income.”

(The Cost of Poverty in Nova Scotia, Canadian Center for Policy Alternatives, October 2010).

The Low Income Cut Off (LICO) identifies those who are substantially worse off than the average. The measure indicates an income level at which a family may be in strained circumstances because it has to spend a greater portion of its income on the basics (food, clothing and shelter). LICOs are based on the relationship between the incomes and the consumption patterns of Canadian as observed in 1992, the last year in which overall household spending on food, shelter and clothing were estimated. In that year, it was determined that the average family, regardless of size, spent 43% of its after-tax income on food, shelter and clothing. Families spending more than 63% of household income on these essentials are deemed low income. (*Statistics Canada, Low income cut-offs*)

According to the 2011 Census Data, in Digby County, almost 45% of rental households spend 30% or more of their income on shelter costs alone. The average cost of the “National Nutritious Food Basket” for a family of four, across Nova Scotia, has increased from \$572.90 in 2002 to \$850.59 in 2012. (*Can Nova Scotians Afford to Eat Healthy, Report on 2012 Participatory Food Costing*). The estimated average cost of the “National Nutritious Food Basket” in South West Health (Yarmouth, Digby and Shelburne Counties), in 2012, was \$825.77. These increases are potentially placing many families in Digby County in very strained circumstances. LICO percentages are not available for 2011 Census Subdivisions (i.e., Digby County).

The Market Basket Measure is more sensitive to regional differences as it takes into account the cost of a predefined set of goods and services. The price of this “basket” of goods and services accounts for the regional cost of living when setting low income thresholds. (*Human Resources and Skills Development Canada: Glossary – Measuring Low Income*) In 2009, an estimated 10.6% of Canadians were living in low income based on the MBM threshold. (*Conference Board of Canada, Canadian Income Inequality*).

The following chart provides some context to the income levels placing families under the LICOs and MBM threshold in 2011:

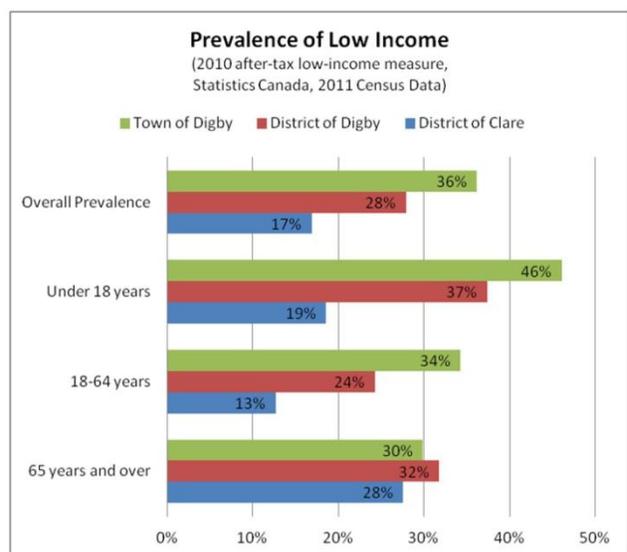
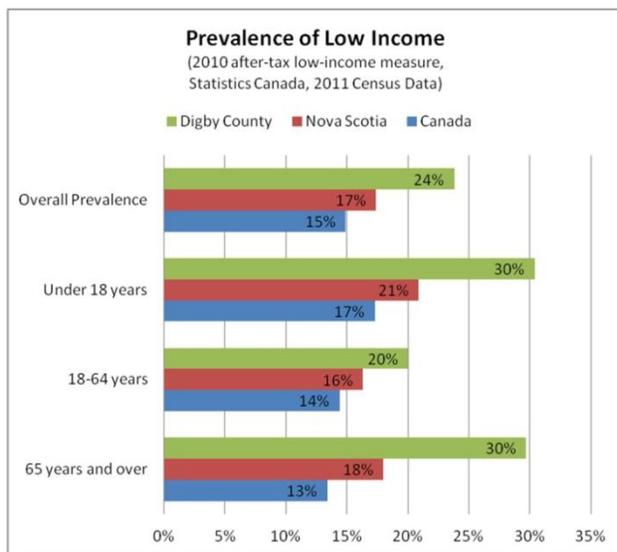
	Low Income Cut Offs by Family Size (Statistics Canada, 2011 Census Data)*			Market Basket Measure (2011)**
	1 Person	2 Persons	4 Persons	4 Persons (2 adults, 2 children)
Rural Areas	\$12,629	\$15,371	\$23,879	\$37,269
Population under 30,000	\$14,454	\$17,592	\$27,329	\$37,443

*Table 202-0801: Low income cut-offs after tax by community and family size, 2011 constant dollars, 1992 base.

