

---

# IN SEARCH OF SAFE AND AFFORDABLE HOUSING:

YARMOUTH COUNTY STATISTICS - FALL 2013



## Community Housing Options Initiative through Collaboration and Engagement (CHOICE)

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

## YARMOUTH 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.)

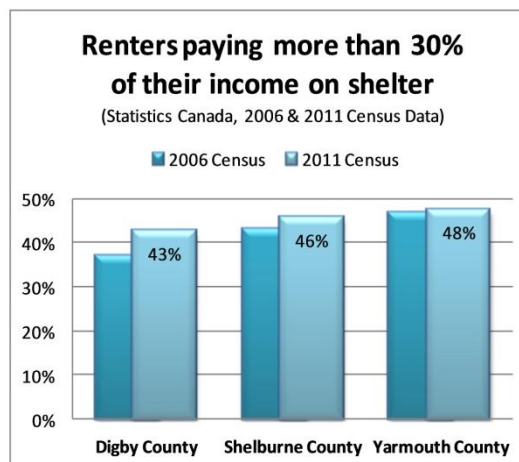
A household is in **CORE HOUSING NEED** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income for alternative local housing.

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?

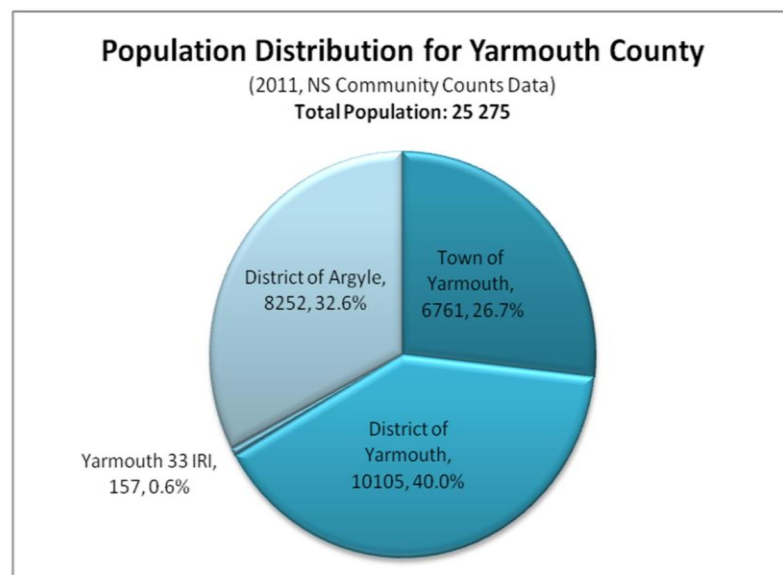


Average rents in South West Nova range from \$556-\$579 (2011 Census Data), and almost half of renters are paying more than 30% of their income on housing, placing them in core housing need.

## HOUSING CONDITIONS IN YARMOUTH COUNTY

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

- **Yarmouth County** is comprised of the following communities as defined by Nova Scotia Community Counts Website: Acadia First Nations, Amiraaults Hill, Arcadia, Argyle, Carleton, Hebron, Port Maitland, Pubnico, Quinan, South Ohio, Tusket, Wedgeport, and Yarmouth.
- The **District of Yarmouth** includes the following communities: Acadia First Nation, Arcadia, Carleton, Hebron, Port Maitland, and South Ohio.
- The **District of Argyle** includes the following communities: Amiraaults Hill, Argyle, Pubnico, Quinan, Tusket, and Wedgeport.
- **Yarmouth 33** includes the Indian Reserve.
- The **Town of Yarmouth** includes Yarmouth.



19 % are Seniors

17% are Lone Parents

20% make less than \$20,000/yr

22% are low income

12.5% are unemployed (2013)

76% own their homes

48% of renters are in core housing need

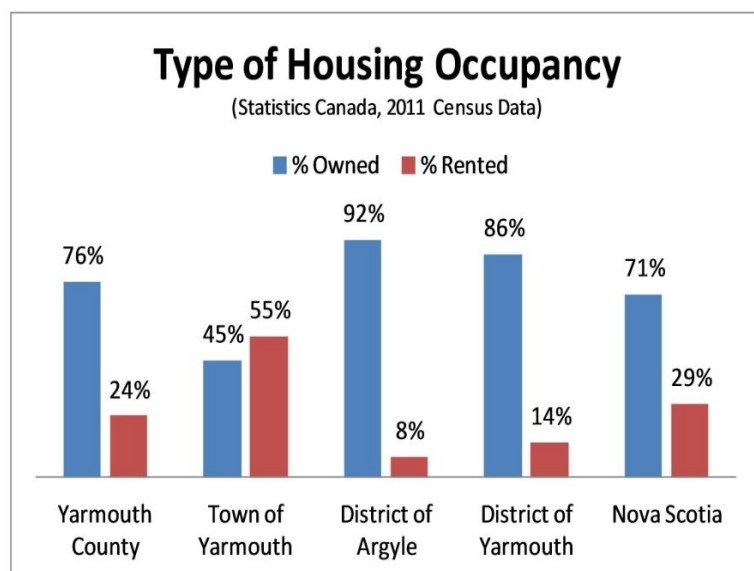
From 2006 to 2011, the overall population of Yarmouth County has decreased 3.8 percent, from 26,277 residents to 25,275 respectively. Over a 10 year period, the population has decrease 5.8 percent with an increase of 25.1 percent in the number of seniors aged 65-74 years. In addition, the number of residents aged 55-64 has also increased by 42.2 percent. As the population ages into retirement years the impacts on acceptable housing (adequacy, suitability and affordability) will be numerous.

In addition, higher 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 Yarmouth County.

## Occupied Dwellings in Yarmouth County

The total number of occupied dwellings in Yarmouth County has remained stable over the last 10 years, experiencing only a 1.4% increase from 2001 to 2011. In 2011, the number of private dwellings in Yarmouth County totaled 10,790. Across the county, 76% (8,155) of residents own their homes while 24% (2,575) rent.

As illustrated in the Type of Housing Occupancy graph, the overall percentage of residents that rent or own their homes across Yarmouth County is similar to the distribution of Nova Scotians in general.



However, it is clear that the majority of renters can be found in the Town of Yarmouth (1,715) and those living outside the town boundaries typically own their homes; only 280 dwellings in the District of Argyle are rented, and 580 in the District of Yarmouth.

A greater percentage of tenants in Yarmouth County (22%) are in subsidized housing as compared to tenants across Nova Scotia (14%).

