FCM FEDERATION OF CANADIAN MUNICIPALITIES FÉDÉRATION CANADIENNE DES MUNICIPALITÉS

SENIORS AND HOUSING: THE CHALLENGE AHEAD

Part II of Canada's Aging Population: The Municipal Role in Canada's Demographic Shift

Federation of Canadian Municipalities
Quality of Life Reporting System

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PRESIDENT'S MESSAGE

We are not getting any younger. In 20 years, the number of seniors in Canada is expected to double. This has enormous implications for our country and its thousands of communities to ensure a high quality of life for all.

Seniors and Housing: The Challenge Ahead explores the question of seniors' housing and transportation expectations and needs in the years to come, the fundamental role local and all orders of government play in meeting those needs and the concrete ways in which Canadian municipalities are making a difference in the quality of life for seniors across the country.

Almost 700,000 senior-led households face a housing affordability challenge. Rising land values, expensive long-term care homes, low rental-vacancy rates and declining federal investment in social housing are narrowing affordable housing options for seniors. There is a growing need for renovations and retrofitting to support seniors, especially in smaller and rural communities. And diverse transit and transportation options become more important to ensure access to the services, places and spaces that are essential to a vibrant, healthy life.

As the proportion of seniors continues to grow, municipalities will face important decisions about how to build or adapt a wide range of physical and social infrastructure; including public transit systems, municipally owned buildings, sidewalks, recreation centres, and local parks.

This is not a one-size-fits-all challenge.

While this demographic shift will play out differently across the country; reflecting significant differences in the make-up of our cities, towns and rural communities; municipalities are united in their desire to sustain and adapt communities where seniors can continue to live and to be active and engaged citizens.

With a concerted effort starting today, seniors in Canada will be better able to thrive tomorrow.

Investments in housing, transit and transportation infrastructure make economic and social sense for Canadians of all ages. Making these investments with a better understanding of the impacts of a rapidly aging population will help lay the groundwork for hometowns that are age-friendly places where older Canadians want to live, contribute and remain active for decades to come.

Raymond Louie
President

The Quality of Life Reporting System

This report is part of the Quality of Life Reporting System (QOLRS), a program of the Federation of Canadian Municipalities (FCM). QOLRS measures, monitors and reports on social, economic and environmental trends in 26 of Canada's medium and large cities and communities. QOLRS reports identify strategic issues and challenges, drawing upon the QOLRS data repository. This repository contains hundreds of variables that monitor the quality of life across 10 key domains. Providing evidence of important trends occurring across the municipal sector, the QOLRS helps to ensure that municipal government remains a strong partner in formulating public policy in Canada.

In 2013, as part of the QOLRS, FCM released *Canada's Aging Population: The Municipal Role in Canada's Demographic Shift*. This report raised difficult policy questions about the profound demographic shift taking place as the proportion of seniors rapidly expands, and the labour force shrinks. It discusses the growing pressures on municipalities to attract and retain young people and new Canadians to fill these labour gaps, while at the same time responding to the needs of seniors.

The current report deepens the discussion surrounding an aging population and Canadian cities and communities by taking an in-depth look at seniors and housing, relying on data from the Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada. It considers all seniors ages 65 and over, older seniors (75–84), and our eldest seniors (85 and over). It offers a point-in-time snapshot of the 26 QOLRS communities, offering comparisons between seniors and non-seniors within these communities, as well as comparisons to seniors and non-seniors in the rest of Canada. It presents an analysis of key indicators for Canada's senior population in relation to living and housing arrangements, income, transportation, and housing affordability.

The **QOLRS Aging Population** series links to an online data collection and reporting tool: municipaldata.ca. This tool provides an interactive component that allows viewing of all QOLRS indicators, and shares information on actions being taken by Canadian municipalities, in the form of Community Snapshots. ***Please visit http://www.municipaldata.ca/*** to learn more.

1.
REPORT HIGHLIGHTS

Canada's rapidly growing and increasingly diverse senior population faces a discrepancy between the complexity and depth of its housing and transportation needs, and the availability of suitable options and supports. Seniors must contend with significant barriers to adequate housing and convenient transportation, such as modest and low incomes, competing policy priorities and resources and a limited choice of suitable products and services.

This report from the Quality of Life Reporting System (QOLRS) describes the relationship between an aging population, evolving demands for housing and transportation, and the role being played by municipal governments in building and adapting cities and communities to respond to these changes. The discussion is positioned within the context of major socio-economic trends and policy frameworks in Canada, and the difficult decisions confronting municipalities in their efforts to design communities where seniors can age in place.

THE RANGE OF HOUSING AND TRANSPORTATION OPTIONS REQUIRED TO FOSTER AND TO SUSTAIN THE GROWING POPULATION OF SENIORS AND THEIR WELL-BEING IN CANADIAN CITIES AND COMMUNITIES IS INADEQUATE NOW AND FOR THE FUTURE.

1.1. Key Findings

The following key findings are based on an analysis of QOLRS indicators associated with four interrelated topics: where seniors live, seniors' incomes, housing need among seniors, and how seniors get around.

An aging population is changing the face of Canadian communities. Seniors are expected to account for almost one in four Canadians by 2036, with the most rapid increase in population expected among those 85 and older.

Close to 700,000 senior-led households face a housing affordability challenge. A combination of modest incomes and high living costs mean that almost one in four senior-led households are spending 30 per cent or more of their income on shelter.

Rates of poverty among seniors are comparatively high in QOLRS communities. Despite progress in reducing poverty among seniors, significant groups of seniors remain economically vulnerable. Low-income seniors accounted for 7.9 per cent of all seniors living in QOLRS communities, compared to 5.0 per cent in the rest of Canada. This figure represents 215,600 low-income seniors living in Canada's largest cities and communities. Seniors who live alone experience poverty at nearly twice the rate of other seniors and account for 61.5 per cent of all low-income seniors in QOLRS communities.

Almost one in two senior-led households that rent face affordability challenges. Nearly one in three senior-led households in Canada's larger cities and communities are renters. Almost half of these — representing 229,205 households — live in unaffordable housing. Like most renters, seniors face limited affordable rental options.

Affordable housing options for seniors are limited. The overwhelming majority of seniors wish to remain in their communities as they grow older. Yet, decades of limited investment in private purpose-built rental housing, conversions to condominiums and decreasing federal funding in social housing have contributed to an overall decline in the availability of affordable rental housing. The vacancy rate at seniors' residences is high across the country and at 2.5 times the cost of rents in the private market they are not an option for many seniors.

Box 1:

DEFINING QOLRS AND NON-QOLRS COMMUNITIES

FCM's Quality of Life Reporting System (QOLRS) is a membership-based project that reports on 26 of Canada's largest cities and urban regions. (See the List of QOLRS Communities at the end of this report). These 26 QOLRS communities account for 60% of Canada's total population, and represent much of urban Canada. The remaining 40% of the population, located in non-QOLRS communities, is concentrated largely in small towns and rural areas. Data for each of the 26 QOLRS communities, for the QOLRS and non-QOLRS averages, and for all of Canada, can be found at *www.municipaldata.ca*.

Access to long-term care — another key pillar in the housing continuum — varies tremendously across the country. There is no uniformity of access to long-term care across Canada. Costs covered by health insurance vary significantly from one province or territory to the next, depending on income, marital status and asset holdings.

Use of public transit rises as seniors age but they continue to rely heavily on private vehicles. Seniors rely overwhelmingly on the private vehicle, either as a driver or a passenger, yet there is also clear evidence of increased reliance on public transit as seniors age. Among the eldest seniors, ages 85 and older, riding as a passenger in a private vehicle is the dominant form of transportation in all metropolitan areas. Use of public transit by all seniors living in Canada's metropolitan areas was higher than the rate reported by non-seniors, particularly among the eldest seniors (85+), suggesting opportunities for investment in transit-oriented development (TOD).

Municipalities are on the front-line of meeting the needs of an aging population. Working in partnership with other levels of government and the private sector, municipal governments are targeting initiatives within the areas of:

- retrofitting homes to improve accessibility;
- sustaining investment in subsidized housing;
- supporting the delivery of affordable rental housing; and
- investing in accessible and convenient public transportation and accessible streets.

Addressing the needs of the expected surge in the number of older Canadians, in all cities and communities across the country, will require a clear understanding of the diversity and dynamism of this population, and must be based on smart, targeted and innovative interventions.

THE MAGNITUDE OF THE HOUSING CHALLENGE DEMANDS A COLLECTIVE AND COLLABORATIVE RESPONSE FROM ALL LEVELS OF GOVERNMENT, TO CREATE A RANGE OF HOUSING AND TRANSIT OPTIONS AND SUPPORTIVE COMMUNITIES IN WHICH SENIORS CAN THRIVE.

Municipalities are well positioned to understand the complexity of the long-term housing, transit and other needs of Canada's seniors to ensure a vibrant, healthy and engaged older population.

All orders of government want a healthy senior population. At the same time, municipalities face hard choices and difficult challenges, and are constrained on many sides, lacking key tools to support important long-term investments and bring about necessary changes. A collaborative, evidence-based approach is the only way to address such significant challenges.

All Canadians benefit from communities in which Canada's five million seniors can continue to lead healthy, engaged and productive lives. By understanding the scope of the demographic shift, governments can begin to plan for the challenges and opportunities that lie ahead. The policy choices all orders of government make today will directly affect the well-being of all residents today, and will set the stage for future development and growth.

WORLD HEALTH ORGANIZATION'S AGE-FRIENDLY CITIES AND COMMUNITIES

Canadian municipalities are actively taking up the challenge of adopting policies and actions consistent with the World Health Organization's (WHO) Age-Friendly Cities and Communities initiative. Age-friendly cities are places that enable their residents to age actively through supportive policies, services, and infrastructure. (For more details see: http://www.agefriendlyworld.org/)

Municipal governments across Canada have already begun to implement the WHO's Age-Friendly Cities and Communities framework through innovative policies and partnerships, some of which are highlighted in this report. The WHO Global Network of Age-Friendly Cities now counts 16 Canadian cities, including QOLRS members in Edmonton, London, Waterloo, Hamilton, Ottawa, Kingston and Halifax.

COMMUNITY SNAPSHOTS: **OTTAWA**

Ottawa's senior population will more than double over the next 20 years, and is projected to account for 22 per cent of the City's population by 2031. Following a 2011 joint consultation process with older adults, complementary plans were developed by the City of Ottawa (*Older Adult Plan*) and the Council on Aging (community-based *Age-Friendly Ottawa* action plan). The City of Ottawa *Older Adult Plan* contains a total of 74 concrete actions the City has begun to implement. The City of Ottawa is currently refreshing the action plan for the 2015-2018 period. An annual budget of $500,000 was approved to assist with its implementation. Older adults have been engaged throughout the process, initially through a Seniors Advisory Committee, and more recently through the City's Seniors Roundtable.

The City of Ottawa actively supports the housing needs of older adults by administering a property tax deferral program, and operating four long-term care homes. The City also works with community agencies to provide a continuum of housing and housing-support services that include the provision of social housing, the development of new affordable housing, and the delivery of emergency and supportive housing services.

Since the adoption of the *Older Adult Plan*, the City of Ottawa has been actively undergoing a comprehensive assessment of the current state and future repair needs of social housing buildings. A home renovation initiative has been implemented to provide funding to eligible low-income seniors for necessary home repairs and accessibility modifications. Ottawa is also in the process of planning a roundtable meeting with public and private stakeholders to explore options to increase affordable housing choices for older adults. Finally, a program to raise staff awareness about the unique needs of gay and lesbian residents has been implemented in City-operated long-term care homes.

Source: City of Ottawa, 2012. Ottawa Older Adult Consultation; City of Ottawa, Older Adult Plan 2012-2014, Action Plan Summary

METRO VANCOUVER

The City of North Vancouver, one of 22 municipalities comprising Metro Vancouver, secured 76 new below-market seniors' rental-housing units through an innovative partnership. John Yeoman's Place was nominated for a Canadian Home Builders' Association Georgie Award in the Best Public-Private Partnership category. The Army, Navy and Air Force Veterans in Canada Association Senior Citizens Housing Society (ANAVETS) provided the land for the project, BC Housing provided $12.8 million in construction financing, and the City of North Vancouver made a zoning bylaw exception (density bonus of 42,243 sq. ft.), and waived $211,000 in development fees. The project features 63 units with specialized adaptability features, including adjustable countertops, wider doorways, and grab bars in bathrooms.

Secure, affordable long-term rental housing for seniors has been identified as a critical social challenge in North Vancouver, as market pressures have placed a great number of seniors in core housing need. The City of North Vancouver has actively sought to encourage the development of purpose-built seniors' housing through a variety of means, beginning with the identification and investigation of potential sites, and adoption of focused and supportive seniors' housing policies in 1994.

Source: CPI case study: John Yeoman's Place; Redeveloped seniors' housing opens in North Vancouver; Transportation Planning for an Aging Population in Metro Vancouver

LONDON

The *Age-Friendly London Three-Year Action Plan* was developed in 2012 by over 100 older adult Londoners and service providers, and identifies key strategies to improve age-friendliness across eight key domains, including housing and transportation. The *Action Pla*n seeks to ensure older adult participation in London's Community Housing Strategy, improve awareness of housing options for older adults, and explore housing models, options and best practices for older adults. Co-housing and shared housing, creating secondary units, integrating support services, and improving access to transportation are some of the opportunities being examined by the Plan.

Through committed effort since 2001, the City of London has made great strides in ensuring the provision of safe and affordable rental housing. The City makes a $2 million annual contribution towards meeting its housing objectives. Affordable housing units are made available through a variety of programs such as Rent Supplement, Conversion, Rehabilitation, New Build Rental, New Build Supportive Rental, and Affordable Home Ownership. Funding is acquired from sources such as the City's Convert-to-Rent program, as well as via partnerships between the City and various federal, provincial, private and not-for-profit stakeholders.

Six projects designed specifically for seniors were created under the City's Affordable Housing Program:

- Glencoe Seniors Apartment Complex — 8 apartments, 2010
- Woodfield Apartments — 52 apartments, 2010
- Residenza Italia — 52 apartments, including 4 accessible units, 2010
- Centretown — 72 apartments, 2012
- Four Feathers Housing Co-operative — 33 apartments for Aboriginal seniors, 2012
- London Affordable Housing Foundation —25 apartments, including 4 accessible units, 2013

Source: CMHC Seniors Housing Report, 2012. See Box 10 for a definition of Seniors' Housing

2.

EMERGING TRENDS AND POLICY CONSIDERATIONS

Several social and economic trends are straining physical and social infrastructure in Canadian cities and communities, revealing key gaps in the housing options and supports available to seniors. These include rapid demographic changes, persistent and growing financial vulnerability, lack of critical home care supports, and longstanding under-investment in affordable rental and social housing. Reinforcing these factors are the limitations inherent in municipalities designed for a different era and a growing demographic of Canadians who live longer, are healthier and want to grow old in their communities. Senior and age-friendly policies and programs are part of an emerging response aimed at creating communities where seniors can thrive and age in place.