**Table 202-089: Market Basket Measure Thresholds (2011 base) for reference family of two adults and two children.

Statistics Canada provides detailed subdivision census data using the after-tax low-income measure (LIM). The LIM measures the per cent of households earning less than 50% of the median adjusted household income. The term adjusted indicates that household size is taken into account, reflecting the fact that a household of six has greater needs than a household of two. (Statistics Canada, Low income measure).

As seen in the Prevalence of Low Income graphs below, using the LIM, a substantial percentage of households in Digby County are meeting thresholds for low income compared to the provincial and national rates. For children under 18 years and seniors over 65 years, the rates are almost 2.5 times more than the national rate. The rates are particularly high in the Town and District of Digby, although rates for seniors are similar across the entire county. The high rates of low income are indicative that many families in Digby County are in strained circumstances and thereby, experiencing core housing need.



Housing options to address the needs of identified groups most at risk of experiencing low-income in ways that foster healthy, vibrant and diverse communities (as defined in “A Housing Strategy for NS”) across the province and county are important considerations when distributing housing supports geographically.

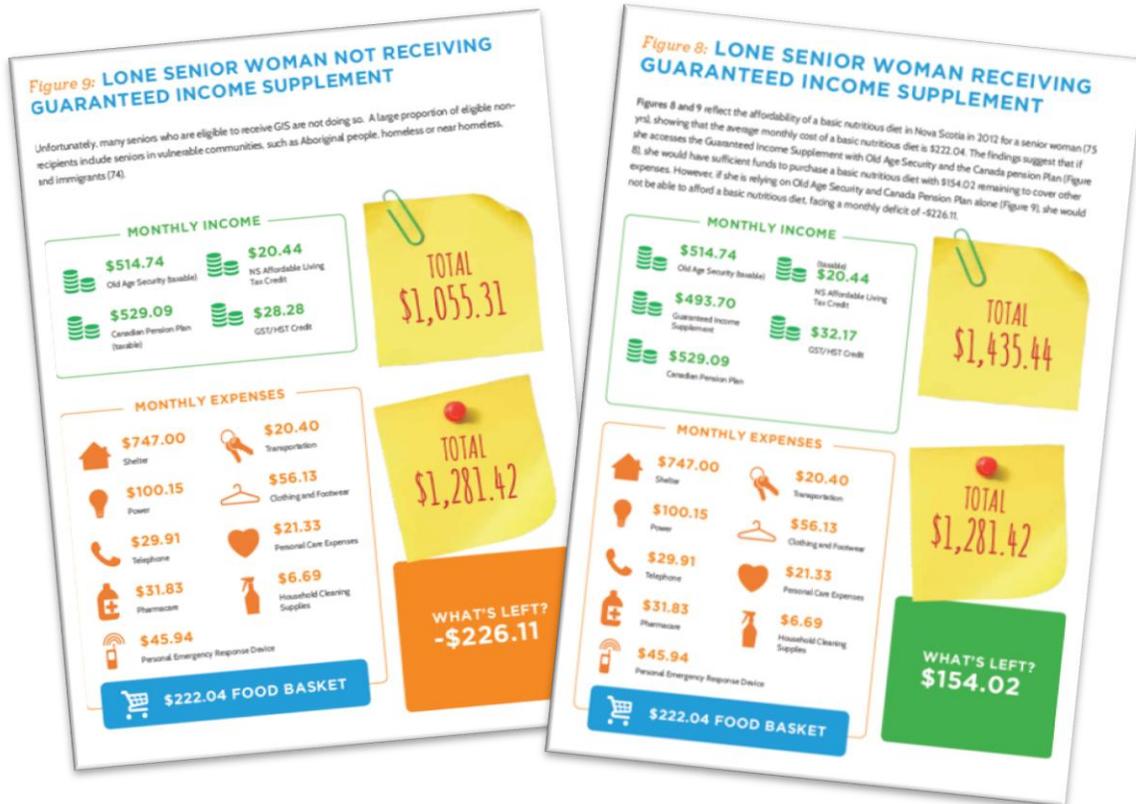
Standard of Living

Scenarios outlining the expenses considered essential for a basic standard of living in Nova Scotia are defined in the 2012 report, “Can Nova Scotians Afford to Eat Healthy?” These expenses include shelter, food, telephone service, transportation, clothing and footwear, childcare as well as personal care expenses and household cleaning supplies. The scenarios presented do not include other common expenditures such as educational materials, medications, dental care, household maintenance expenses, recreational activities, or costs related to special diets for medical reasons, etc.