The majority of dwellings outside the Town of Yarmouth are owned, approximately 90%, and these

represent the greatest number of dwellings across the county (3,625 in the District of Yarmouth, 3,100 in the District of Argyle, 1,425 in the Town of Yarmouth). 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.

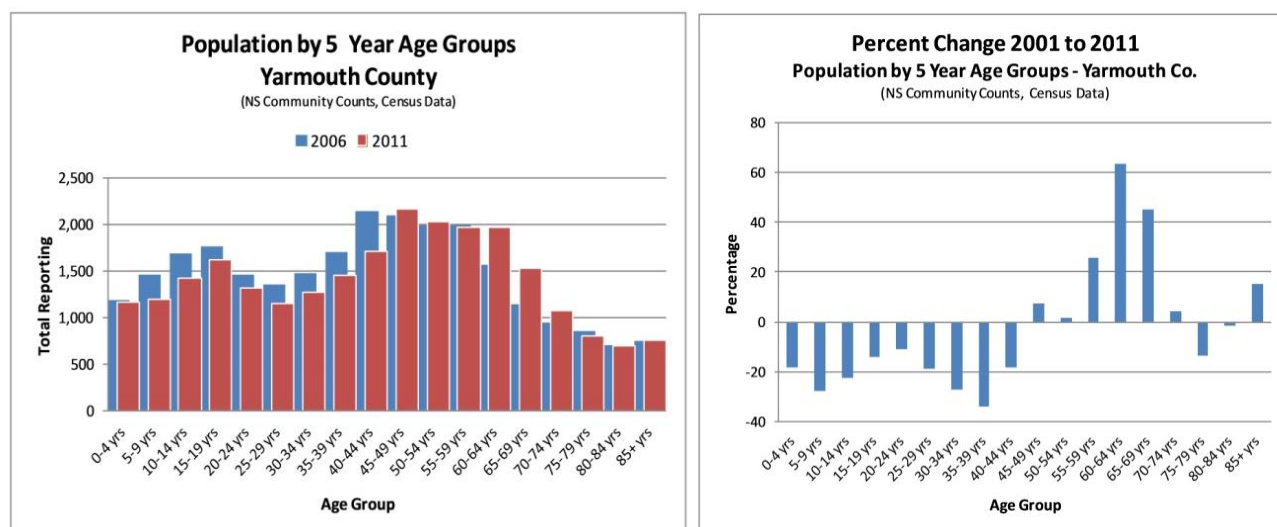
## Households by Size and Type

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 Yarmouth County is also shifting, since 2001 the percentage of 60-64 year olds increased by 64% 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 (65+) now make up 19% of the Yarmouth County population, up from 17% in 2006.

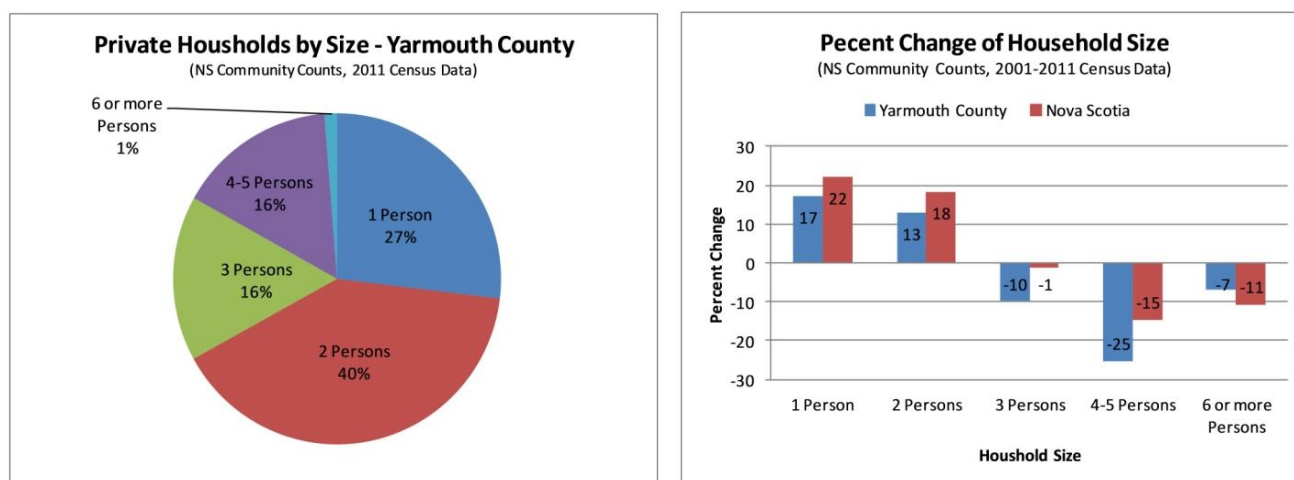


This same shift is also visible from 2006 to 2011. The overall distribution of the population is aging and children and young people comprise a decreasing portion of the population.



As population demographics shift, the size and types of households in Yarmouth 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.

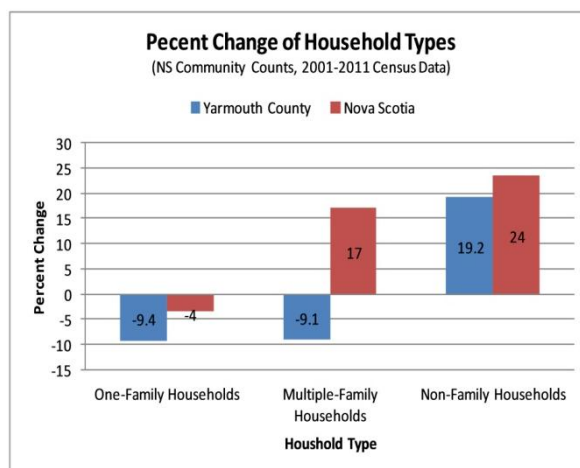
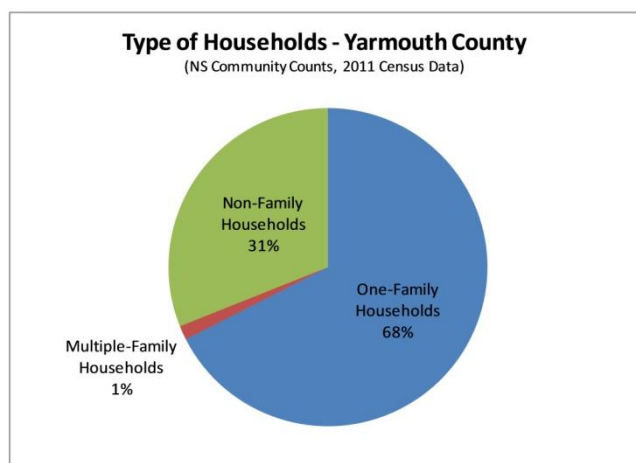
In Yarmouth County, the average number of persons per household, 2.3 people in 2011, has gone down by 8% since 2001. There are fewer households with 3 or more persons and an increase in the number of non-family households (up 19.2% between 2001 and 2011, up 23.5% in NS). The data for Nova Scotia shows the same trends in percent change since 2001. (NS Community Counts, Census Data).