2.1. Trends Shaping the Future of Canadian Cities and Communities

Population aging is changing the face of Canadian communities

The number of seniors in Canada is projected to more than double to 10.4 million over the next 25 years, reflecting a faster rate of growth than any other age group in Canada. In 2011, there were five million adults ages 65 and over in Canada, accounting for 14.7 per cent of the total population. By 2036, seniors are expected to account for almost one in four Canadians (23.6%).[1]

A more detailed look at the dynamics of population aging reveals that the most rapid increase in population is expected to occur among Canada's oldest seniors (see Table 1). The population ages 85 and older is projected to increase by 224 per cent over a 30-year period (2006–2036), rising to 3.8 per cent of the total population by 2036. Growth among seniors ages 75–84 is expected to exceed 150 per cent during this time, with older seniors projected to account for 8.8 per cent of Canada's population by 2036. By contrast, the percentage of the population ages 55–64 (near-seniors) is projected to fall slightly between 2006 and 2036 (CMHC 2012).

Table 1: Projected Population Change, by Age Group, 2006–2036

AGE GROUP	30-YEAR GROWTH	% OF TOTAL POPULATION	
		2006	2036
85+	224%	1.6%	3.8%
75–84	152%	4.8%	8.8%
65–74	112%	7.2%	11.0%
55–64	36%	11.6%	11.4%

In addition to a rise in the proportion of seniors across Canada, several other demographic factors are influencing the need to rethink the design of cities and communities, as well as the delivery of services and programs.

As the population ages, Canada's eldest seniors will be predominantly women. While data from Statistics Canada's 2011 Census of Population shows that Canada's non-senior population is divided almost equally between men and women, women account for 55.5 per cent of the population of seniors. Among older seniors, women account for an even larger proportion; 67.7 per cent of the eldest senior population in 2011. At the same time, the shrinking gap in life expectancy separating men and women is resulting in a higher proportion of older senior couples (Milan *et al.*, 2012).

[1] These demographic changes are described in greater detail in FCM's 2013 QOLRS report entitled *Canada's Aging Population: the Municipal Role in Canada's Demographic Shift*.

Box 2:
DEFINING SENIORS

The QOLRS defines seniors as individuals ages 65 years and older based on Statistics Canada's standard age categories from both the Census of Population and Canadian Community Health Survey. Subject to data availability, this report relies on three age groups within the senior population:

- Younger Seniors: Ages 65–74, accounting for 2.7 million seniors and 8.0% of Canada's population
- Older Seniors: Ages 75–84, accounting for 1.6 million seniors and 4.8% of the population
- Eldest Seniors: Ages 85+, accounting for 645,510 seniors and 1.9% of the total population

Where data for those ages 85+ are unavailable, the report occasionally refers to Older Seniors as those ages 75 and over.

Source: Statistics Canada, 2011; CMHC, 2012

The aging population is also reshaping the profile of the labour force. As Canadians move into their 60s, we start to see a significant drop in their labour force participation. At the same time, the traditional retirement age is in flux, as a result of older Canadians deferring retirement and/or reducing their hours of employment for a combination of financial and lifestyle reasons (Carrière and Galarneau, 2012). In planning for the future, the changing labour force dynamics of seniors will be another important consideration with respect to residential and commercial development, as well as the design of transportation systems (Turcotte, 2012).

Most seniors live on modest incomes and face challenges to their economic security

While Canada's seniors benefit from access to benefits such as Old Age Security (OAS) and housing assets, most live on very modest incomes.[2] In the post-recession period, the erosion of private savings and pension income, in combination with rising costs for food and shelter, is seriously limiting the ability of seniors to afford many basic goods and services, including shelter.

A 2013 study by the Organisation for Economic Cooperation and Development (OECD) identifies several emerging areas of concern.

IN CANADA, POVERTY RATES AMONG SENIORS HAVE BEEN ON THE RISE, AFTER 30 YEARS OF STEADY DECLINE.

Greater uncertainties in the labour market and the loss of well-paid jobs, particularly among men ages 45–64, have created new vulnerability for older workers moving into retirement (National Seniors Council, 2013; Morissette, Zhang and Frenette, 2007).

This situation is exacerbated by the fact that Canadian seniors are heavily dependent on workplace pensions and private savings for their retirement incomes.

COMPARED TO THE OECD AVERAGE OF 59 PER CENT, GOVERNMENT TRANSFERS TO CANADIAN SENIORS ACCOUNT FOR LESS THAN 40.5 PER CENT OF THEIR GROSS INCOME (OECD, 2013).

[2] Median total income for 2012, according to taxfiler data, was $24,630 for all seniors (65+). Statistics Canada, CANSIM Table 111-0035. http://www5.statcan.gc.ca/cansim/a26. Seniors living in couple families had total incomes of $58,710. Those living on their own had median total incomes of $25,400. CANSIM Table 111-0034. http://www5.statcan.gc.ca/cansim/a26

Box 3:
DEFINING A SENIOR HOUSEHOLD

The concept of a Senior Household is defined by the age of the "primary household maintainer", rather than ages of the individuals in that household. A "primary household maintainer" is the first person identified in the Census questionnaire as the one who pays the rent or the mortgage, or the taxes, or the electricity bill, for the dwelling. In a Senior Household, the primary household maintainer is 65 or over. Statistics Canada refers to a household as "a person or a group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada." A household may consist of two or more families sharing a dwelling, a group of unrelated persons, or one person living alone.

Statistics Canada, 2011 Census Dictionary. http://www12.statcan.gc.ca/census-recensement/2011/ref/dict/index-eng.cfm

The erosion of workplace pension plans, coupled with low contributions to private saving vehicles such as Registered Retirement Saving Plans, is undermining Canada's retirement benefit system — and the future financial security of seniors (Statistics Canada, 2015; Myles, 2013; Leech and McNish, 2013).

Barriers to aging in place

Seniors are also affected by the significant gaps that have emerged in Canada's social safety net over the past three decades in the areas of social housing, supportive services, and home care (CIHI, 2011a). The erosion of public sector investment in these key areas has combined with increased user fees for services as varied as transit fares to recreation facilities, creating barriers to health and well-being for many (FCM, 2010).

Most seniors live at home and want their needs met there (HCC, 2012).[3] As seniors age and their abilities and health deteriorate, they need increased care such as meals and housekeeping, help with shopping and errands, and transportation to activities, services, and appointments. Home care services, however, are not universally covered by health care or insurance (HCC, 2012).[4] The average cost of weekly home care services for seniors ranges between $134 and $412 across health regions (HCC, 2012).

A 2014 study of home care in Canada found that just over one in four Canadian seniors ages 75 or older (27%) relied on home care services, compared to about one in eight (13%) younger seniors (Sinha and Bleakney, 2014).[5] In the absence of formalized systems, seniors rely on volunteered support from spouses, neighbours, children, grandchildren and friends to a significant degree (NSC, 2009; Turner and Findlay, 2012). Without this support, a senior living alone may have no choice but to enter a care facility (CMHC, 2013).

While caregiving can be rewarding and beneficial for the volunteer caregiver, caregivers also report that it can be distressing, emotionally demanding, stressful, and time consuming (HCC, 2012; CIHI, 2011).

Housing is becoming less affordable

Stagnant or declining incomes, combined with public under-investment in key sectors of the housing system, are contributing to a decline in housing affordability for all Canadians. Investment in new market rental housing has stagnated for more than a decade and access to home ownership has relied on low mortgage rates, rather than increased incomes, leaving heavily indebted homeowners exposed to the risk associated with an eventual rise in interest rates. Others can't break into the housing market at all, or remain in housing that does not meet their evolving needs (Gaetz, Gulliver and Richter, 2014; FCM, 2008).

[3] The figure of 93% is widely accepted, including in reports cited here by the National Seniors Council, the World Health Organization, and the Health Council of Canada.

[4] Home care, defined as an "extended health service", is not insured under the *Canada Health Act*. Each province and territory administers its own publicly-funded home care program, but these vary in level of coverage, eligibility criteria, and funding schemes.

[5] Family and friends provide the largest share of support. According to Sinha and Bleakney, fully 88 per cent of all home care recipients received support from family and friends. Professional home care providers were used in combination with family and friends half of the time, with only 12 per cent of all home care recipients relying exclusively on professional care. Transportation and household work were the most common types of service offered by family and friends, with professional caregivers most likely to offer medical services.

FCM's housing campaign highlights the many factors influencing the lack of affordable housing in Canada today, including:

- high home prices and tight rental vacancy rates affecting housing affordability, with the cost of homeownership rising three times faster than incomes between 2005 and 2012;
- a chronic lack of investment in the private rental housing market, with less than 10 per cent of new housing starts in Canada's largest cities between 2001 and 2013 intended for the rental market (FCM, 2014); and
- the withdrawal of public sector funding from the maintenance and operation of existing social housing, placing the most vulnerable seniors at risk.

This combination of factors has resulted in a relative over-investment in a narrow choice of housing types and tenures that is not reflective of the full range of housing needs across incomes. This is a critical issue for Canada's growing senior population. The inability to address these longstanding trends limits the ability of seniors to secure appropriate, accessible housing options as their lifestyles, income, mobility and health status evolve.

The traditional Canadian city is changing

The challenges posed by these socio-economic trends are reinforced by the physical form and function of the cities that are home to a majority of Canada's population. By and large, the design of Canadian cities reflects the impact of the baby boom, now spanning more than 50 years.

THIS PERIOD HAS BEEN CHARACTERIZED BY RAPID SUBURBANIZATION; HOUSING, RECREATION AND COMMUNITY FACILITIES BUILT TO REFLECT THE TRADITIONAL NUCLEAR FAMILY; AND TRANSPORTATION SYSTEMS DESIGNED PRIMARILY FOR PRIVATE VEHICLES.

Seniors who remain in their family homes are reliant on private vehicles, which become an obstacle when they no longer drive (Patterson *et al.*, 2014). As a result, transportation is the most common form of volunteered help offered to seniors who remain at home (Turner and Findlay, 2012).

The traditional Canadian city is changing within the framework of long-range comprehensive development plans prepared by municipal governments. Housing and transportation systems are evolving towards higher densities, more compact communities, and a greater reliance on public transit, walking and cycling. The response to these trends is emerging within the framework of building and adapting cities and communities that enable seniors to "age in place".

2.2. Policy Considerations

Aging in place

As Canada's aging population grows, and as Canadians live longer, there is an overwhelming desire among seniors to "age in place". The concept of aging in place has been described widely in Canada, in sources such as the *Final Report of the Special Senate Committee on Aging* (Carstairs and Keon, 2009); the *Housing Older Canadians* report series published by the Canada Mortgage and Housing Corporation (2012); and *Aging in Our Co-op Communities,* a 2011 report from the Co-operative Housing Federation of Canada.

THE CONCEPT OF AGING IN PLACE IS BY NO MEANS LIMITED TO REMAINING IN ONE'S RESIDENCE, BUT INCLUDES MOVING TO SUITABLE HOUSING WITHIN THE SAME COMMUNITY OR REGION OR SOME ALTERNATIVE TO A LONG-TERM CARE FACILITY.

Research in Canada reveals that as many as 93 per cent of seniors wish to age in place, staying in their communities as they grow older. However, seniors are not a homogeneous group; some want to move closer to family and friends, or to communities which offer the retirement environment they seek, while still others want to move into housing that requires less maintenance or provides assistance with daily living. Many do not seriously consider alternative dwelling arrangements until circumstances force them to do so (CMHC, 2012).

Canada's five million seniors represent a complex and dynamic community, with diverse living arrangements and housing needs. As a result, achieving the goal of enabling seniors to age in place will involve the successful delivery of a range of housing and transportation options, built within cities and communities designed for all ages.[6]

Diverse housing and transportation options

The specific needs within a continuum of housing options evolve over time and will require making more options available, rather than fewer (see Box 4). It must reflect the diversity of the senior population with respect to lifestyle, health status and cultural backgrounds and include housing for older adults with mental health issues, housing for intentional communities,[7] and housing for seniors who are also new Canadians. The continuum therefore must include a range of housing forms — from single detached dwellings and apartment buildings to secondary suites, garden suites and multi-generational housing — as well as a range of services from retrofit programs to home support to long-term and palliative care. The housing continuum should include both ownership and subsidized and market rental accommodation, in addition to other forms of tenure and financial tools such as cooperatives, co-housing and life-lease housing.[8]

The goal of building and adapting cities and communities that offer a mix of housing and transportation options is to support residents of all ages — seniors, non-seniors, children and youth — to thrive. From the perspective of seniors, the opportunity to age in place minimizes the financial and emotional hardships associated with leaving established and familiar environments, while enhancing day-to-day quality of life as circumstances change.

An integral aspect of an effective transportation system is the design of communities which accommodate a wide mix of transportation modes, including but not limited to private vehicles, public transit, walking and cycling. Publicly and privately delivered services are needed, catering to the broad range of residents' needs, whether in the form of volunteer door-to-door pick-up and drop-off, or accessible taxis. Accessible cities and communities also require a balance of well-designed transportation infrastructure, including roads and sidewalks, and transit and cycling facilities.

THE PRINCIPLES OF TRANSIT-ORIENTED DEVELOPMENT AND WALKABILITY CAN BE APPLIED BOTH TO NEW COMMUNITIES AND THE ADAPTATION OF EXISTING ONES.

The City of Vancouver facilitates the development of low-cost housing for older residents and seeks to increase the amount of seniors' housing constructed in proximity to neighbourhood centres and shopping areas.

The cumulative and combined impact of rapid social and economic change and a legacy of communities built to serve the needs of post-war Canada, represent major challenges to all governments in Canada seeking to support a growing senior population. Municipal governments are on the front lines of these changes, working to design and manage communities that offer diverse housing options and accessible transportation systems that support the well-being of seniors and all residents (WHO, 2002).

[6] The goal of building inclusive cities designed for all ages is articulated by the global 8-80 Cities movement, headquartered in Toronto. See: http://www.8-80cities.org/

[7] An intentional community is a residential community explicitly designed to achieve a high degree of social interaction, with residents typically sharing common social, political or religious values. See: http://www.ic.org/

[8] A life lease housing arrangement is an alternative to homeownership that involves a buyer (such as a retired senior) purchasing the right to occupy a unit for an extended period of time. The buyer pays an upfront lump sum, followed by monthly maintenance fees and property taxes. See: http://www.mah.gov.on.ca/AssetFactory.aspx?did=10455

Box 4:

CONTINUUM OF HOUSING OPTIONS

MAINSTREAM HOUSING	INDEPENDENT LIVING ACCOMODATION	ASSISTED LIVING ACCOMODATION	LONG-TERM CARE ACCOMODATION

The CMHC has developed a continuum of housing options that is useful when describing the range of housing types, tenures and associated services needed to enable seniors to age in place within the community of their choice. The full housing spectrum is meant to accommodate seniors with various lifestyle preferences and socio-economic circumstances, including those who require varying levels of care. The continuum is divided into four main categories:

Mainstream Housing: Available to seniors who remain in the housing they have occupied all their working lives, and intended for those who downsize to condominiums or rental apartments. While mainstream housing is not designed uniquely for seniors, it accommodates the overwhelming majority of the senior population. The vast majority (92.1%) of Canadian seniors live in either mainstream housing or independent-living accommodation.