The results of their findings indicate that median income households have enough money each month to cover their basic costs of living, including also having some money left over each month for emergencies or other financial needs. In comparison, households earning minimum wage (including households in which one adult works full-time and the second adult works part-time at minimum wage), or receiving Income Assistance are not able to cover their essential household expenses in addition to the cost of a nutritious diet. (*Can Nova Scotians Afford to Eat Healthy? Report on 2012 Participatory Food Costing*).

Included below are some of the scenarios presented in the report, reflecting the strain placed on many Nova Scotians attempting to maintain a basic standard of living.



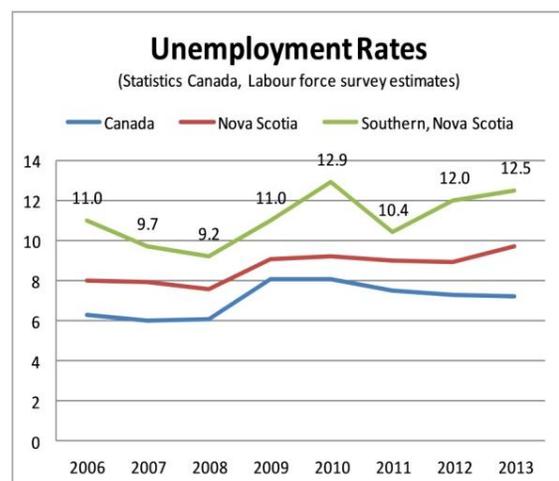


Scenarios from: Can Nova Scotians Afford to Eat Healthy? Report on 2012 Participatory Food Costing

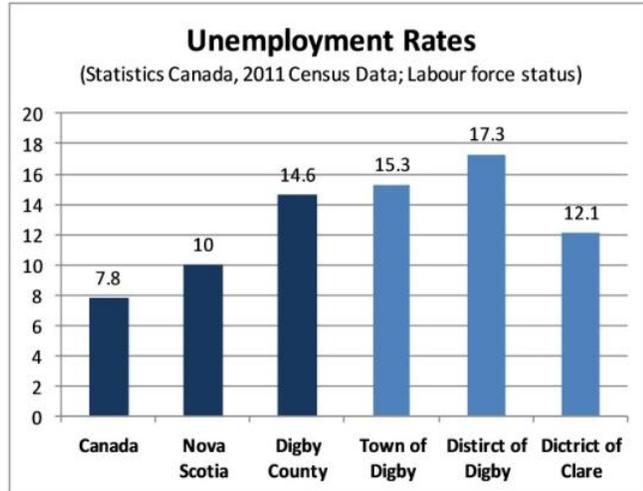
The estimates released in this report clearly indicate, that for households experiencing low income, it is impossible to afford both nutritious food and maintain a basic standard of living which includes adequate, affordable and safe housing. With high rates of low income households, a rise in the senior population and an older than average housing stock in need of repair, the core housing need (and homelessness) in Digby County is likely to increase unless action is taken.

Unemployment Rates

Since the 2006 census, unemployment rates for Southern Nova Scotia (which includes Shelburne, Yarmouth, Digby, Queens and Lunenburg) declined until 2008, at which point rates began to rise. From 2008 to 2010, rates increased with a slight decrease in 2011, rising again into 2013 to nearly 2010 levels. The unemployment rate pattern for Southern Nova Scotia, since 2006, is similar to provincial and national patterns until 2011, at which point national rates remain relatively stable and local and provincial rates begin to climb. Southern Nova Scotia rates are the second highest in Nova Scotia, behind only the Cape Breton region. (Rates for 2013 include data from Jan-June).