The 2011 Census data for Yarmouth County shows that 67% of people are living in households of two persons or less. These numbers and the percentage of change since 2001 are comparable to the provincial averages. Overall, household size is decreasing. Approximately 17% of families are lone-parents (1,335 families); 11.7% (2,900) of people in private households live alone.

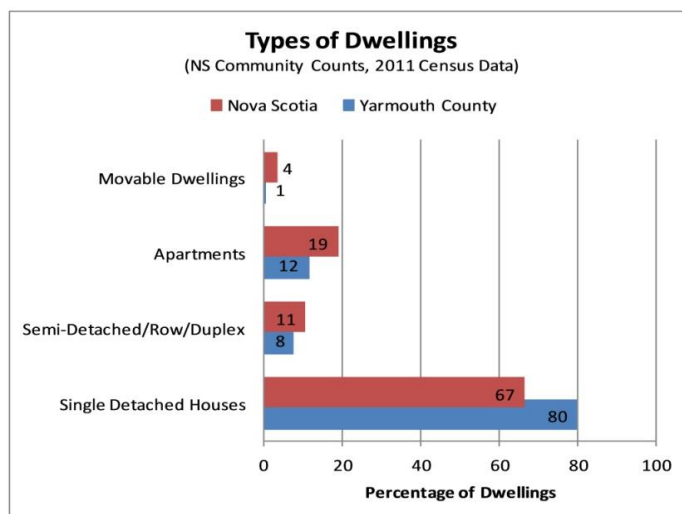
The types of households that people are living in are also changing. Non-family households, those either living alone or living in a group, but not considered a family, are on the rise for both Yarmouth County and provincially.

Nova Scotia had an increase in the percentage of people living in multi-family households, but this decreased in Yarmouth County since 2001. However the number of multi-family households is up from 2006, it simply has not yet reached the levels reported back in 2001. Although multi-family households only make up 1% of the types of households in Yarmouth County, this percentage represents 150 private dwellings in 2011. Approximately 68% of households (7,020) are one-family households and 31% are non-family households (3,230). 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 Yarmouth County are single detached houses (80%) compared to Nova Scotia in general (67%). Provincially there are higher numbers of apartments, semi-detached, or duplex style dwellings than in Yarmouth 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. Yarmouth County's growth between 2001 and 2011 was much more modest, almost 2% more single detached houses, 1.2 % more semi-detached/duplexes (representing only 10 additional dwellings), and an increase of 8.2% for apartments. The most noticeable change from 2001 to 2011 for Yarmouth County was a decrease of 64% in movable dwellings from 165 to just 60.

The District of Yarmouth and the District of Argyle have fewer apartments, semi-detached and duplex options. In the more rural areas outside the Town of Yarmouth, approximately 95% of housing options are single detached dwellings.

## Shelter Costs



Approximately half (1,225) of renters in Yarmouth County are spending more than 30% of their total income on housing costs, placing them in core housing need. Although less than 15% of home owners in Yarmouth County are spending more than 30% of their total income on housing costs, this represents approximately 1,055 home owners across the county. 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.

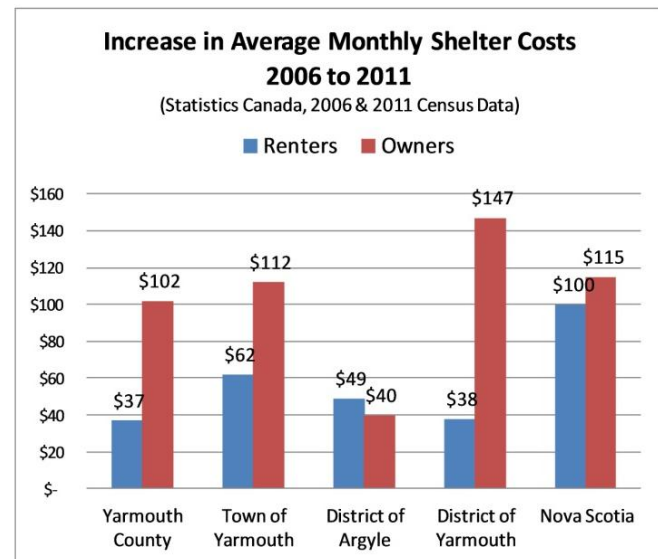
In total, 2,280 homes are potentially in core housing need, 54% of these are **renters**. This represents a core housing need of approximately 21% of households across Yarmouth County, higher than the provincial rate of 14%. In terms of actual households, this represents an estimated increase of 745 homes since 2006.

The Town of Yarmouth has the greatest percentage, 37%, of households spending more than 30% of total income on shelter costs, more than 2.5 times that of the provincial rate. The majority (81%, 940) **rent** their homes.



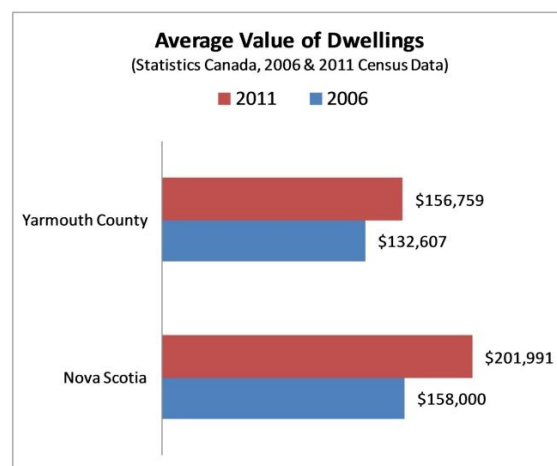
In both the District of Yarmouth and Argyle the majority of those in core housing need **own** their homes. The District of Argyle has the lowest percentage (9.2%) of households in core housing need, of those, 77% (240) are home owners. The rate for the District of Yarmouth is 19%, with approximately 73% (585) being home owners.

Since 2006, the average monthly shelter costs for owned and rented dwellings have increased across Yarmouth County. Home owners in the District of Yarmouth experienced the largest increases since 2006. Rental costs in the Town of Yarmouth increased the most since 2006.