Independent Living and Active Lifestyle Accommodation: Designed for seniors who require minimal assistance with their daily living needs. This type of housing often takes the form of adult lifestyle communities, combining housing with recreational amenities. Independent living accommodation typically forms part of a larger seniors' community, as either freehold or rental.

Assisted Living Accommodation: Intended for seniors requiring more personalized services, ranging from meal preparation and housekeeping to bathing, dressing and taking medication. Assisted living typically consists of rental units within an apartment building that is also a retirement residence. While retirement residences are most common, assisted living also includes a range of supportive housing options. Supportive housing includes on- or off-site delivery of personal care services and recreational activities, available to residents or seniors living in the surrounding neighbourhood. According to Statistics Canada, approximately 3.2% of seniors lived in seniors' residences in 2011.

Long-Term Care (LTC) Accommodation: LTC homes, including nursing homes, chronic care, and long- term care hospitals, are designed for people who can no longer live independently and require 24-hour care and supervision. This type of accommodation may be operated by for-profit, non-profit or public corporations. According to Statistics Canada, 3.9% of all seniors lived in long-term care facilities in 2011.

Source: Adapted from CMHC (2012a), Housing Options for Older Canadians, Volume 2.

COMMUNITY SNAPSHOTS:

YORK REGION

The Regional Municipality of York is experiencing a demographic shift in relation to older adults. Between 2006 and 2011, while the Region's population grew by 15.7%, the number of seniors grew by 31.6%. In response to these changing demographics, several initiatives are underway across the region. In 2014, Council approved further development of the York Region Seniors Strategy, which will provide a clear understanding and direction for the Region's role in serving seniors, and position York Region to respond to changing demands on programs and services. Also in 2014, York Region launched the Make Rental Happen campaign to encourage the development of private-market rental housing. The shortage of rental housing is one of the most important challenges affecting the ability of many residents to make ends meet. The campaign asks all partners to rethink rental housing and consider innovative ways of increasing the rental supply. www.york.ca/makerentalhappen

To accommodate a changing population with mobility needs, York Region implemented the myRide Travel Training Program in 2009, for people of all ages and abilities who need additional knowledge and skills to use York Region Transit/Viva services effectively. The myRide program responds to individual needs and abilities, and is especially helpful for new Canadians, people with disabilities, and seniors who are not familiar with taking transit. www.yorkregiontransit.com/en/programs/myride.asp

Source: York Region QOLRS 2014 aging report submission; Profile of Seniors and Baby Boomers in York Region available at: http://www.york.ca/wps/wcm/connect/yorkpublic/a3b167bb-3da1-4002-b294-abe88d71bdfd/Profile_of_Boomers_and_Seniors_Jan_2014.pdf?MOD=AJPERES

PEEL REGION

The Peel Region, like all municipalities across Canada, delivers programs to support seniors in living active, healthy and engaged lives. Due to the projected growth of the aging population, during its 2010–2014 term, Regional Council identified the following priority: "Assess the impact of the aging population on health and human services delivered." Analysis conducted by staff revealed that the following regional programs will be affected: Affordable Housing; Residential Long-Term Care; Community Support Services for Seniors (e.g., adult day programs, respite care); Paramedic Services; Public Health Programs for Seniors (e.g., falls prevention); Low-Income Seniors Dental Program; Project Lifesaver Peel; and 211 Information and Referral Services.

Preliminary financial projections to 2041 suggest that it would not be sustainable for the Peel Region to continue to serve the same proportion of seniors as it does today through its current mix of programs and services. In May 2013, the Aging Population Term of Council Priority Steering Committee (APSC) was established by Regional Council to help guide decision making on the roles the Region could play, and the services it could provide, as an upper-tier municipality. From June 2013 to May 2014, the APSC reviewed the latest evidence from sector experts, and engaged in discussions surrounding issues related to the growing senior population.

On June 26, 2014, the APSC obtained unanimous approval for 26 recommendations. The recommendations establish limits that will inform the direction of future roles and service levels when it comes to current Regional programs and services for seniors, while helping to guide Regional decision making in the future. In all cases, the recommendations were guided by the principles of collaboration, fiscal responsibility, and serving the public good.

For additional information, please see:
http://www.peelregion.ca/council/agendas/2014/2014-06-26-rc-agenda.pdf.

3.

ANALYSIS: UNDERSTANDING SENIORS' INCOME, HOUSING AND TRANSPORTATION

Canadian municipalities are deeply involved in creating communities where seniors can thrive. The analysis presented below looks at some of the challenges and opportunities involved in the work of adapting to an aging population. This section highlights several key findings, based on a study of selected community-level indicators of seniors' income, housing and transportation drawn from the Quality of Life Reporting System Indicator Framework (see full list of indicators at www.municipaldata.ca).

The research reveals that,

WHILE THE SENIOR POPULATION IS DIVERSE AND DYNAMIC, THE HOUSING AND TRANSPORTATION OPTIONS AVAILABLE TO THEM ARE LESS SO.

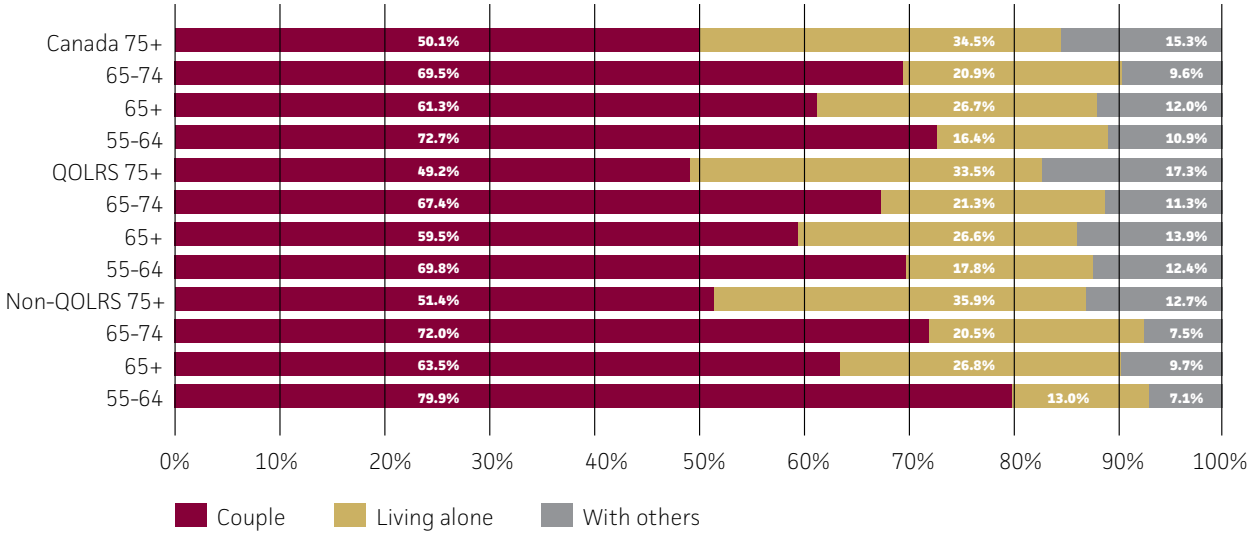
Private and public investment is not delivering a diversity of products and services. The range of options must grow to close the gap with the range of needs.

3.1. A Diverse and Dynamic Population

The evidence presented in this report paints a portrait of a senior population that is complex and diverse. This diversity is apparent across the spectrum of age groups, but varies just as much from community to community. The challenge facing all governments is to respond to this complexity and diversity. This response can be measured more narrowly in terms of the types of housing and transportation options available to seniors, and more broadly in the way our cities and communities are designed and built.

Figure 1: Where Seniors Live

HOUSEHOLD LIVING ARRANGEMENTS BY AGE GROUP, CANADA, QOLRS AND NON-QOLRS AVERAGES, 2011



Source: Statistics Canada 2011 Census, Cat. no. 98-312-XCB2011028

While they share certain similarities, Canadians ages 65 and older are characterized by a far greater number of differences. This report highlights three: differences by age, by health status, and by place.

3.1.1. DIFFERENCES BY AGE

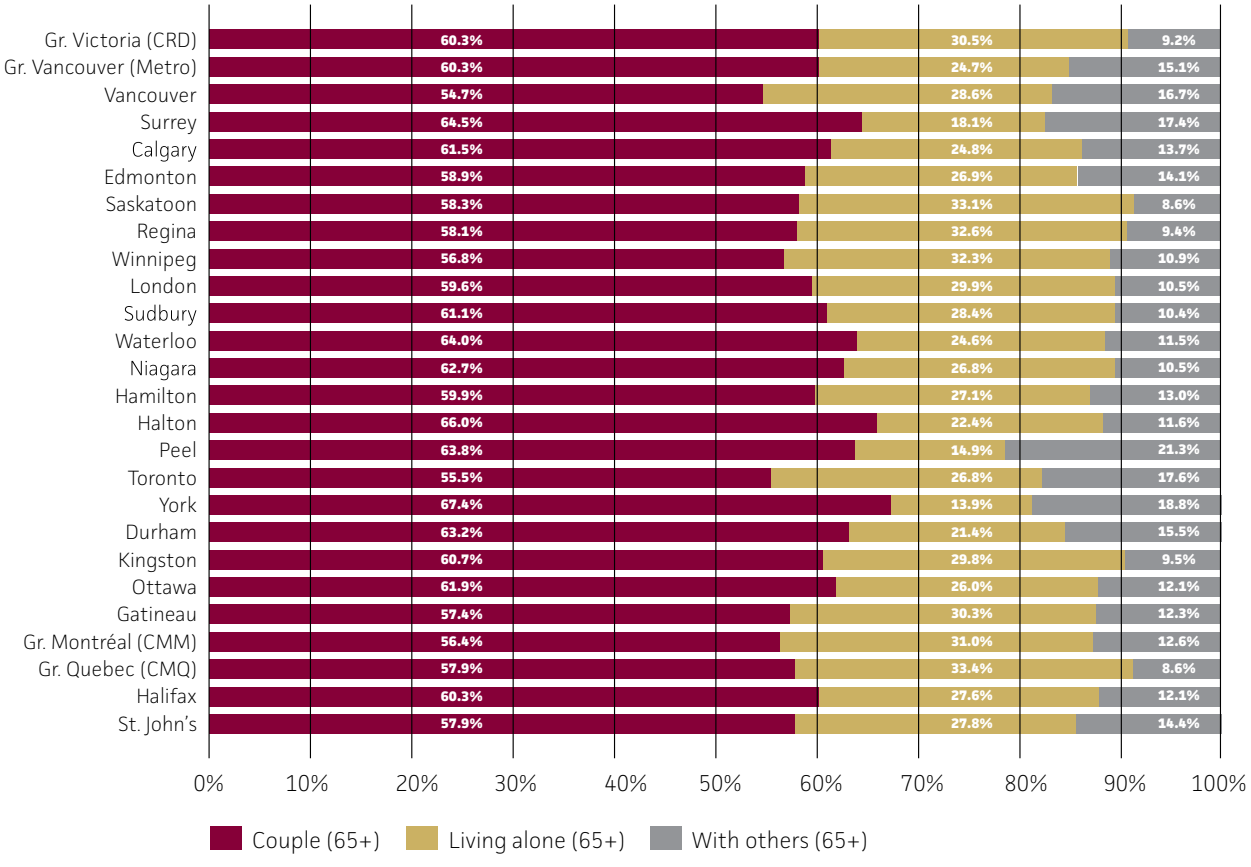
This report focuses on three distinct age groups within Canada's senior population: younger seniors (65–74), older seniors (75–84) and the eldest seniors (85 and older). While the significance of the differences varies from theme to theme, and indicator to indicator, the differences across these three age groups are clear. In general, the eldest seniors represent both the fastest-growing demographic, and those facing the most serious challenges.

Six in ten seniors live within a couple household

The likelihood of living as couples predictably declines with age. According to the 2011 Census of Population, while close to three-quarters (72.7%) of near-seniors (ages 55–64) in private households lived as couples, the proportion of couples ages 65 and over was 61.3 per cent (see Figure 1 on page 15). Among seniors ages 65 to 74, 69.5 per cent lived as couples, the proportion falling to 50.1 per cent among seniors ages 75 and older.

Figure 2: Where Seniors Live

HOUSEHOLD LIVING ARRANGEMENTS FOR THE POPULATION AGES 65+, QOLRS COMMUNITIES, 2011



Source: Statistics Canada 2011 Census, Cat. no. 98-312-XCB2011028

Box 5:
DEFINING LIVING ARRANGEMENTS

The living arrangements of seniors and non-seniors are presented in terms of three mutually exclusive categories:

- **Couples** includes married spouses and common-law partners, and excludes children;
- **Living alone** refers to those living with no other person; and
- **Living with others** includes single parents, children in families with one or two parents present, seniors living with adult children, other relatives or non-relatives, and excludes married spouses and common-law partners.

Data on living arrangements presented in this section exclude seniors living in collective dwellings Such as long-term care and seniors' group homes.

Source: Statistics Canada, 2011 Census Dictionary. dict/index-eng.cfm

A significant number also live alone

At the same time, in 2011, more than one in four seniors (26.7%) lived alone, representing 1.2 million seniors across Canada, and 667,380 seniors in the QOLRS communities. The tendency to live alone grows rapidly with age. While 8.7 per cent of Canada's non-seniors lived alone in 2011, this proportion jumps to 20.9 per cent for younger seniors (65–74 years), and 34.5 per cent for Canada's older and eldest seniors (ages 75 and above).

In large measure, older seniors living alone are women. Women age 85 and older were almost twice as likely as their male counterparts to be living alone in 2011 (36.6% versus 21.8%). The life expectancy of women is longer than for men, but this gap is narrowing.

3.1.2. DIFFERENCES BY HEALTH STATUS

While data is limited, research confirms that health status is more directly correlated to changes in life-style and mobility than age. Overall, seniors are living longer than seniors from previous generations, and are healthier than ever before.

In a 2008–2009 survey, for example, the majority of Canadians younger than age 85 did not report any limitations in functional capacity (CIHI, 2011).[9] By age 85, the majority had at least mild limitations, but over 70 per cent continued to live indepen-dently in their own homes. And with respect to younger seniors ages 65 to 74, their health profile is actually more similar to adults ages 45 to 64 than to older seniors.