The unemployment rates reported by Statistics Canada in the 2011 Census data under labour force status further defines the scope of unemployment across Digby County and in comparison to the national and provincial rates. As illustrated in the adjacent graph, Digby County has a much higher rate of unemployment than the provincial and national averages. The highest concentration of unemployment is located in the District of Digby and is almost double the provincial rate.



The participation rate for Digby County, 48.5%, is lower than the provincial rate of 63.1%. The participation rate is indicative of the share of the working-age population that is working or looking for work (comprised of those who are employed and unemployed, combined). Overall, participation rates across Canada are expected to decrease given the aging population and recent low fertility rates.

(Statistics Canada, Participation Rate).

In 2009, the Standing Senate Committee on Social Affairs, Science and Technology released “In From The Margins: A Call to Action on Poverty, Housing and Homelessness”, and acknowledged that while there may be compelling evidence that employment is the most likely route to an adequate or better income, employment alone is often not sufficient to bring individuals or families out of low-income circumstances. Increasingly, a single job is not enough to support a family, even if it is full-time and at minimum wage.

Much of the evidence on the failure of employment to provide the anticipated route out of poverty focused on the increase in precarious employment: i.e., a shift from full-time permanent jobs to more temporary or part-time jobs, with irregular hours, low wages or few if any benefits. Those at greatest risk of non-standard work are those who have higher than average poverty rates some of which include young people who have less than or only high school education, women who leave the work force to care for children or aging family members, visible minorities, and persons with disabilities. *(In From The Margins: A Call to Action on Poverty, Housing and Homelessness. Standing Senate Committee on Social Affairs, Science and Technology, 2009).*

Anecdotally, Digby County is certainly affected by precarious employment conditions, many are seasonally employed and others travel back and forth “out west” taking on short term working contracts.

Educational Attainment

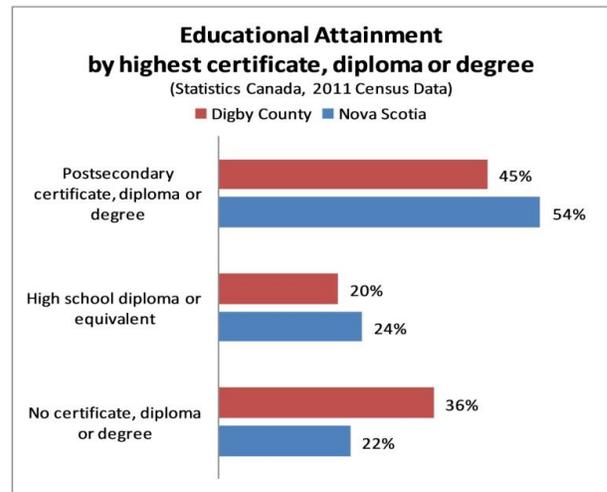
With respect to educational attainment, of the total population 15 years and over, a greater percentage of Digby County residents have no certificate, diploma or degree.

According to the publication No “drop” in the bucket: the high costs of dropping out, published in February 2009 by Canadian Council on Learning:

“An individual’s educational attainment is one of the most important determinants of their life chances in terms of employment, income, health status, housing and many other amenities.

The intangible costs of not completing high school are numerous. Many high school dropouts experience negative outcomes as a result of their decision to leave school, including diminished social growth, a reduced sense of control over their lives and life circumstances, and less personal satisfaction.

The tangible costs are no less numerous: directly or indirectly, dropping out of high school has enormous fiscal implications for government, society, and individual school leavers in terms of expenditures in health, social services and programs, education, employment, criminality, and lower economic productivity.”



With higher dropout rates, Digby County is likely experiencing many of the intangible and tangible costs associated with lower educational attainment, consequently impacting the core housing needs of residents.

Social Housing Options in Digby County:

Approximately 19% of tenant households in Digby County are in subsidized housing. The Nova Scotia rate is 14%. (Statistics Canada, 2011 Census Data).

The following is a breakdown of the types of social housing programs across Digby County.