The impact of increases in average monthly shelter costs corresponds to increases in the percentage of households in core housing need. For home owners in the District of Yarmouth, where average shelter costs increased by \$147, core housing need went from 13% in 2006 to 16% in 2011. For renters in the Town of Yarmouth, where average shelter costs increased by \$62, core housing need went up from 48% in 2006 to 55% in 2011.

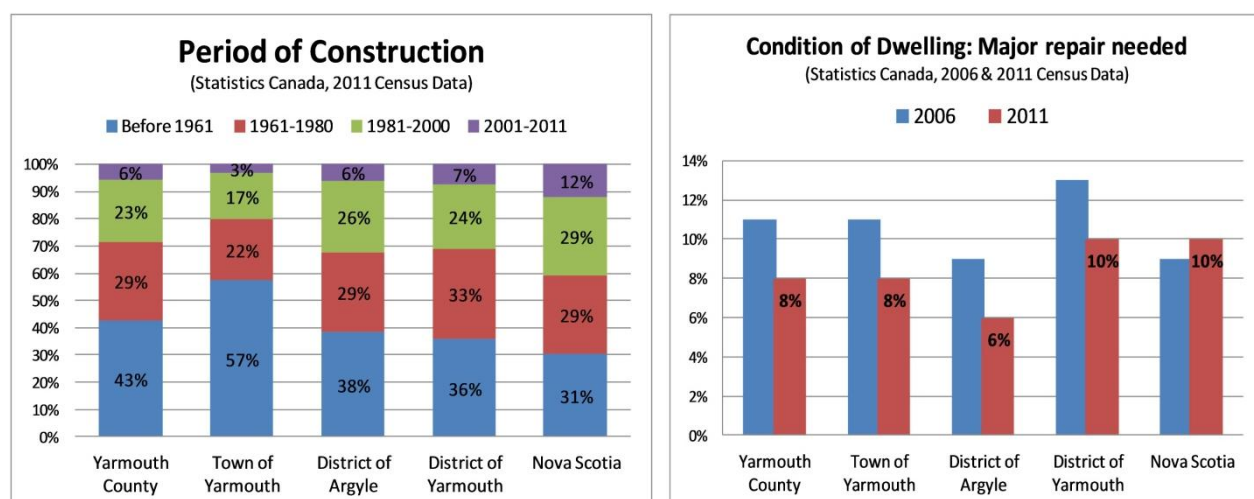
With respect to the average value of dwellings between 2006 and 2011, homes in Yarmouth County increased but not as extensively as homes across Nova Scotia. In Yarmouth County, the average value of dwellings increased by approximately \$24,000 compared to homes across Nova Scotia, which increased by almost \$44,000 since 2006. In 2011, the average value of a dwelling in Yarmouth County was \$156,800. The highest average values were reported in the District of Yarmouth at \$167,000.



Since 2006, the number of homes in Yarmouth County requiring major repair has declined from 1,155 (11%) in 2006 to 890 (8%) in 2011. Overall, these numbers are lower than the provincial rate. 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.

Homes in Yarmouth County are, however, much older than the average home across Nova Scotia. As illustrated in the Period of Construction graph, approximately 45% of homes across Yarmouth County were constructed prior to 1961. Despite the recent decline in rates of homes in Yarmouth County

requiring major repair, additional factors could impact the ability of residents to maintain their homes, including; an aging population, high unemployment, low income rates, and a housing stock that is much older (and possibly more expensive to heat and maintain) than most across the province.



## 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, CPI)*

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.

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
All Items - Canada	114.1	114.4	116.5	119.9	121.7

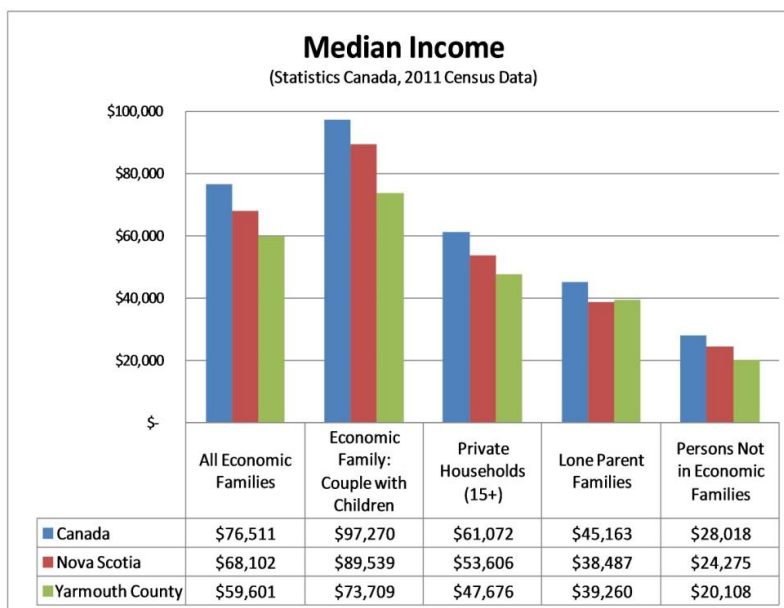
% change from previous year					
All Items	3.0	-0.2	2.2	3.8	2.0
Shelter	7.1	-1.2	1.2	4.5	3.0
Rented Accommodations	0.9	1.2	1.4	1.2	1.5
Owned Accommodations	5.2	1.9	0.9	1.8	1.7
Water, fuel, electricity	15.5	-9.1	1.7	13.3	7.4
All Items - Canada	2.3	0.3	1.8	2.9	1.5

## 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 Graph, lone parent families and persons not in economic families 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 true 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 Yarmouth County residents are lower than both the provincial and national averages regardless of family structure or age group. Income levels for seniors and youth in census subdivisions (i.e., Yarmouth County) for 2011 are not available at this time.