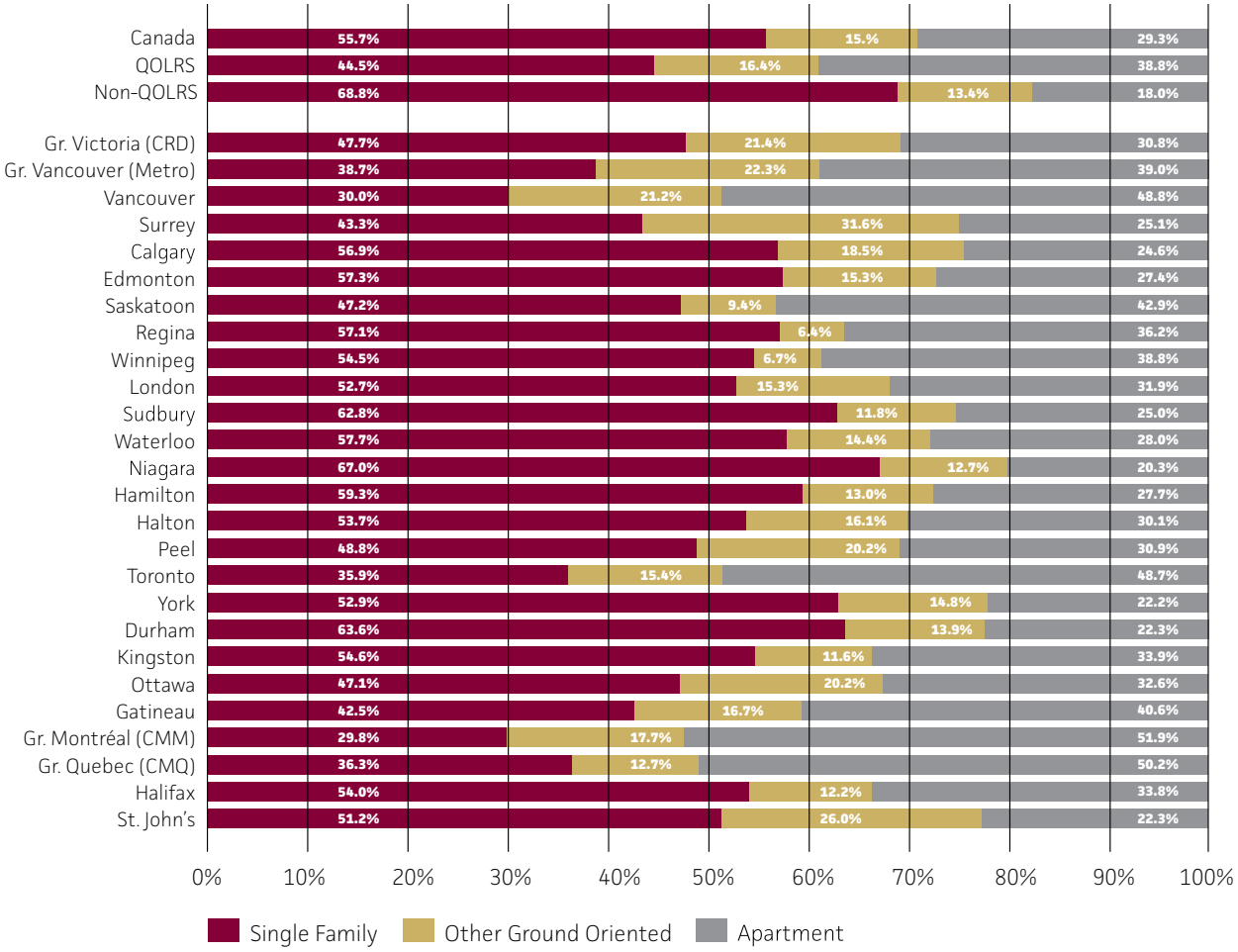
The Canadian Institute of Health Information (CIHI) reports that seniors ages 75 and older did not always report higher rates of health care use than younger seniors. Rather, higher utilization was reported among those with a higher number of chronic conditions, regardless of age. This suggests that in considering where and how to intervene in support of the goal of aging in place, municipalities should consider focusing on health and activity limitations, rather than simply the question of age.

DECLINES IN HEALTH STATUS AND HIGHER HEALTH CARE USE ARE MORE LIKELY TO BE DRIVEN BY CHRONIC DISEASE THAN BY AGE ITSELF (CIHI, 2011A).[10]

[9] One-quarter of all seniors ages 85+ reported a moderate (15%), severe (5%) or total (5%) limitation in functional capacity.
[10] In 2009, 74 per cent of seniors with only one chronic condition reported good self-perceived health, compared with only 27 per cent of those with four or more.

Figure 3: Where Seniors Live

HOUSEHOLDS WITH PRIMARY HOUSEHOLD MAINTAINER AGES 65+, BY HOUSING TYPE, CANADA, QOLRS AND NON-QOLRS AVERAGES AND QOLRS COMMUNITIES, 2011



Source: Statistics Canada, 2011 NHS, Custom order

3.1.3 DIFFERENCES IN HOUSING PREFERENCES

One strong area of contrast evident across Canada's cities relates to housing preferences among seniors (see Figure 3). The dominant form of housing across Canada is the single-family dwelling, representing the housing choice of more than half of all senior households (55.7%). However, seniors in smaller population centres — non-QOLRS communities, for the purposes of this study — are much more likely to live in single-family homes than those in living in larger centres (68.8% vs. 44.5%).

Apartment living, by contrast, is more common in larger QOLRS communities, as compared to non-QOLRS communities (43.6% vs. 18.0%). Over 40 per cent of senior-led households live in apartments in the four communities of Vancouver, Saskatoon, Toronto, and Gatineau. Seniors are most likely to live in apartments in large cities in the province of Quebec, with roughly half of all senior-led households living in apartments in Greater Montréal (CMM) and Greater Quebec City (CMQ). Among seniors living in apartments, 31.6 per cent owned their units. In QOLRS communities, the comparable figure is 35.9 per cent.

Box 6:

DEFINING HOUSING TYPES

The three types of housing presented in Figure 3 are defined by Statistics Canada as follows:

- **Single Family**: Single detached house
- **Other Ground-Oriented**: Includes five sub-categories — semi-detached house, row house, apartment in a duplex, other single attached house, and movable dwellings.
- **Apartment**: Includes two sub-categories of multi-unit building — those with fewer than five storeys, and those with five or more storeys.

For the purposes of this report, reference to **collective dwellings** refers specifically to special-care facilities, comprised of two broad categories:

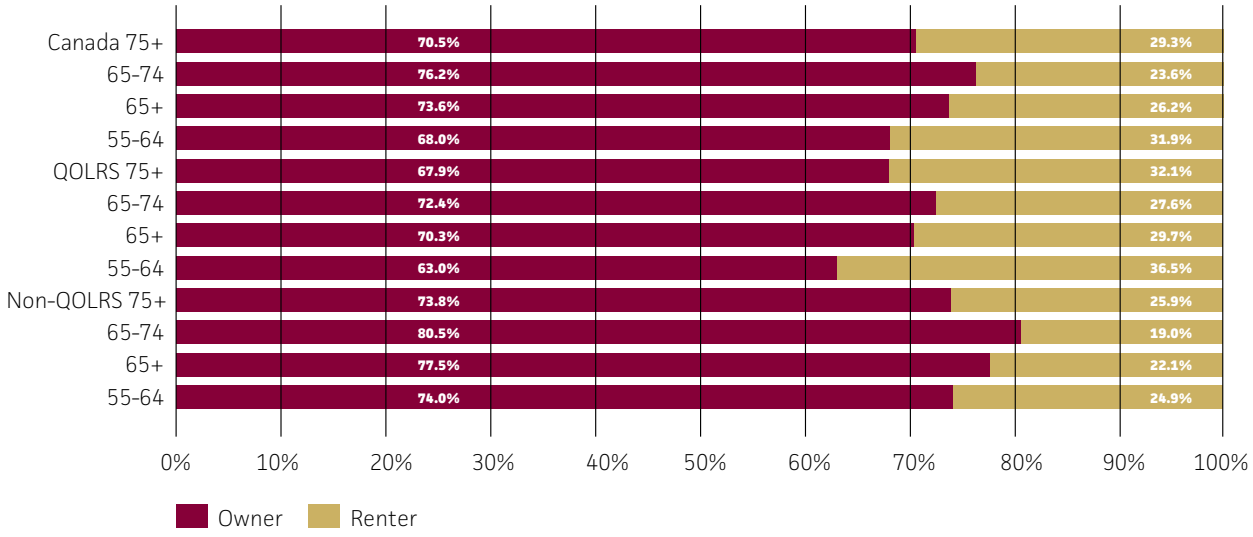
- **Residences for senior citizens**, providing services such as meals, housekeeping, medication supervision, and assistance in bathing, as well as supervision for largely independent residents. Seniors' residences account for 45% of all of Canada's special-care facilities for seniors, and for 41% of special-care facilities in the QOLRS communities.
- **Long-term care (LTC) facilities for seniors**, including **nursing homes** that provide a range of health-care services such as professional health monitoring and 24/7 care, and **chronic care and long-term care hospitals** providing continuous medical, nursing and professional health-care supervision for long-term patients who are dependent when it comes to all everyday activities.

Collective dwellings data are reported as either the number of dwellings, or the population living in each dwelling, rather than the number of units for individual nursing homes or seniors' residences.

Source: Statistics Canada, 2011 Census Dictionary. http://www12.statcan.gc.ca/census-recensement/2011/ref/dict/index-eng.cfm and Anne Milan *et al.* (2012). http://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-312-x/98-312-x2011003_4-eng.pdf

Figure 4: Where Seniors Live

HOUSEHOLDS BY TENURE AND AGE GROUP, CANADA, QOLRS AND NON-QOLRS AVERAGES, 2011



Source: Statistics Canada, 2011 NHS, Custom order

We see the same pattern of housing preference variation when we look at housing tenure (see Figure 4). There are high levels of home ownership among seniors across Canada, especially in non-QOLRS communities. In 2011, almost three-quarters of senior households (73.6%) were homeowners: 70.3 per cent in QOLRS communities, and 77.5 per cent in non-QOLRS communities.

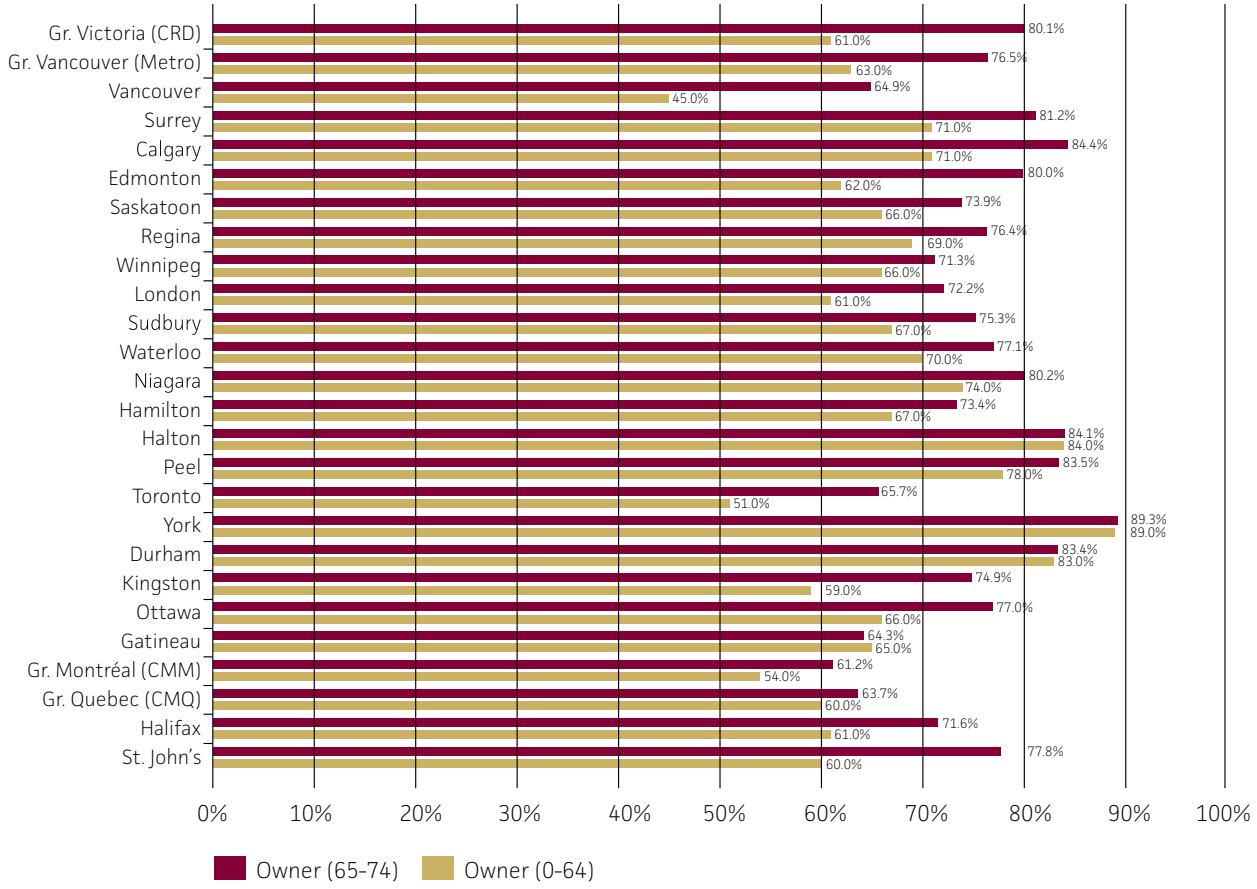
At the same time, a significant number of seniors are renters in Canada's largest urban areas, notably in Quebec. Three in 10 senior households (29.7%) in QOLRS communities relied on rental housing, while the proportion of senior households renting in the rest of Canada was only 22.1 per cent. This gap in housing tenure between large cities and the rest of Canada was widest among older seniors. In large cities, nearly one in three households led by seniors 75 years of age or more rented their housing. By contrast, just over one in four older senior households rented outside the QOLRS.