Western Regional Housing Authority

- Senior Public Housing – 195 units
- Family Public Housing – 50 units
- Rent Supplement Program – 8 units
- Affordable Housing Program – 1 unit
- Rural & Native Housing Program – 34 units

The waitlists vary and it is very difficult to predict when or how many units will be available in the months to come. Some areas are in higher demand than others, and there are times when there are chronic vacancies (units to fill with no one on that particular waitlist).”

Current waitlist as of July 11, 2013 are as follows:

Total Requests - **68 Units**

Family Applications / Senior Applications (over 58 yrs) / Non-Elderly (40 – 57 yrs)

- Town of Digby : 13 Families 14 Seniors 9 Non-Elderly
- Municipality of Digby: 11 Families 3 Seniors 0 Non-Elderly
- Municipality of Clare: 12 Families 3 Seniors 0 Non-Elderly

Conway Workshop Association - Small options housing, special care units and apartments for independent living in the Town of Digby.

- 3 small option homes
- 4-bed group home
- Several apartments in the Town of Digby

Maison Jérôme - provides a family residence for nine adults, who participate in the workplace activities at l'Atelier de Clare.

- 9 bed group home

The Birches Housing Co-operative Limited - 16 Units

Housing Continuum



STORIES

FROM OUR COMMUNITY

"There's an intense burning odor (like ammonia) going up the stairs at the front door. I called my landlord and he told me to get a carpet cleaner and clean it up myself. He hasn't put the screens up yet either... I have two little kids and it's not safe for them."

"I just got a full time job and I was hoping to find a better place for me and my daughter. I looked, but I'm so disappointed at how expensive everything is... I'd need about \$1,000 a month with utilities. I'm trying so hard to do and provide for my child... working, healthy food and a decent, healthy place to live. It's so frustrating when all I can offer her are these slummy places to live."

"I would like to apply for social housing, but there are no family units in my community. Getting into social housing would mean leaving my community; my kids would have to change schools and I wouldn't be close to where my family lives."

ACCEPTABLE HOUSING: Adequate, Suitable, Affordable

"My husband and I are on social assistance receiving \$1,225 a month. Our rent is \$675 including heat and lights. We have money challenges to buy food and other necessities to keep us healthy. We can be warm but are hungry."

"I've asked my landlord for a de-humidifier for the basement, it's really damp. I had to remove the toys from the playroom because there is mold growing on everything. I've only lived here for 2 months, I can't afford to move again, but I don't think all this mold is safe for us either. I don't know who can help?"

"The chimney needs to be fixed before we can use it and it's already October. We still have no heat. I've had to send the kids to mom's because it was too cold for them here. I found out I have to fill out a form at Access Nova Scotia for a mediation hearing, but there's a fee. I called the 1-800 number, and after pressing 5 or 6 different numbers, I finally reached someone who said that's what I had to do to make a complaint. I just wish the landlord would fix the chimney so we can start using it, it's cold."



FROM OUR COMMUNITY

As a senior, where can I go and be taken care of? I'm not being abused, I don't qualify for long term care, and I'm not ill enough to be in hospital. I'm all alone and I need a place I can afford plus help with meals, personal care and household chores.

I'm 80 years old with a fixed income and I suffer from dementia. I don't have any family to help take care of me. I need assistance with daily living and medications. It took a long time, but I finally found a private boarding home I can afford. They help me with some of my needs.

ACCEPTABLE HOUSING:
Adequate,
Suitable,
Affordable

I only get the old age pension. How can I afford to pay for all the repairs and upgrades my insurance company wants. I made a choice, for the first time in 55 years of living here, I have no insurance!

Add your story!

Email: dvacon@swndha.nshealth.ca

Tel: (902) 742-3542 ext 1131

The Nova Scotia Housing Strategy - Spring 2013

Building Community and Affordability for Nova Scotia Families; A Housing Strategy for Nova Scotia was released this spring. Its goal is to ensure that Nova Scotians can find the housing choice that's right for them and their families, at a price they can afford, in a healthy, vibrant community that offers the services, supports and opportunities they need.

The political climate is right, as provincial and federal governments set into motion strategies that aim to build partnerships with communities, residents, businesses, non-profit organizations and local governments to address housing related needs. We thereby need to form strong local partnerships that can identify gaps and create opportunities to improve the housing situation in our communities.