## Income Distribution

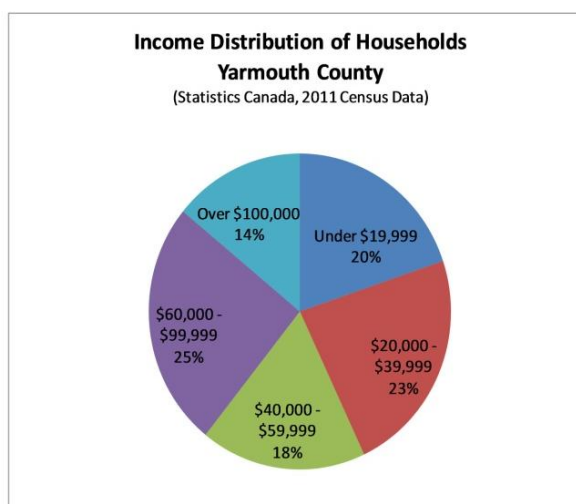
Income inequality in Canada has increased over the past 20 years. The richest group of Canadians increased its share of the total national income between 1993 and 2008, while the poorest and middle-income Canadians lost share. The growing gap signals that income growth is distributed unequally. (Conference 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 41% of households in Yarmouth County had income levels between \$20,000 and \$60,000 compared to 49% in 2006. The percentage of households with income levels under \$20,000 remained the same from 2006 to 2011. The percentage of households reporting income over \$100,000 rose from 10% in 2006 to 14% 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 Yarmouth County and Nova Scotia incomes into approximate 20% segments have much lower income levels than the quintiles of incomes for Canadians in general.

Almost twice as many households across Canada report incomes over \$100,000 compared to Yarmouth County households. Although the percentage of Yarmouth County households with high incomes is less, the number of households in the middle and upper-middle range is similar to the provincial rate (approximately 43%). A greater percentage of Yarmouth County households have incomes under \$20,000, compared both provincially and nationally.

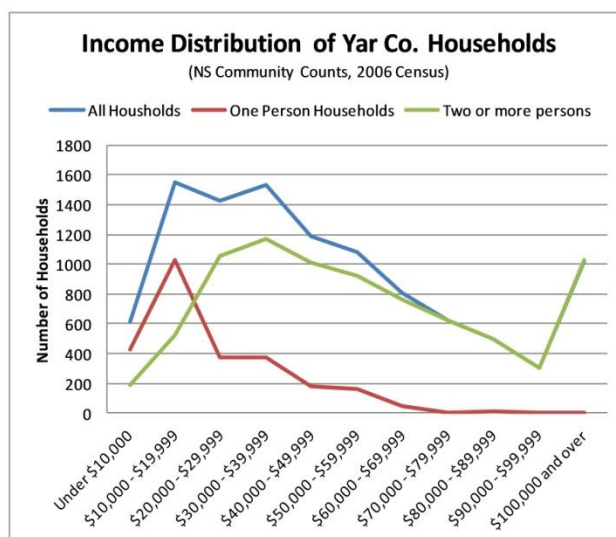
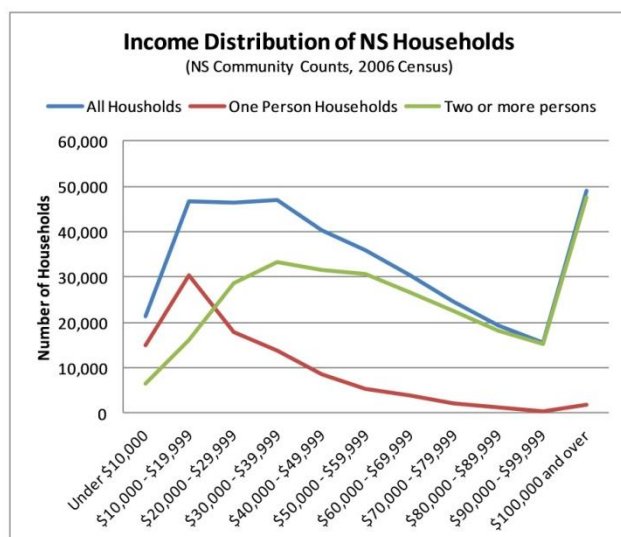


			Percent of Households		
	Description	Income Range	Yarmouth Co.	Nova Scotia	Canada
Quintile 1	Poor & near poor	Under \$19,999	20%	15%	13%
Quintile 2	Lower-middle or modest income	\$20,000 - \$39,999	23%	22%	19%
Quintile 3	Middle income	\$40,000 - \$59,999	18%	19%	17%
Quintile 4	Upper-middle income	\$60,000 - \$99,999	25%	25%	25%
Quintile 5	High income or well-off	Over \$100,000	14%	20%	26%

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 Yarmouth County and Nova Scotia according to 2006 Census data. Data from 2011 is not yet available according to household type at this level of detail for census subdivisions (i.e., Yarmouth County).

The income distribution trends in 2006 for Yarmouth County and Nova Scotia were very similar. Although a slightly higher percentage of households across Nova Scotia made more than \$100,000 (13% in NS; 10% in Yar Co.) and Yarmouth County reported a slightly higher percentage of households making less than \$20,000 (20% in Yarmouth; 18% in NS). Comparing income distributions from 2006 to 2011, trends between Yarmouth County and Nova Scotia are changing. Whereby, Nova Scotians now report a greater percentage of households with high income (up from 13% to 20%) and fewer poor income

households (down from 18% to 15%). For Yarmouth County, the percentage of poor households remained constant at 20%, while well-off households increased from 10% to 14%.



## 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), the 2011 Census data confirms that Nova Scotia and particularly the Town of Yarmouth, have low income rates that are well above the national average for all age groups.

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 Yarmouth County, almost 50% 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 Yarmouth County in very strained circumstances. LICO percentages are not available for 2011 Census Subdivisions.

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:

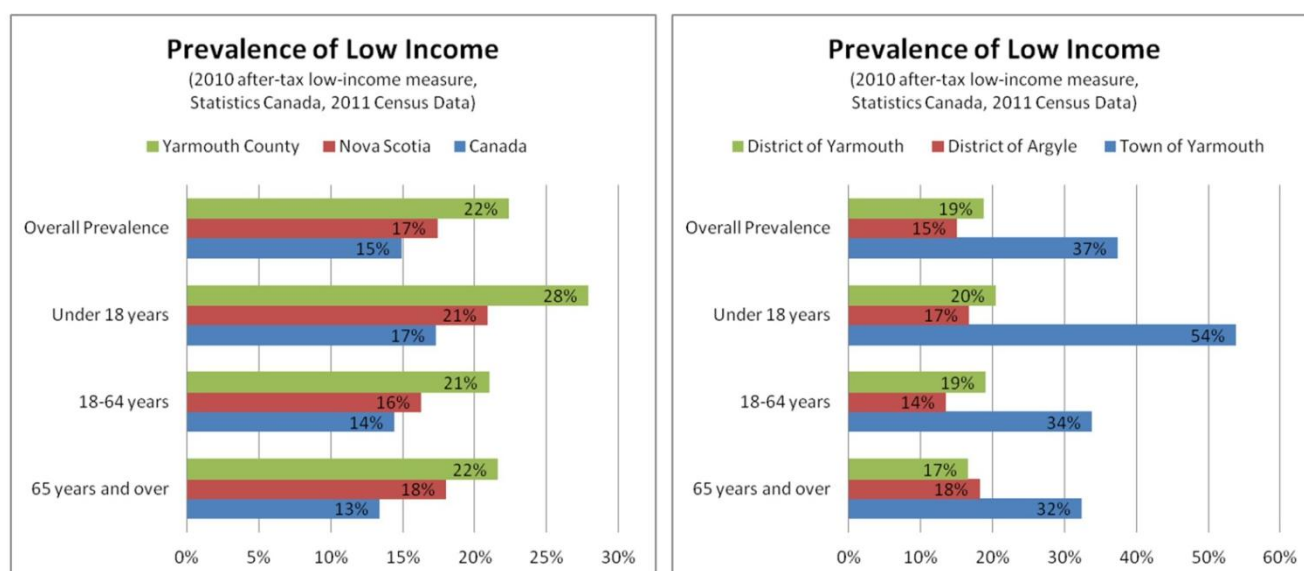
Low Income Cut Offs by Family Size (Statistics Canada, 2011 Census Data)*			Market Basket Measure (2011)**
	1 Person	2 Persons	4 Persons (2 adults, 2 children)
Rural Areas	\$12,629	\$15,371	\$23,879
Population under 30,000	\$14,454	\$17,592	\$27,329
			\$37,443