3.1.3.2. DIFFERENCES IN INCOME

The range in average after-tax income reported by seniors also varies considerably at the individual community level, with a difference of over $14,000 between the highest and the lowest among the 26 QOLRS communities. Within this group, seniors' after-tax incomes ranged from a low of $28,745 in

Figure 5: Where Seniors Live

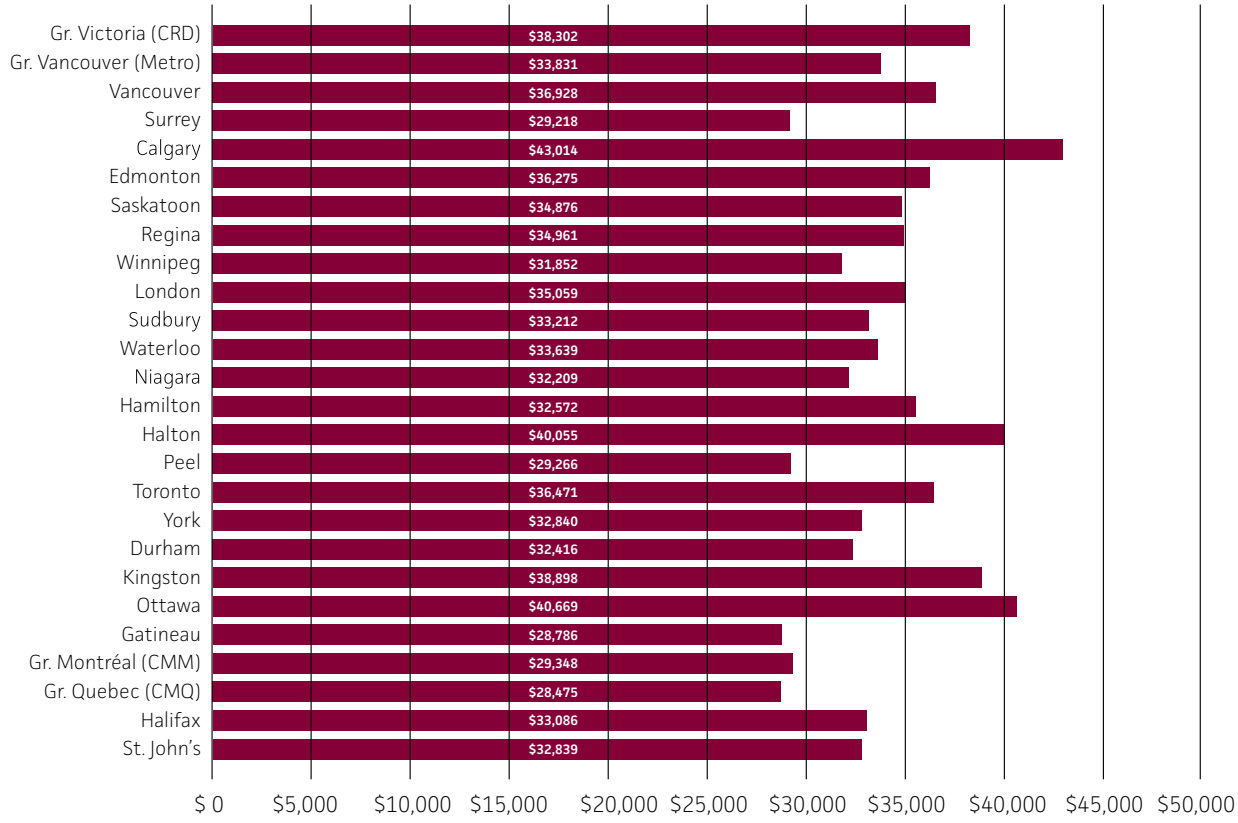
HOMEOWNER HOUSEHOLDS BY AGE GROUP, QOLRS COMMUNITIES, 2011



Source: Statistics Canada, 2011 NHS, Custom order

Figure 6: Seniors' Incomes

AVERAGE AFTER-TAX INCOME OF TAXFILERS AND DEPENDENTS AGED 65+, QOLRS COMMUNITIES, 2011



Source: Statistics Canada, Income Division, Neighbourhood Income and Demographics, Table No. 8, 2011

CMQ to a high of $43,014 in Calgary (see Figure 6). On average, senior households living in larger centres have higher after-tax incomes, compared to those living in smaller centres, at $33,572 and $28,740, respectively.

These patterns are closely linked to differences in the significance of government transfers as a source of seniors' income, as shown in Figure 9. Cities that are home to relatively high-income seniors (Ottawa, Halton, and Kingston) were also characterized by seniors less reliant on government transfers as a primary source of income. The opposite was true in communities such as Greater Quebec, Gatineau, Surrey and Peel, where a larger share of seniors report lower average incomes and greater reliance on government transfers.

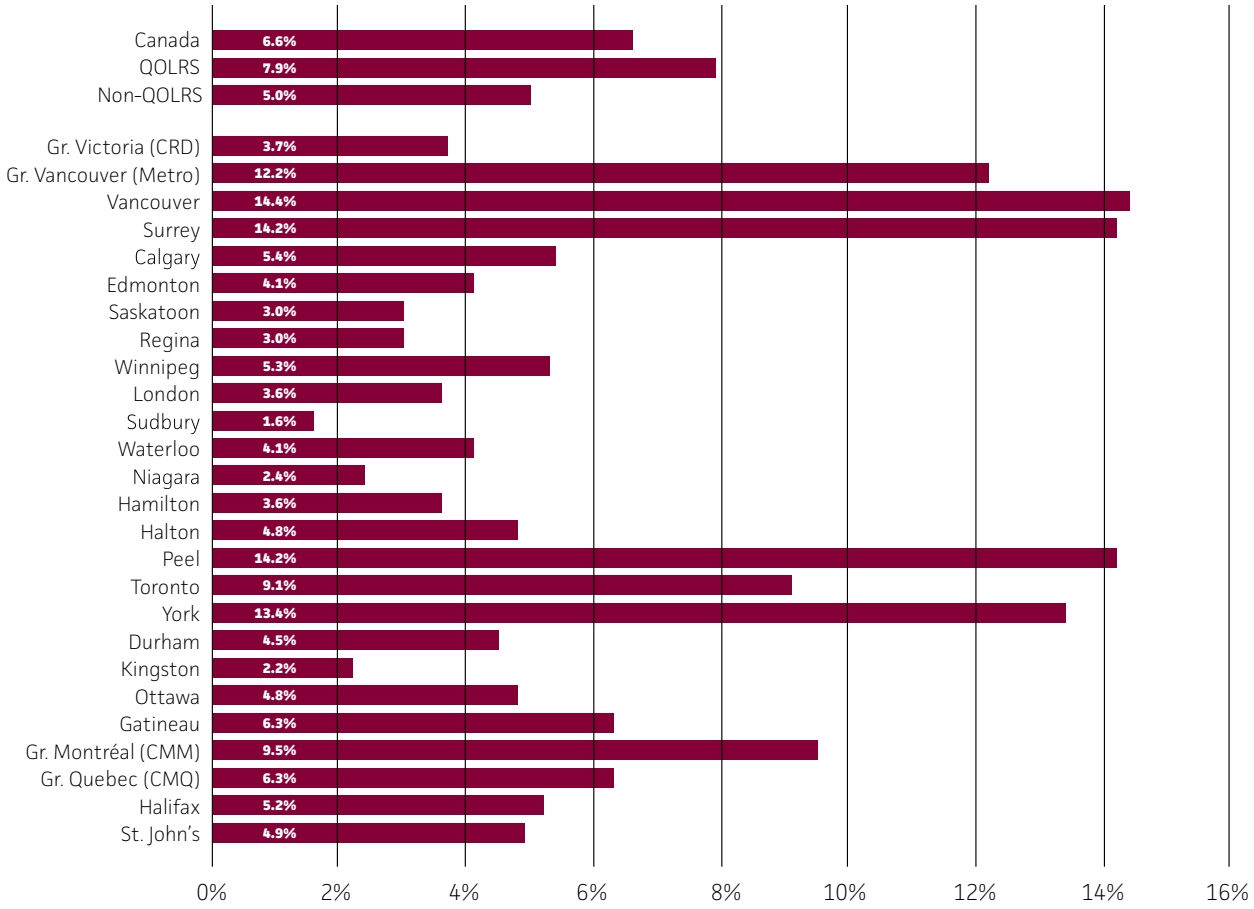
3.1.3.3. DIFFERENCES IN LEVELS OF POVERTY

Rates of poverty among seniors are comparatively high in QOLRS communities — this despite the fact that seniors living in large cities tend to have higher average incomes than their counterparts in the rest of Canada.

In 2011, low-income seniors accounted for 7.9 per cent of all seniors living in QOLRS communities, compared to 5.0 per cent of seniors in non-QOLRS communities (see Figure 7 on page 22). This figure represents 215,600 low-income seniors living in Canada's largest cities, and accounts for two-thirds of the more than 325,000 low-income seniors living across Canada. Between cities, we see considerable variation in poverty rates, ranging from over 14 per cent of all seniors in Vancouver, Surrey and Peel, to under three per cent in Kingston, Niagara and Sudbury.

Figure 7: Seniors' Incomes

LOW-INCOME SENIORS AS A % OF ALL SENIORS, FOR CANADA, QOLRS AND NON-QOLRS AVERAGES, AND QOLRS COMMUNITIES, 2011



Source: Statistics Canada, T1 Family File Family Table F-18, 2011

Box 7:

DEFINING LOW INCOME

This report relies on the concept of the Low-Income Measure in order to report on poverty. The **Low-Income Measure After Tax (LIM-AT)** defines individual and families as poor if their after-tax household income is lower than 50% of the median income for all families in a given year, adjusted by family size. It does not take community size into account in generating rates of low income. In 2011, the after-tax low-income threshold for a four-person household was $39,860; $28,185 for a two-person household; and $19,930 for a single-person household.

The estimate of low income derived from Taxfiler Family File Table 18 differs significantly from the one based on the Survey of Labour and Income Dynamics (SLID). In addition to relying on different methods for determining low income, tax data underlying Table 18 include a different and more sizeable population than the one covered by SLID. A detailed discussion of the measurement of low income is available at http://www.statcan.gc.ca/pub/75f0002m/2013002/lim-mfr-eng.htm.

3.2. The Economic Vulnerability of Seniors

A careful analysis of seniors' incomes, as presented in the following discussion, reveals the vulnerability of seniors to the costs associated with aging, and the limitations of the current state of Canada's housing system.

THE EROSION OF PRIVATE SAVINGS AND PENSION INCOME, AND AN INCREASE IN DEBT LEVELS SINCE THE RECESSION, ARE TWO FACTORS UNDERMINING THE ECONOMIC SECURITY OF SENIORS

(BMO, 2012; Equifax, 2013; Tal and Shenfeld, 2013)

Because seniors are largely dependent on fixed incomes, with only 14.6 per cent of seniors in Canada relying on employment income in 2011 (see Figure 9), they have little financial flexibility to deal with unexpected expenditures. These economic challenges not only limit seniors' housing choices, but also represent a potential threat to seniors' economic security and well-being.

High costs of living are particularly problematic for the many seniors living on fixed incomes. Senior homeowners, for example, spend approximately $5,000 annually on housing-related costs such as property taxes, maintenance and fuel (NSC, 2009). Out-of-pocket health care costs are also much higher among senior households, and tend to increase as seniors age and health deteriorates (Chartwell, 2014). According to one study, the added cost of long-term care more than doubles a senior's basic cost of living (MacDonald *et al.*, 2007).

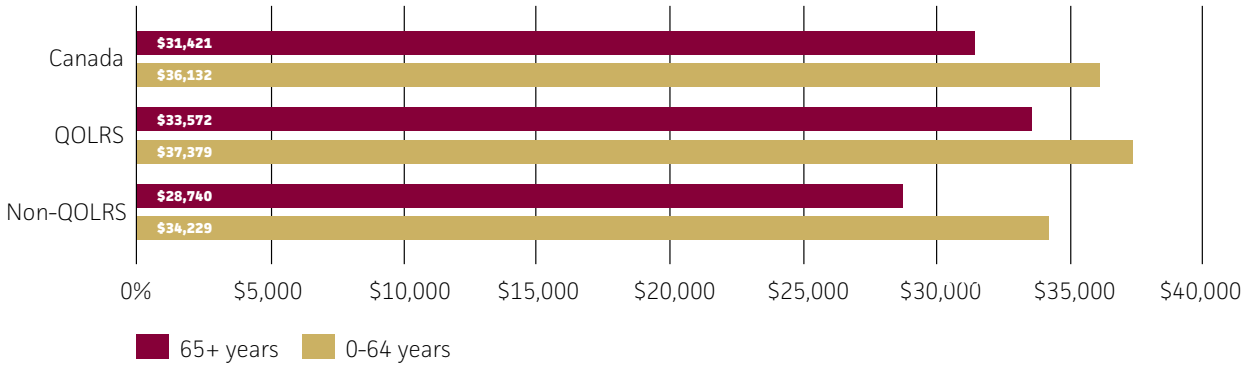
Labour market uncertainty and a decline in well-paid jobs mean greater vulnerability for older workers moving into retirement (HRSDC, 2008 ; PEPSO, 2013). The situation of older displaced workers is particularly difficult. Longer spells of unemployment, scarcer job opportunities, the high cost of looking for work, potentially more fragile health, and age discrimination all stymie the efforts of displaced workers to find comparable employment, forcing many to take lower-paying jobs to make ends meet (Bernard, 2012).

Canadian seniors live on modest incomes

Canada's retirement income system has been held up around the world as a model worth emulating. A combination of comprehensive workplace pensions and public programs (Canada Pension Plan, Guaranteed Income Supplement and Old Age Security), and a comparatively high savings rate have enabled most seniors to escape high rates of poverty.

Figure 8: Seniors' Incomes

AVERAGE AFTER-TAX INCOME OF TAXFILERS AND DEPENDENTS, BY AGE GROUP, CANADA, QOLRS AND NON-QOLRS AVERAGES, 2011



Source: Statistics Canada, T1 Family File Neighbourhood Income and Demographics, Table No. 8, 2011

[11] While median income would offer a preferable measure for the purposes of this report, average income for all seniors is used instead, due to limitations of available data tables. Average income for all seniors is calculated by aggregating age groups.

Today, most Canadian seniors live on modest incomes, drawing upon a combination of pensions, investment, government benefits and employment income. As presented in Figure 8, the average after-tax income for all seniors in 2011 was $31,421 — approximately $4,700 lower than the average incomes of non-seniors ($36,132).[11]

Younger seniors are in a stronger economic position than older seniors, who typically face greater economic challenges related to high living costs (for housing, health care and home support) and reduced economic resources. Data from the 2011 NHS confirm that the after-tax average income of seniors ages 75 and older was roughly 10 per cent lower than that of younger seniors (ages 65–74).

Workplace pensions no longer offer security, and savings are on the decline

As long as the economy generated jobs at good wages with decent benefits, allowing Canadians to set aside sufficient savings, the retirement security system worked well. Public programs such as CPP/QPP, OAS and GIS worked effectively to fill the gaps. However, the economy is changing.

WORKPLACE PENSIONS, FOR EXAMPLE, NO LONGER OFFER THE SAME LEVEL OF SECURITY TO THE SAME NUMBER OF WORKERS.

Only one-third of the Canadian workforce is covered by a registered pension plan, down from 37 per cent in 1992 (Tal and Shenfeld, 2013). Of those pension plans, fewer now offer workers the certainty of a defined benefit in their post-working years (Leech and McNish, 2013).