The State of Homelessness in Canada, 2013 (A Homeless Hub Research Paper)

www.homelesshub.ca. "Average Monthly Cost of Housing People" side bar is from this report.

In section 4.1 **Addressing the problem**, the authors of this paper point out that finding a solution to homelessness in Canada will require a shift in focus, from crisis management to permanent solutions.

They state:

"We need to work to ensure that individuals and families experiencing crisis have access to permanent, appropriate, safe and affordable housing with the support to sustain it. All this must come together in a coordinated, planned and cohesive strategy that is supported and implemented by all representatives in the community, including governments."

They also offer the following interrelated areas of activity that communities can engage in as part of an effective response.

Focus on Prevention; put in place measures that ensure people will have the income and supports they need in order to reduce the chance that people will lose their housing.

Emergency services (shelters and day programs); because no matter how well developed the preventative measures, there will still be crises that produce homelessness.

Range of housing options and strategies that emphasize prevention and rehousing (with supports), with emergency services designed to help people quickly transition through a crisis.

Countries with more strategic and coordinated approaches emphasizing prevention and rehousing are experiencing greater success in tackling homelessness.

THE AVERAGE MONTHLY COSTS OF HOUSING PEOPLE WHILE THEY ARE HOMELESS



\$1,932
SHELTER BED



\$4,333
PROVINCIAL JAIL



\$10,900
HOSPITAL BED

VS.



\$701
RENT SUPPLEMENTS



\$199.⁹²
SOCIAL HOUSING

Existing Community Supports – Digby County

HOUSING: Shelters, transition houses, social housing

Although outreach services for youth and women exist, there are no actual **emergency or transition shelters** operating within Digby County. Residents are able to access limited services, but must do so in Yarmouth.

Western Regional Housing Authority manages **social housing programs** and is located at 84 Warwick Street. Tel: 1 (800) 306-3331

Eligibility for programs are based on max household income levels (approximately \$29 000 for one person) and residency. Available programs include:

- **Public Housing:** These units are for seniors and families and are fully subsidized based on income. Senior units are calculated at 30% and family units are calculated at 25% of income levels. Heat and lights are included. Units are maintained by the housing authority.
- **Native and Rural Housing:** Units are owned and maintained by the housing authority and tenant rent is calculated at 25% of their monthly income. Heat and lights are not included.
- **Rent Supplements:** Units are owned by private landlords but must be inspected by the housing authority to be approved under this program. Tenants pay 25% of their monthly income and the remaining fair market rental value is subsidized by the housing authority. Tenants receive additional funds if they are required to pay their own heat (\$57 a month in 2013).
- **Affordable Housing:** Units are owned by private landlords in partnership with the housing authority. Tenants pay 30% of their monthly income and the remaining fair market rental value is subsidized. Heat and lights are extra.

Conway Workshop Association provides small options housing, special care units and apartments for independent living, for persons with disabilities, within the Town of Digby. The office is located at 63 Shreve Street. Tel: (902) 245-5391.

Canadian Association for Community Living, Clare Branch – is located in Church Point, Tel: 902-769-3253, and operates la Maison Jérôme.

La Maison provides a family residence for nine adults, who participate in the workplace activities at l'Atelier de Clare. Residents are supported by qualified staff in their daily living in a safe, pleasant, and healthy environment. Priority is given to French speaking applicants from the Municipality of Clare who are 21 years of age and over.

The Birches Housing Co-operative Limited – Located at 55 Hillcrest Drive.

SUPPORT & ADVOCACY

Juniper House Outreach – located in the Learning Center at the Evangeline Mall. Tel: (902) 245-4789

Two outreach workers are available at the Digby Office and provide information, woman abuse counseling, support, advocacy, referral, school presentations, public education, and support groups.

Digby County residence can access the transition house located in Yarmouth through the 24 hour toll free crisis telephone line (1-800-266-4087). Juniper house is staffed 24 hours a day and has room for 15 women and children. Staff at juniper House provide a safe, comfortable living environment for as long as 6 weeks. Other services include outreach programs, supportive counseling, help in understanding the legal system and social services, and a space for women to learn to trust each other and to become productive and confident in their own abilities.