\*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 greater percentage of households in Yarmouth County are meeting thresholds for low income, for all age groups, compared to the provincial and national rates.



Low income rates in the District of Yarmouth and Argyle are comparable to the Nova Scotia rates for all age groups. The most noticeable trend is the high prevalence of low income measures concentrated in the Town of Yarmouth, reaching over 50% for children under 18, almost three times that of the national rate. Census data shows low income measures in the Town of Yarmouth that are more than double the provincial and national rates in all age groups.

These numbers also compare with the percentage of households in core housing need; whereby the greatest concentration of households in core housing need are located in the Town of Yarmouth. In addition, it corresponds with the location of services, available public housing options, availability of apartments/duplexes and limited public transportation services across the town and county.

Housing options and supports to address the needs of those experiencing low-income in ways that foster healthy, vibrant and diverse communities (as defined in “A Housing Strategy for NS”) across the town and county may require changing how housing supports and options are distributed 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 on the next page, 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. 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 higher than average 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 Yarmouth County is likely to increase unless action is taken.

**Figure 4: REFERENCE HOUSEHOLD OF FOUR WITH TWO ADULTS ON INCOME ASSISTANCE AND TWO CHILDREN**

Figure 4 reflects the affordability of a basic nutritious diet in Nova Scotia in 2012 for the reference household of four.



**Figure 5: LONE MOTHER EARNING MINIMUM WAGE WITH THREE CHILDREN**

Figure 5 reflects the affordability of a basic nutritious diet in Nova Scotia in 2012 for a lone mother (31-50yrs) with three children (two boys 7yrs and 10yrs, girl 12yrs). The results indicate that she cannot afford to purchase a nutritious diet and maintain a basic standard of living, experiencing a deficit of \$823.03 per month. If she was accessing Income Assistance and had the same expenses, she would also face a deficit of \$715.92 per month.<sup>8</sup>

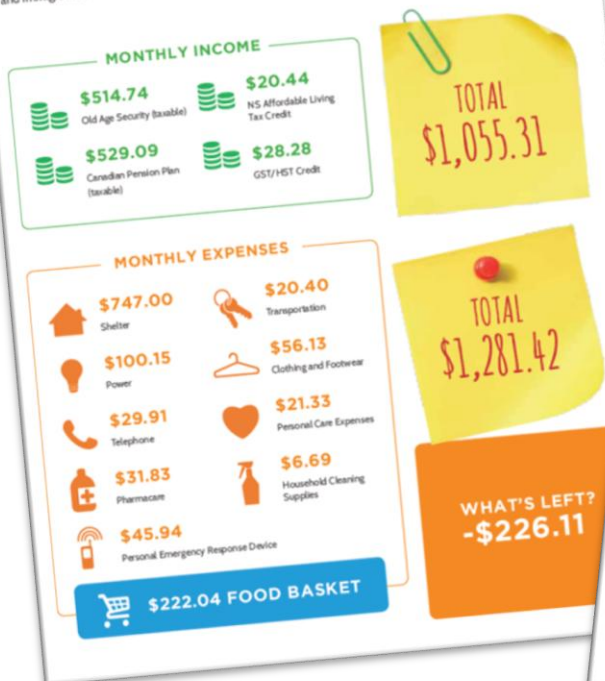
*Women and children are more often affected by low-income, which increases risk for household food insecurity.*

- In 2013, lone-parent households were three times as likely to experience poverty compared to two-parent households (38.7% vs. 5.1%) (79).
- In Nova Scotia, 85% of low-income lone parent households are headed by women (44).



**Figure 9: LONE SENIOR WOMAN NOT RECEIVING GUARANTEED INCOME SUPPLEMENT**

Unfortunately, many seniors who are eligible to receive GIS are not doing so. A large proportion of eligible non-recipients include seniors in vulnerable communities, such as Aboriginal people, homeless or near homeless, and immigrants (74).



**Figure 8: LONE SENIOR WOMAN RECEIVING GUARANTEED INCOME SUPPLEMENT**

Figures 8 and 9 reflect the affordability of a basic nutritious diet in Nova Scotia in 2012 for a senior woman (75 yrs), showing that the average monthly cost of a basic nutritious diet is \$222.04. The findings suggest that if she accesses the Guaranteed Income Supplement with Old Age Security and the Canada Pension Plan (Figure 8), she would have sufficient funds to purchase a basic nutritious diet with \$154.02 remaining to cover other expenses. However, if she is relying on Old Age Security and Canada Pension Plan alone (Figure 9), she would not be able to afford a basic nutritious diet, facing a monthly deficit of -\$226.11.