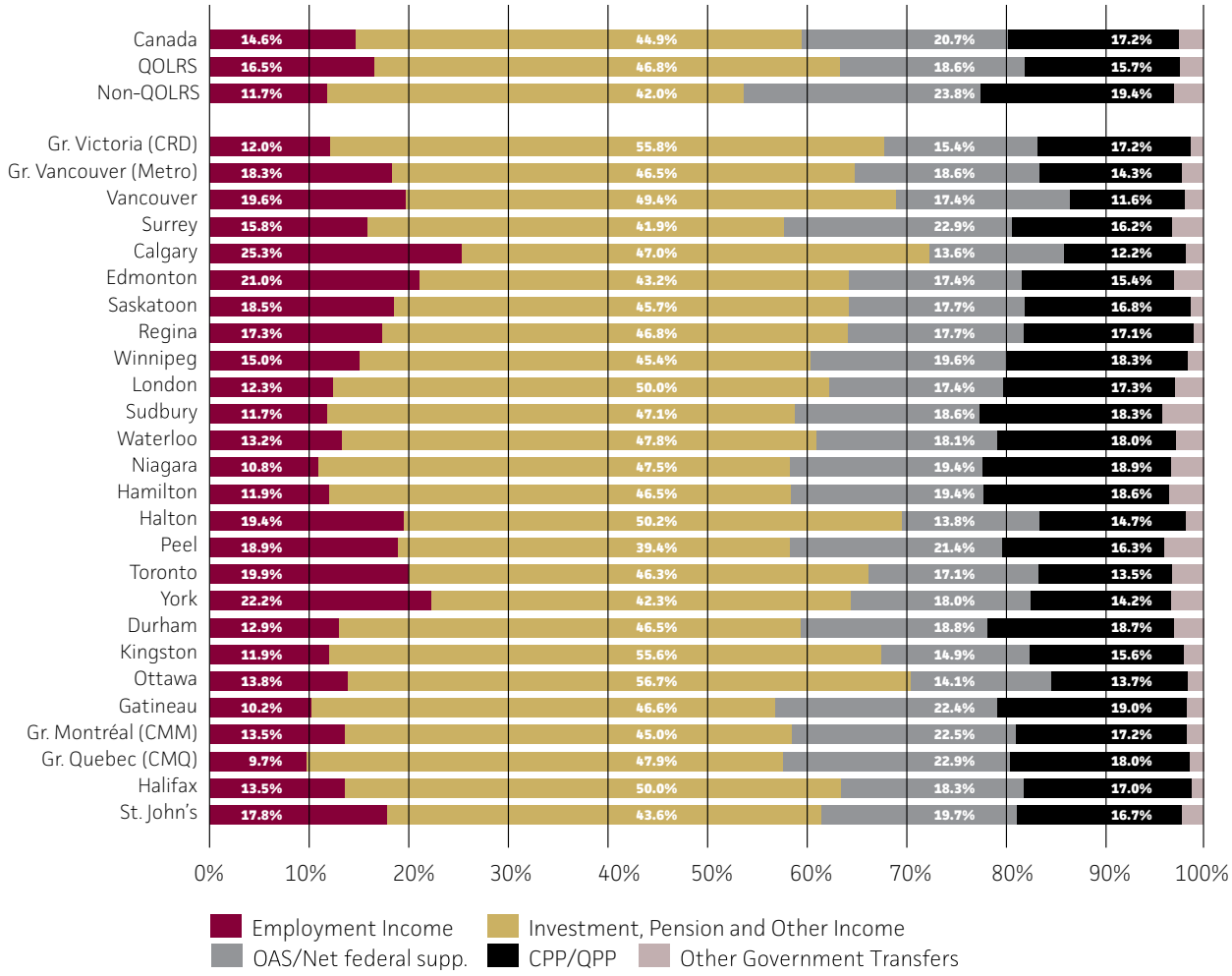
Private savings have declined as well, with only one in four taxfilers regularly making contributions to an RRSP (Statistics Canada, 2014). In addition, low interest rates mean rock-bottom rates of return on monies that have been set aside for retirement. This is particularly problematic, as private savings and workplace pensions still represent the largest single source of total income for Canadian seniors at 44.9 per cent, which is considerably higher than the OECD average of 18 per cent (OECD 2013a). Government transfers — including OAS, QPP/CPP, and GIS — are the second-largest source, comprising 40.5 per cent of total income, or considerably less than the OECD average of 59 per cent (OECD 2013a).

According to the OECD, with Canada's heavy reliance on private pensions, income inequality among seniors can be expected to grow. High-income workers with access to private pension plans and the means to set aside retirement savings will face a very different economic future, compared to the many Canadians working in low-paid and/or precarious employment (OECD, 2013).

[11] While median income would offer a preferable measure for the purposes of this report, average income for all seniors is used instead, due to limitations of available data tables. Average income for all seniors is calculated by aggregating age groups.

Figure 9: Seniors' Incomes

SOURCES OF INCOME AMONG INDIVIDUALS AGES 65+, CANADA, QOLRS, AND NON-QOLRS AVERAGES AND QOLRS COMMUNITIES, 2011



Source: Statistics Canada, Income Division Seniors, Table 5, 2011

Employment income is a small, but growing, source of income for some seniors

Employment income makes up the smallest proportion of seniors' income, at 14.6 per cent for Canada as a whole: 16.5 per cent in QOLRS communities; and 11.7 per cent for seniors in the rest of Canada (see Figure 9). Thus, for every $100 of employment income, Canadian seniors report $308 of investment and pension income, and $277 from government transfers.

Given the vulnerable economic climate that has persisted since 2009, employment income is growing in importance. Today, many Canadians are pushing back their retirement plans and working past age 65, the traditional age of retirement. The average retirement age has increased steadily since the 2008–2009 recession, from age 61.4 in 2008 to 62.9 in 2012. Similarly, labour force participation among near-retirees (ages 55 to 64), and among seniors, is trending up. The average

Box 8:
DEFINING SOURCES OF INCOME

- **Employment income** includes wages/salaries/commissions and income from self-employment.
- **Investment, pension and other income** is comprised of private pensions, RRSP income and other income. Other income includes net rental income, alimony, income from a limited partnership, retirement allowances, scholarships, amounts received through a supplementary unemployment benefit plan (guaranteed annual income plan), payments from income-averaging annuity contracts, as well as all other taxable income not included elsewhere.
- **Government transfers** include Employment Insurance (EI), Old Age Security (OAS)/net federal supplement, Canada Pension Plan (CPP)/ Quebec Pension Plan (QPP), Guaranteed Income Supplement, Canada Child Tax Benefit, Goods and Services Tax (GST) credit, Harmonized Sales Tax (HST) credit, Workers Compensation, Social Assistance, Provincial Refundable Tax Credits/Family Benefits (PRTC/FB), and other transfers.

Source: Statistics Canada. Income Division Guide to the Seniors Tables

50-year-old Canadian can now expect to work for another 16 years, or to age 66 (Carrière and Galarneau, 2012).

Governments, too, are encouraging seniors to work longer. The federal government has announced that it plans to raise the eligibility of seniors' benefits from 65 to 67, starting in 2023. These changes will impact low-income Canadians, those working in the low-wage labour market, and those struggling with health issues, all of whom will now have to wait longer to access needed income support (MacEwen, 2012).

The most vulnerable seniors are those with low incomes who live alone

Among all seniors, those who live alone are most vulnerable, both because they have the lowest incomes, and because they lack the critical support of a spouse or family member living under the same roof.[12] Seniors who live alone are concentrated in Canada's larger cities, with 17 of the 26 QOLRS communities exceeding the national average of 26.7 per cent (see Figure 1 on page 15). In CMQ and Saskatoon, one in three seniors lives alone (see Figure 9 on page 25).

The contrast in economic situation between seniors living in families, and seniors living alone, is stark. In 2011, 13 per cent of all seniors in QOLRS communities living without family members had incomes below the low-income measure — nearly twice the rate for all seniors. Over 130,000 low-income seniors were living without family members in QOLRS communities, accounting for 61.5 per cent of all low-income seniors. Levels of poverty among seniors living without family members exceeded 18 per cent in six communities (see Figure 10).

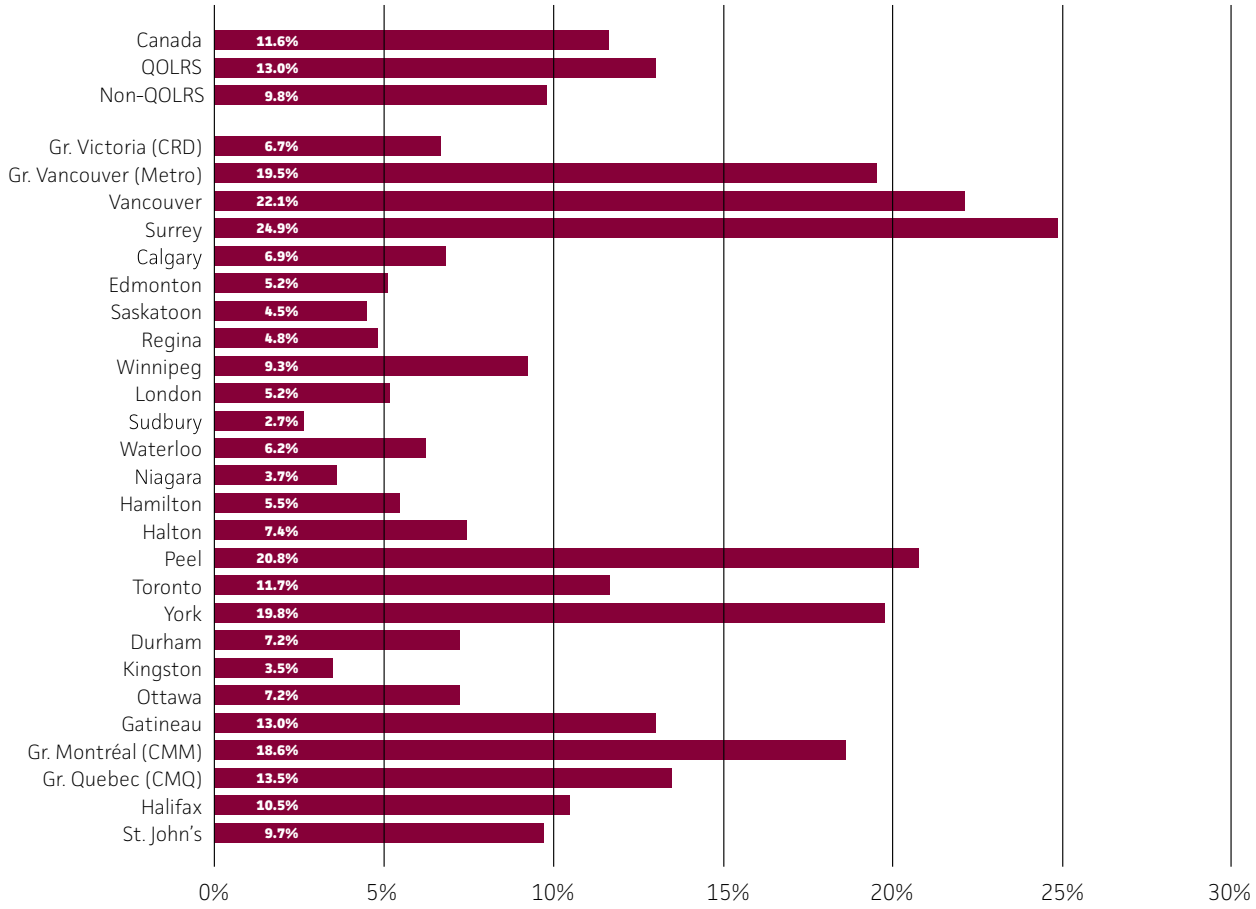
Box 9:
DEFINING "SENIORS LIVING ALONE"

The concept of seniors living alone, as used in this section, refers specifically to seniors living with no other family member. The number of unattached senior individuals, taken from Statistics Canada taxfiler data, is used here as a proxy for seniors living alone. This concept includes seniors living with someone unrelated to them. As a result, the taxfiler unattached population is approximately 1.4 times greater than the population living alone for QOLRS communities, as measured by the Census.

[12] Social isolation is also a risk factor for mental and physical health issues among seniors, as noted in http://www.peelregion.ca/council/agendas/pdf/2014/2014-02-20/apsc-4c.pdf

Figure 10: Seniors' Incomes

PERCENTAGE OF SENIORS LIVING WITHOUT FAMILY MEMBERS WITH INCOMES BELOW LIM-AT, FOR CANADA, QOLRS, AND NON-QOLRS AVERAGES AND QOLRS COMMUNITIES, 2011



Source: Statistics Canada, T1 Family File Family Table F-18, 2011

Despite notable progress in reducing poverty among seniors, significant groups of seniors remain economically vulnerable.

IN ADDITION TO SINGLE OLDER SENIORS, RECENT IMMIGRANTS, ABORIGINAL SENIORS, AND SENIORS COPING WITH DISABILITIES AND CHRONIC HEALTH ISSUES ALL EXPERIENCE SIGNIFICANT ECONOMIC DISADVANTAGE.

Government transfers play a critical role in providing for the economic security of seniors

Against this backdrop, a strong and resilient income security system for seniors has taken on even greater importance, especially for groups at high risk of poverty. Among older women living on their own, for example, OAS and GIS make up more than half (53%) of their total income (Milan and Vezina, 2011).

Evidence also shows that government transfers play a relatively greater role in communities outside of large cities. In these communities, seniors derived an average 46.3 per cent of total income from government sources, compared to 36.7 per cent among seniors in QOLRS cities.

Canada's income system for seniors has worked well for 50 years, providing a guaranteed income floor for low-income seniors, and providing middle-income retirees with continuity in living standards. Reforms to QPP/CPP in the mid-1990s were effective in bolstering these programs, but more recent efforts to update Canada's income architecture for seniors have floundered (Myles, 2013). Continuing economic uncertainty will continue to push these issues to the fore.

3.3. Housing Affordability and Seniors

An examination of seniors' housing options reveals that seniors face limited choices with respect to possible housing types and tenures. Seniors unable — or unwilling — to find housing that reflects their needs respond by simply remaining in their family homes for as long as possible. However, even the choice of remaining in their homes can have a financial and emotional impact.

As described below, gaping holes in the housing continuum are due in part to income barriers, and the capacity of seniors to live in and maintain their homes. This section provides a general overview of challenges related to housing affordability, with a particular focus on the lack of affordable rental housing, and the high cost of seniors' residences and long-term care.