SHYFT (Supportive Housing Youth Focus Team) – Toll Free: 1-855-781-3111

SHYFT Youth Services is a Tri-County service for at risk and homeless youth (16-24). A part-time support worker provides support and advocacy for youth in Digby County.

Tri-County Women’s Centre – located at 9 Water Street. Tel: (902) 245-6866

Tri-County Women’s Centre receives calls on housing and works with the broader community of housing services and advocates to find housing for at risk and homeless people. This often means accessing support services outside the county (e.g., Yarmouth or even Halifax).

Continuing Care Nova Scotia – located at Digby General Hospital. Services Intake Tel: 1 (800) 225-7225.

Continuing Care provides an array of services to clients in the community including; long term care placement, adult protection services and home care services which includes nursing, home support and oxygen services. Available supports help individuals remain in their own homes.

Schools Plus – located at Digby Regional High School. Tel: (902)245-7524

Support for youth and their families. Youth who are not going home to their parents often couch surf or have been found sleeping in parks or rundown buildings. Currently there are no shelters or drop in centers that youth can access. Schools Plus helps youth to navigate through the available programs and services.

HEALTH SERVICES

Mental Health Services – located at the Digby General Hospital, 75 Warwick Street Tel: (902) 245-4709

Addiction Services - located at the Digby General Hospital, 75 Warwick Street Tel: (902) 245-5888

Continuing Care Nova Scotia – located at Digby General Hospital. Services Intake Tel: 1 (800) 225-7225.

Paramedic Services on Long and Brier Islands - Provide community-related outreach programs, sometimes in collaboration with a nurse practitioner. Some of the services include: blood pressure checks, post-operation checks or follow-up, blood draws, sending lab results to hospitals, administration of flu shots, diabetic checks, wellness checks, and in the past, fall assessments in homes.

FINANCIAL ASSISTANCE

Income Assistance (Department of Community Services) – located at 84 Warwick Street. Tel: (902) 245-5811

Employment Insurance (Service Canada) - 98 Sydney Street.

Good Neighbour Energy Fund – Operates from Jan to April. Town and Municipality of Digby can call Annapolis at 1 (902) 665-4011. Municipality of Clare residents can call Yarmouth at 1 (902) 742-2519.

Food Banks – Weymouth (902-837-4987), Digby (902) 245-6721, Clare (902-769-2263), District 4: Islands (902-839-2630).

Clothing Bank – Bethany Bargain Bin. Tel: (902) 245-2524.

Conclusion

Four factors have been identified by the Canadian Medical Association in their July 2013 report on “Health Care in Canada: What makes us sick?” as having the most substantial impact on health in Canada at this time: They include income, housing, nutrition and early childhood development.

“A good home is a fundamental requirement for a healthy life, and a critical component of a comprehensive economic policy.”

(Wellesley Institute, Precarious Housing in Canada, Summer 2012)

The statistics included in this summary document for Digby County provide some insight on the general status of housing occupancy, housing stock, population demographics and income levels that impact the potential resilience of residents to experiencing core housing need and homelessness. Given what has been reported on the age of dwellings and their condition, increases in shelter and food costs, decreases in available income, increases in low-income rates, an aging population, high unemployment and school drop-out it is clear that many individuals are potentially finding themselves in very strained circumstances and at risk. In addition, only limited support services are available to assist in addressing a broad range of housing issues.

This summary report outlines a definite need for the community to come together to begin to identify and better understand the housing needs of its residents. It provides evidence that there is a need to engage others to address housing related issues and to enhance collaboration among partners. The ***Digby and Area Affordable and Sustainable Housing*** committee is currently working with stakeholders to do just that and is a positive start to engaging the community into action. In addition, this group hopes to work closely and collaboratively with the new housing entity established as part of the “Housing Strategy for Nova Scotia” (Spring of 2013) to ensure all residents in Digby County have access to one of its most fundamental needs; adequate, suitable, affordable and safe housing.

Summary report for housing conditions in Digby County prepared by:

Denise Vacon

Health Promoter, Public Health Services

(902) 742-3542 x 1131 Dvacon@swndha.nshealth.ca

Fall 2013