## 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).

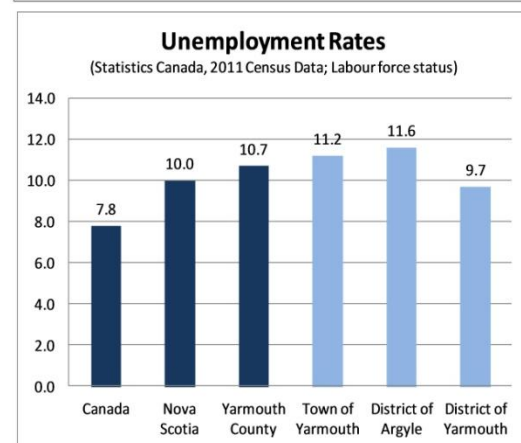
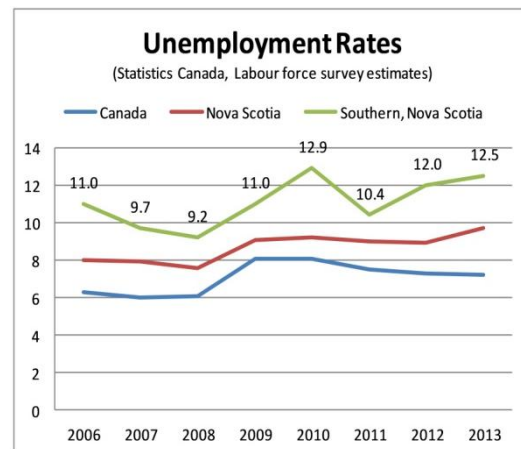
The unemployment rates reported by Statistics Canada in the 2011 Census data under labour force status provides additional information specific to how the census subdivisions compare to the provincial and national rates. Rates in Yarmouth County are somewhat higher than those for Nova Scotia and Canada.

The participation rate for Yarmouth County, 59.9%, is slightly 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, including 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,



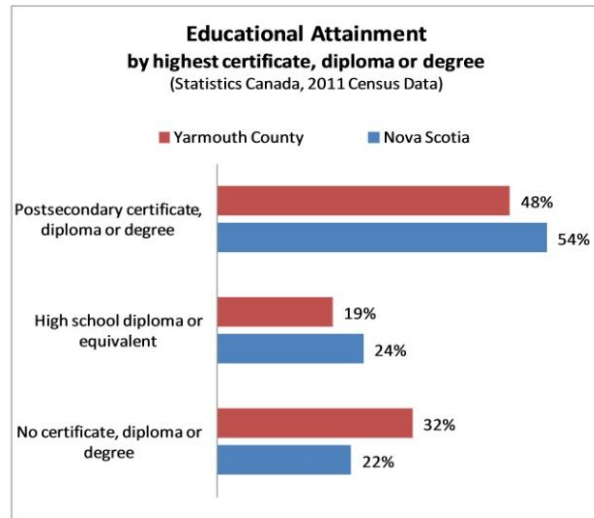
Science and Technology, 2009). Anecdotally, residents of Yarmouth County would certainly be experiencing many of the factors associated with precarious employment, placing them at additional risk for finding themselves in very strained circumstances and core housing need.

## Educational Attainment

With respect to educational attainment, of the total population 15 years and over, a greater percentage of Yarmouth 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, Yarmouth County is also 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 Yarmouth County

Approximately 22% of tenant households in Yarmouth County are in subsidized housing. The Nova Scotia rate is 14%. (Statistics Canada, 2011 Census Data). In July 2013, there was a waiting list of 166 housing requests with the housing authority.

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

### Western Regional Housing Authority:

- Senior Public Housing – 306 units
- Family Public Housing – 168 units
- Rent Supplement Program – 53 units
- Affordable Housing Program – 13 units
- Rural & Native Housing Program – 36

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/units are in higher demand than others, and there are times when there are chronic vacancies (units to fill with no one on that particular “area” waitlist).

Current waitlist stats as of July 11, 2013 are as follows: **166 Units**

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

- Town of Yarmouth : 33 Families 60 Seniors 29 Non Elderly
- Municipality of Yarmouth: 21 Families 11 Seniors 3 Non-Elderly
- Municipality of Argyle: 5 Families 4 Seniors 0 Non Elderly

**Yarmouth Association for Community Residential Options (YACRO)** - Referrals and funding are provided through Community Services, waitlists are also managed by them.

- 10 homes (approximately 36 individuals)
- 23 Apartments

### Four Corners Housing Co-operative

- 122 units (40 subsidized)