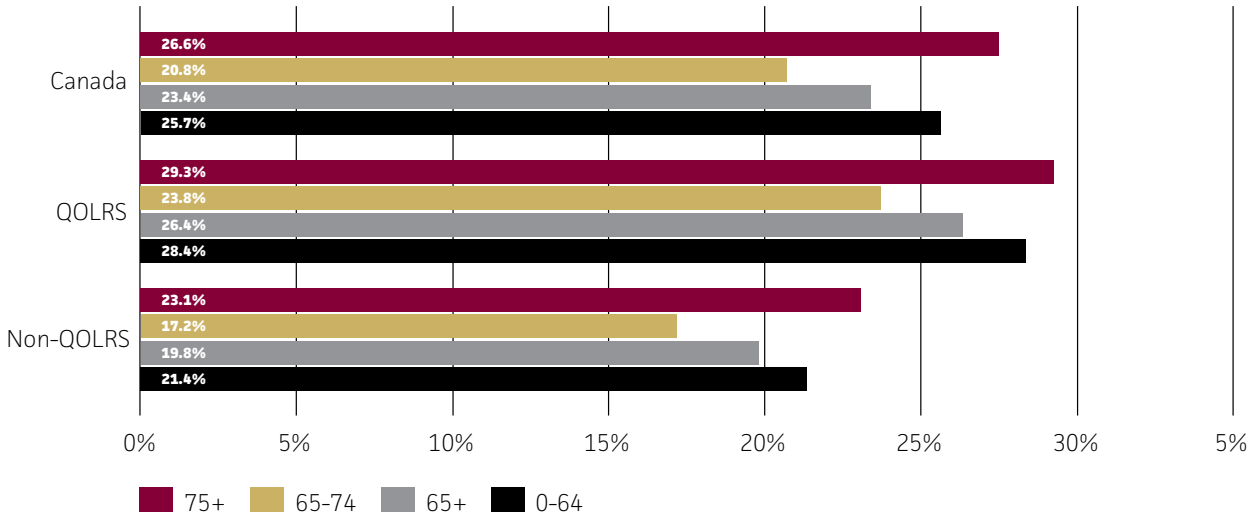
Close to 700,000 senior households face challenges related to housing affordability

The concept of housing affordability reflects the number of individuals or families spending 30 per cent or more of their pre-tax income on shelter.[13] By this measure,

CLOSE TO 685,000 CANADIAN SENIOR-LED HOUSEHOLDS, OR 23.4 PER CENT, FACE HOUSING-AFFORDABILITY CHALLENGES.

Figure 11: Housing Need Among Seniors

HOUSEHOLDS SPENDING 30%+ OF INCOME ON SHELTER COSTS, BY AGE GROUP OF PRIMARY HOUSEHOLD MAINTAINER, CANADA, QOLRS AND NON-QOLRS AVERAGES, 2010



Source: Statistics Canada, 2011 NHS, Catalogue no. 99-014-x2011028

[13] As defined by the Canada Mortgage and Housing Corporation. See: http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Affordable_dwellings_1

On average, housing affordability affects older seniors more severely than younger seniors and non-seniors, although the analysis of individual QOLRS communities reveals substantial variation.

Housing affordability is a particularly acute challenge in Canada's largest urban communities, where there is a higher concentration of poor households led by seniors. In 2010, more than one in four QOLRS senior households (26.4%) spent 30 per cent or more of their income on shelter: a total of 422,000 individuals and families. This compares to 262,200 senior households in the rest of Canada, representing 19.8 per cent of all senior households.

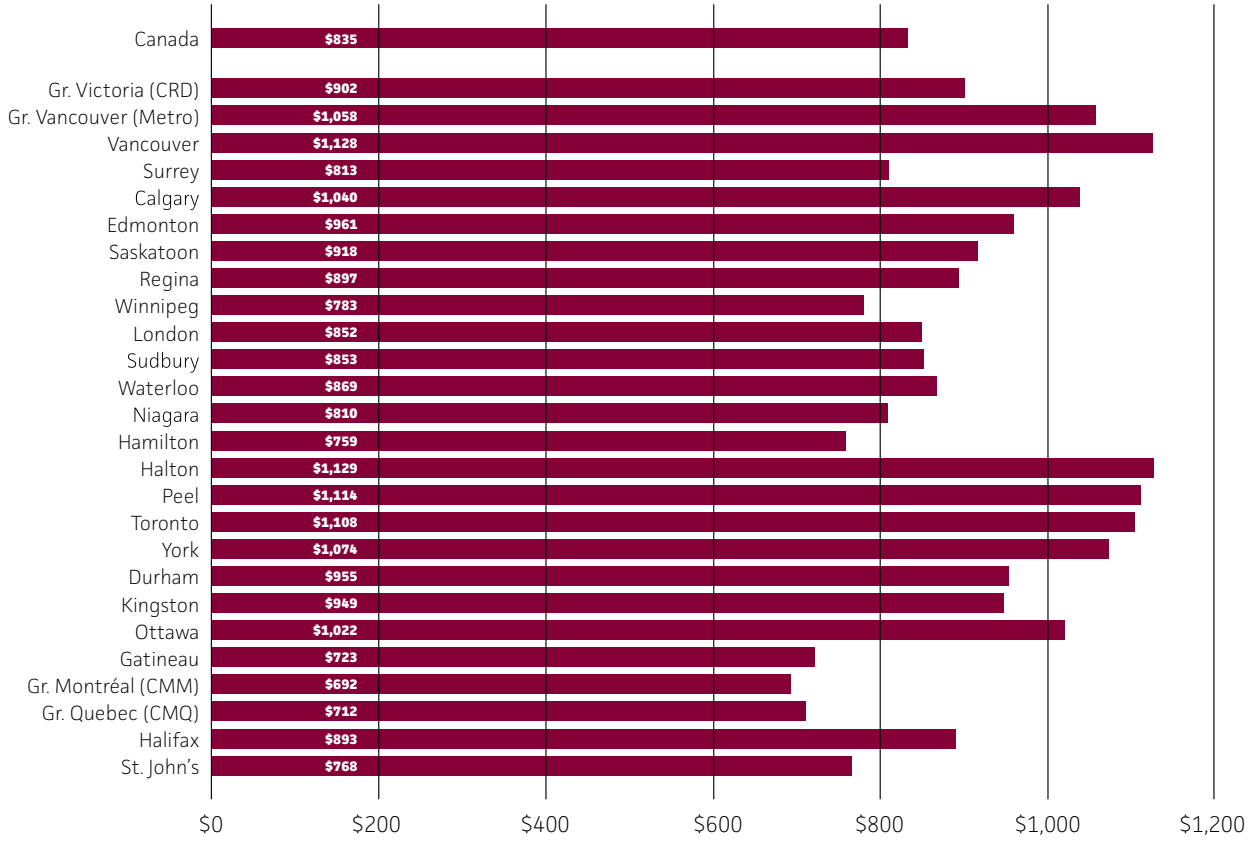
Almost one in two senior-led households who rent face affordability challenges

The housing affordability situation is most severe when it comes to senior households who rely on rental accommodation. As indicated in Figure 4, 26.2 per cent of all senior-led households in Canada rent their homes. This percentage is slightly higher in Canada's larger cities and communities, where 29.7 per cent of senior-led households — close to 500,000 households — are renters.

AMONG SENIOR RENTERS, ALMOST ONE IN TWO ARE SPENDING 30 PER CENT OR MORE OF THEIR INCOME ON SHELTER.

Figure 12: Housing Need Among Seniors

AVERAGE MONTHLY RENTS FOR ALL UNITS, CANADA AND QOLRS COMMUNITIES, 2012



Source: CMHC Rental Market Survey, 2012[14]

[14] The non-QOLRS average is not calculated for indicators relying on the CMHC *Rental Market Survey*, as centres with fewer than 10,000 people are excluded from this survey.

Almost half (48.1%) of senior renters in QOLRS communities are living in unaffordable housing. This represents a total of 229,205 senior-led households in Canada's largest cities and communities.

By contrast, 15 per cent of senior-led homeowners in Canada face affordability challenges: 17.1 per cent in QOLRS communities, and 12.7 per cent in the rest of Canada. Within Canada's largest cities, this figure exceeds 20 per cent in the Greater Toronto Area (GTA) communities of Durham, Peel, Toronto and York, and is as low as 11.1 per cent in Winnipeg.

High rents and low vacancy rates are major barriers for seniors seeking appropriate housing

Appropriately designed, suitably located, and affordable rental housing represents an important housing option for seniors either unable or uninterested in home ownership. The supply of rental housing in Canada, however, has dwindled as the private sector has shifted focus, and as governments have reduced their investment in social housing. Less than 10 per cent of new housing starts between 2001 and 2010 were intended for the rental market with marginal increases in 2012 and 2013 according to CMHC's 2014 Canadian Housing Observer. As a result, lack of supply is driving up the cost of existing units, and driving down vacancy rates in many communities across the country (FCM, 2012).

The cost of rental accommodation is high, particularly in Canada's largest urban centres. Average rents in 18 of the 26 QOLRS communities were above the national average of $835 (see Figure 12). In eight of the QOLRS communities, average monthly rents exceeded $1,000, including four of five communities in the GTA, and in Metro Vancouver. The average rents in only eight QOLRS communities were below the national benchmark, with three communities in Quebec accounting for the lowest monthly rents.

Where rents are high, vacancy rates tend to be low — this holds true in Canada's larger cities. Vacancy rates in 18 of the 26 QOLRS communities were below the Canadian average of 2.8 per cent in 2012. Indeed, in 11 QOLRS communities, vacancy rates were below two per cent, including Toronto, Metro Vancouver, and Calgary.

IN ONLY 6 OF 26 COMMUNITIES WERE VACANCY RATES AT OR ABOVE WHAT IS CONSIDERED TO BE A HEALTHY EQUILIBRIUM OF 3 PER CENT.

Average vacancy rates across Canada for one- and two-bedroom apartments, at 2.6 and 2.8 per cent respectively, were the same or lower than overall vacancy rates. This suggests that seniors looking for smaller accommodation will have difficulty finding an appropriate and affordable place to live.

Affordable rental housing is at risk due to expiring federal funding

The combination of a rapidly expanding senior population, limited investment in private purpose-built rental housing, and progressively declining government-funded social housing in most provinces since the mid-1990s, has resulted in long and growing wait lists for social housing and housing subsidies.

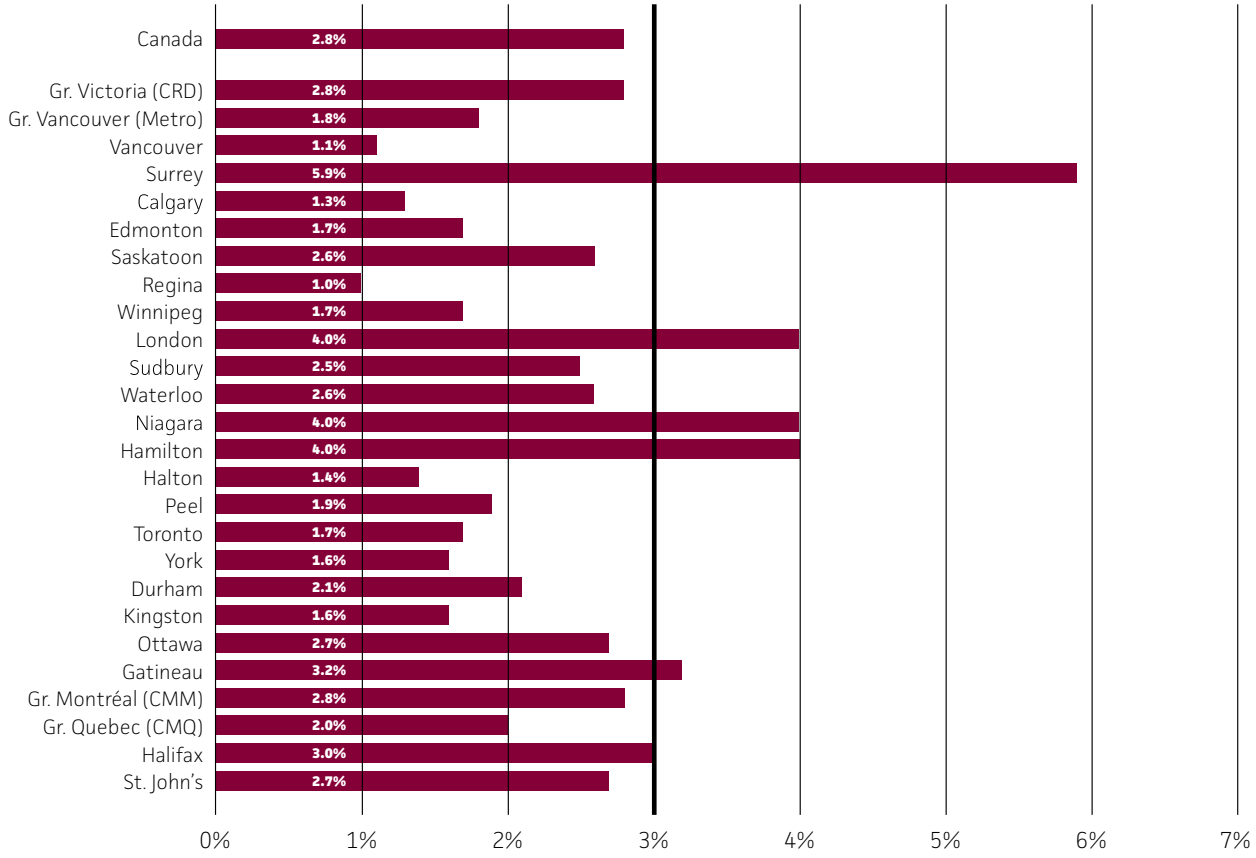
ONE-THIRD OF CANADA'S 600,000 SOCIAL HOUSING UNITS ARE OCCUPIED BY SENIORS.

In Ontario alone, the Housing Services Corporation (HSC) estimates that close to 40,000 senior households were on social housing wait lists (HSC, 2011). The HSC also estimates that fully one-quarter of all households on Ontario's social housing wait lists are led by seniors, reaching as high as 50 per cent in some communities.

Operating agreements between the federal and provincial governments governing financial contributions to maintaining and operating Canada's social housing stock are scheduled to expire over the next 20 years, with 175,000 units expiring within the next five years. This is expected to result in a significant loss of needed funding to this sector without which up to one-third of the housing units will be lost. Within this context, long-term reductions in funding for operating and maintaining social housing will further exacerbate difficulties in the rental market for seniors.