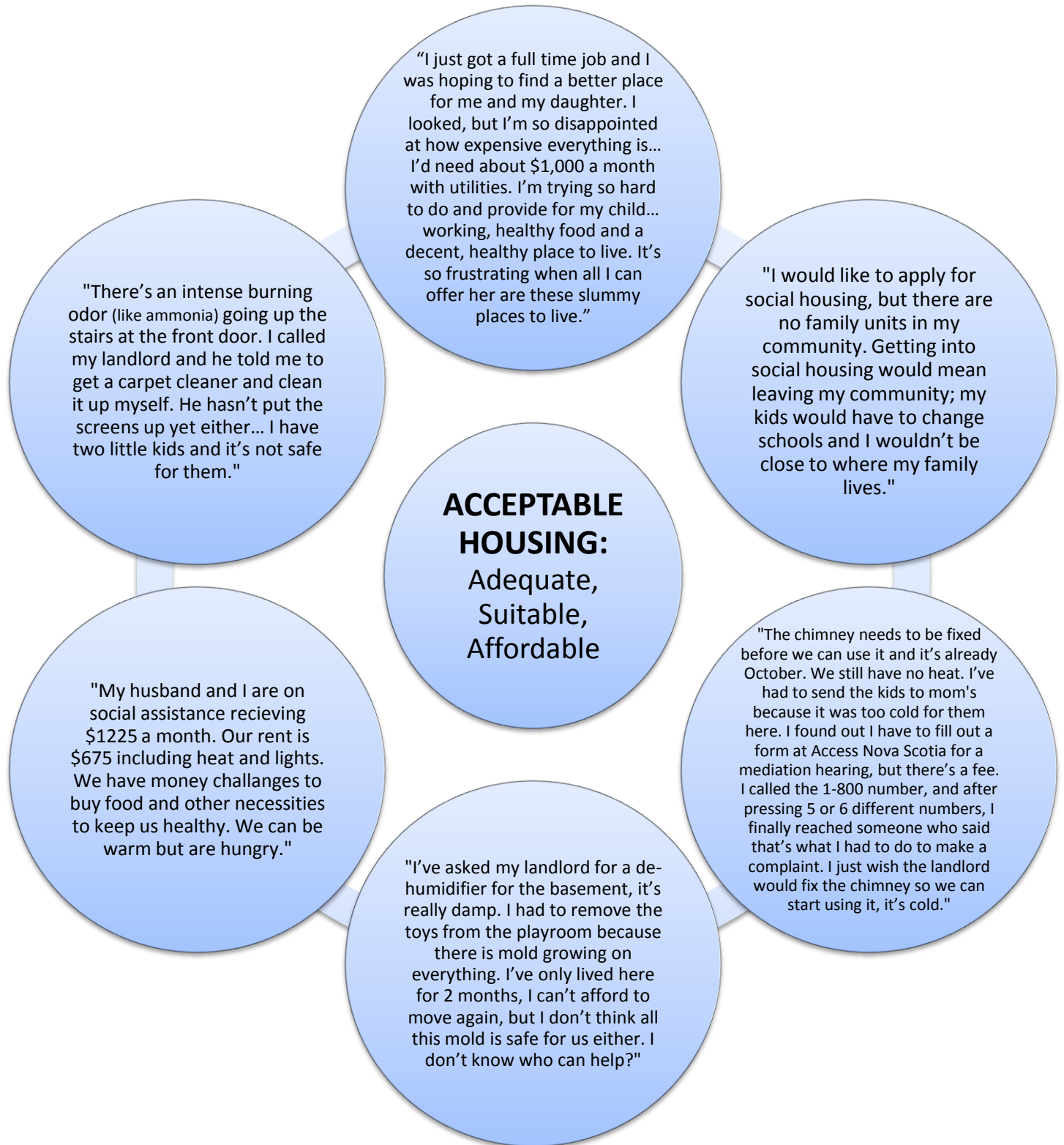
## Housing Continuum







## FROM OUR COMMUNITY





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](mailto: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](http://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.<sup>92</sup>**

SOCIAL HOUSING

## EXISTING COMMUNITY SUPPORTS – YARMOUTH COUNTY

**HOUSING:** Shelters, transition houses, social housing

**Shelters:** There are no general homeless shelters for adults in Yarmouth County.

**Youth Homeless Shelter:** Split Rock has access to one emergency bed for youth between the ages of 16 and 24.

**Transition House:** Juniper House is a safe shelter for abused women and their children in Digby, Shelburne and Yarmouth. The house is located in Yarmouth and has room for 15 women and children. Tel: (902) 742-8689 or 24 Hour Emergency Line: 1-800-266-4087.

**Western Regional Housing Authority** manages social housing programs and is located at 10 Starrs Road, Yarmouth. Tel: (902) 749-4369. The waitlist reported in July 2013: 166 Units.

Eligibility for programs is 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.

**Yarmouth Association for Community Residential Options (YACRO)** provides residential support for children and adults challenged with disabilities. The agency aims to enhance each person's potential to live, work, and socialize within the community in the least restrictive, most inclusive manner. The YACRO office is located at 6 Thurston Street. Tel: (902) 742-9258.

Available programs include:

- **Independent Living Program:** Varying levels of assistance are offered, depending on the needs of individuals.
- **Small Options:** A home in which 1-3 adults challenged with a disability reside in the community with the assistance of qualified staff.
- **Specialized Options:** A home for 1-4 children whose disabilities make it impossible to live in their family home.

**Four Corners Housing Co-operative** is a not-for-profit, board run, housing co-operative located throughout the Town of Yarmouth. The office is located at 66-B Havelock Drive. Tel: (902) 749-0608.

- Anyone can apply to become a member of co-operative housing; income is only a consideration when a subsidy is requested. Rental fees range by income and are calculated at 27% of family income plus utilities (water is included). There is a minimum rent amount of \$335.

## **SUPPORT & ADVOCACY FOR HOUSING RELATED ISSUES**

**Juniper House Outreach** – Tel: (902) 245-0231. The Outreach Worker is available to provide individual counseling, crisis intervention and referral, support and advocacy, social support and housing, support groups and public education.

**Split Rock Learning Center** – located at 255 Main Street. Tel: (902) 742-5509. Split rock operates a federally funded homelessness program for youth (16-30) and has a housing coordinator who offers three main services.

**Housing retention:** Assistance in working out issues with family, property owners or guardians so youth can remain where they are. **Housing placement:** Assisting youth to obtain housing and engage community supports as necessary. **Support Services:** One-on-one supports around budgeting, cleanliness, understanding rules and rights, accessing mental health and addictions, employment services, etc. Split Rock also has a drop-in learning center staffed with youth workers. They offer assistance with resume and cover letters, returning to school, finding work and navigating available services.

**SHYFT (Supportive Housing Youth Focus Team)** – located at 6 Trinity Place. Toll Free: 1-855-781-3111. SHYFT Youth Services is a Tri-County service for at risk and homeless youth (16-24). Programs and workshops are offered for youth and they can access bathroom and laundry facilities. Meals are shared and prepared in the available kitchen space.

**Tri-County Women's Centre** – located at 12 Cumberland Street. Tel: (902) 742-0085. The 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. Halifax).

**Continuing Care Nova Scotia** – located at Yarmouth Regional 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.

## HEALTH SERVICES

**Addiction Services** - located at Yarmouth Regional Hospital, 60 Vancouver Street. Tel: (902) 742-2406

**Mental Health Services** – located at Yarmouth Regional Hospital, 60 Vancouver Street. Tel: (902) 742-4222

## FINANCIAL ASSISTANCE

**Income Assistance** (Department of Community Services) – located at 10 Starrs Road. Tel: (902) 742-0741.

**Employment Insurance** (Service Canada) - 13 Willow Street.

**Canadian Red Cross** – located at 41 Highway #1, Dayton Mall. Tel: (902) 742-3656.

**Heat:** Good Neighbour Energy Fund (Jan to April) Tel: (902) 742-2519; Community Fuel Fund (Jan-March) Tel: (902) 742-6906; Tabitha Center (902) 742-8960.

**Food Bank** – Yarmouth Food Bank Society. Tel: (902) 742-0918.

**Clothing Bank** – Salvation Army Thrift Store Tel: (902) 742-2519; Parents Place Tel: (902) 749-1718; Tabitha Center Tel: (902) 742-8960; Tri-County Pregnancy Center Tel: (902) 742-3865.

**Emergency Financial Assistance** – Tabitha Center Tel: (902) 742-8960; Split Rock (for Youth 16-24) Tel: (902) 742-5509.

**Household Goods:** Salvation Army Thrift Store Tel: (902) 742-2519; Tabitha Center Tel: (902) 742-8960.



## 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 Yarmouth 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, it is clear that many individuals are potentially finding themselves in very strained circumstances and at risk.

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 **CHOICE Housing Committee (Community Housing Options Initiative through Collaboration and Engagement)** is currently working to do just that. 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 of Yarmouth County have access to one of its most fundamental needs; adequate, suitable, affordable and safe housing.

### **Summary report for housing conditions in Yarmouth County prepared by:**

Denise Vacon

Health Promoter, Public Health Services

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

Fall 2013