Figure 13: Housing Need Among Seniors

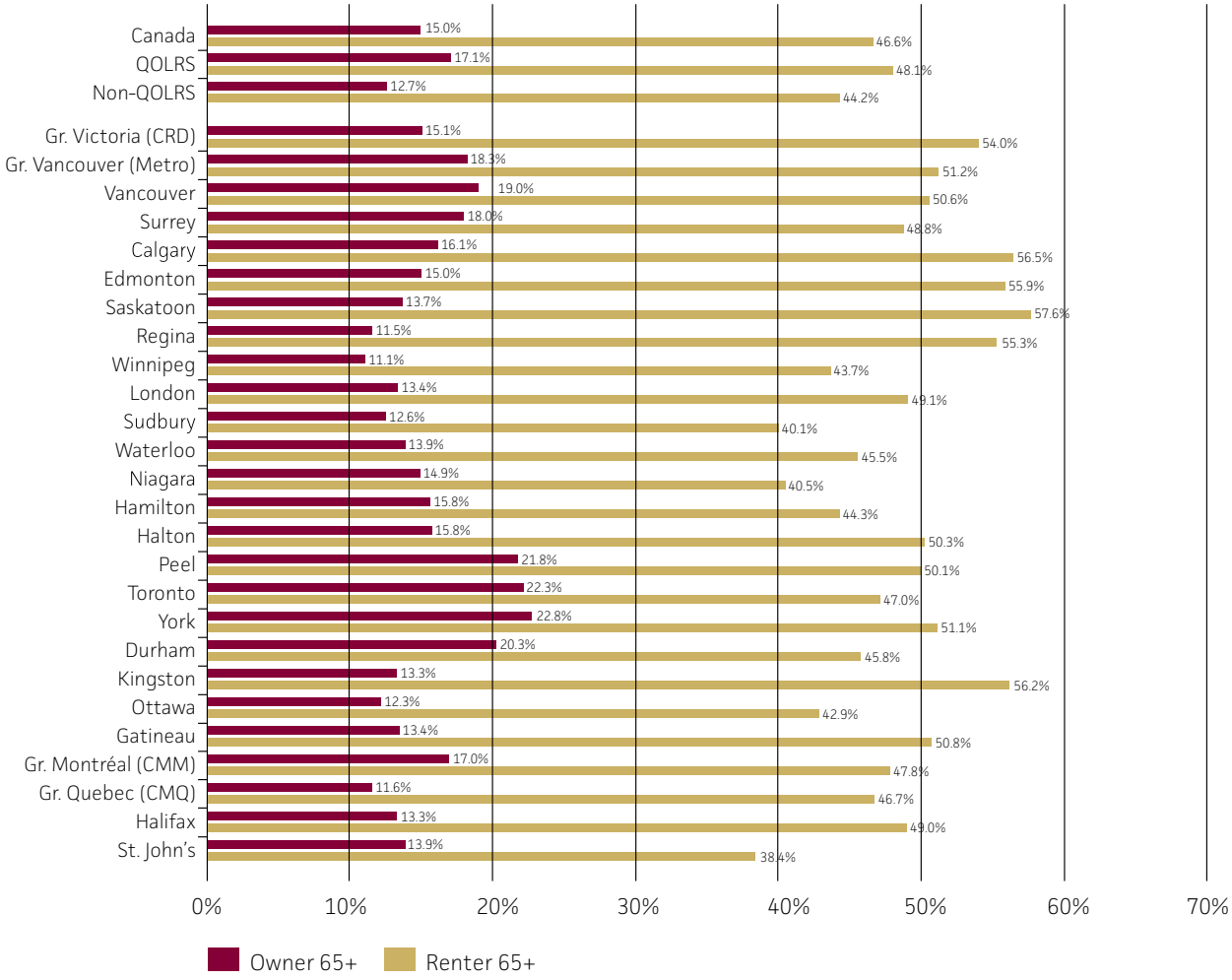
VACANCY RATES FOR ALL UNITS, CANADA AND QOLRS COMMUNITIES, 2012



Source: CMHC Rental Market Survey, 2012

Figure 14: Housing Need Among Seniors

PERCENTAGE OF SENIORS SPENDING MORE THAN 30% OF INCOME ON SHELTER, BY HOUSING TENURE, CANADA, QOLRS AND NON-QOLRS AVERAGES, AND QOLRS COMMUNITIES, 2010



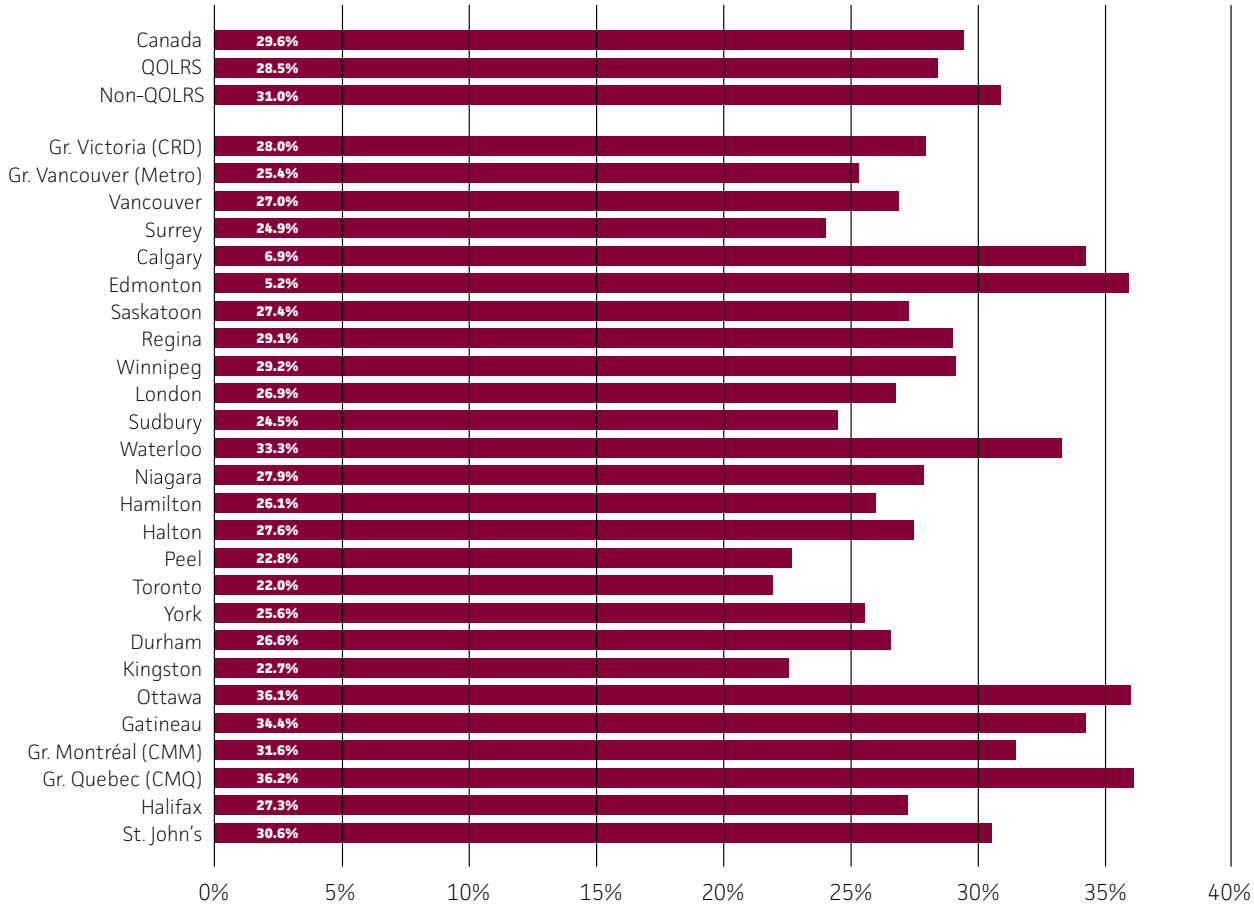
Source: Statistics Canada, 2011 NHS, Catalogue no. 99-014-x2011028

3.4. Seniors' Residences and Long-Term Care: A Critical Gap

Beyond the lack of affordable rental housing, a second noteworthy gap in the housing continuum occurs in the area of seniors' residences and long-term care facilities. Collective dwellings intended for seniors, including seniors' residences and long-term care facilities, are an essential but costly component of the housing continuum, intended for older Canadians experiencing serious and often chronic limitations in health or mobility. As these forms of housing involve a transition away from independent living, this option necessarily involves difficult and expensive choices for seniors and their families. Addressing the need for affordable housing that offers varying levels of support is one of the most pressing challenges facing governments today. The 2011 Census counted 393,095 seniors ages 65 and over — or 7.9 per cent of all seniors — living in collective dwellings. Of this number, the vast majority (352,205) lived in one of 6,435 long-term care and seniors' residences: collective dwellings focused on providing special care for seniors (see Box 6 for a definition of collective dwellings).

Figure 15: Where Seniors Live

POPULATION AGES 85+ LIVING IN LONG-TERM CARE FACILITIES AND SENIORS' RESIDENCES, CANADA, QOLRS AND NON-QOLRS AVERAGES AND QOLRS COMMUNITIES, 2011



Source: Statistics Canada 2011 Census, Cat. no. 98-313-XCB2011024, Cat. no. 98-311-XCB2011023

Units in seniors' residences command high prices

As the population ages, pressure on existing facilities and services will only grow. The CMHC documents an increase in the number of seniors' residences from 2,502 in 2010 to 2,586 in 2012, reflecting an eight per cent increase in the number of residents from 189,358 to 204,496. Overall, this type of housing is estimated by the CMHC to currently accommodate 8.6 per cent of seniors ages 75 and above (CMHC, 2012).

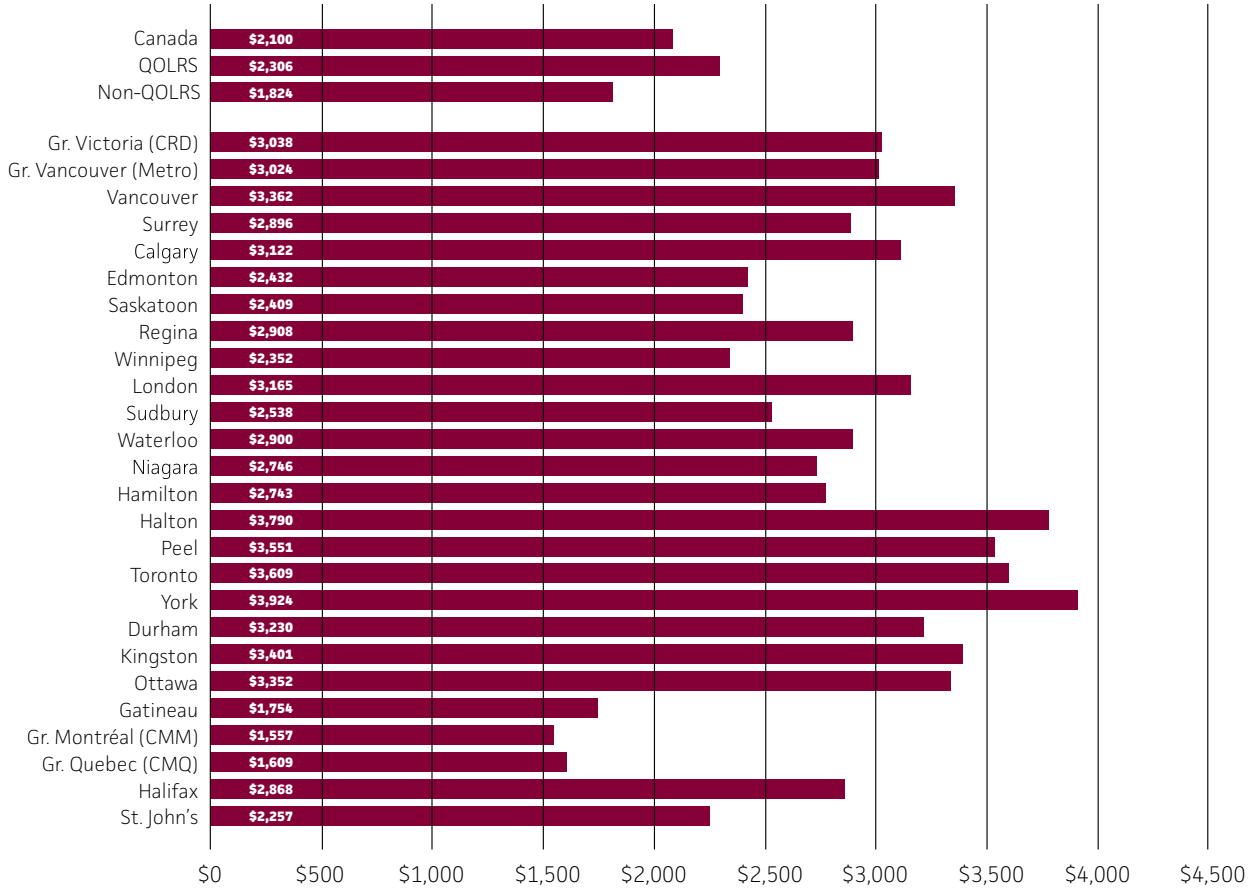
Despite the importance of this housing option, very high rents put seniors' residences beyond the reach of most. While residences include additional services such as meal plans and recreation, the shift from independent living to assisted living involves a quantum leap in costs.

FOR CANADA AS A WHOLE, THE AVERAGE MONTHLY RENT FOR AN APARTMENT IN A SENIORS' RESIDENCE IN 2012 WAS $2,100 — 2.5 TIMES THE COST OF RENT IN THE PRIVATE MARKET.

Rents for seniors' housing were even higher in QOLRS communities, at an average of $2,300 per month, or 2.8 times private-market rents.

Figure 16: Housing Need Among Seniors

AVERAGE MONTHLY RENTS, SENIORS' HOUSING, CANADA, QOLRS AND NON-QOLRS AVERAGES AND QOLRS COMMUNITIES, 2012[15]



Source: CMHC Seniors Housing Report, 2012. See Box 10 for a definition of Seniors' Housing

SENIORS' RESIDENCES HAVE HIGH VACANCY RATES, AVERAGING 10.5 PER CENT IN CANADA (EXCLUDING THE TERRITORIES): WELL ABOVE A HEALTHY VACANCY RATE OF THREE PER CENT.

The persistence of high vacancy rates in the face of a rapidly growing population with increased needs suggests a major flaw in the housing market for seniors who require assisted-living accommodation.

Long-term care is a critical yet costly piece of the housing continuum

Long-term care facilities are another critical — and costly — piece of the housing continuum for seniors. Because long-term care is not included under the *Canada Health Act*, there is no uniformity of access to a defined set of services across the country. In most provinces, long-term care is publicly subsidized with a user-pay funding component for accommodation. These co-payments vary substantially from one province or territory to the next, depending on income, marital status and, in Quebec, asset holdings as well.

[15] As presented in Box 10, Seniors' Housing as defined in this figure excludes long-term care facilities and units with subsidized rents. For a more comprehensive analysis of housing for seniors, please see the 2014 report, "Update on Peel's Retirement Home Sector": http://www.peelregion.ca/council/agendas/pdf/2014/2014-01-16/apsc-4a.pdf

In 2008, maximum annual charges for standard accommodation for non-married seniors were $12,157 in Quebec, and $33,600 for married couples residing in Newfoundland and Labrador (Fernandes and Spencer, 2010).

THE COST OF LONG-TERM CARE REMAINS A PRESSING CONCERN FOR SENIORS AND THEIR FAMILIES ACROSS CANADA, WHO FACE NOT ONLY DIFFICULTY IN ACCESSING NEEDED CARE, BUT STEEP CHALLENGES WHEN IT COMES TO FINANCING SHELTER AND CARE WITHIN THE CONTEXT OF DWINDLING RESOURCES.

Tackling the challenge of home care to create effective and supportive housing options

With regard to the availability of long-term care and other care facilities, it is important to note that usage has been actually trending downwards over the past decade. Statistics Canada notes that, when considered over a 30-year timeframe, the proportion of eldest seniors living in collective dwellings has in fact been declining. For example, among the eldest seniors, the proportion of women living in collective dwellings fell from 41 per cent to 35 per cent between 1981 and 2011, while the proportion of men fell from 29 per cent to 23 per cent during the same period (Milan *et al.*, 2014). Some researchers have suggested that this trend toward deinstitutionalization is less about the stated preferences of seniors, and more about the organization of care and the efforts of provincial governments to rein in health care spending, given that institutional facilities are associated with higher costs than services provided through home care (Carrière *et al.*, 2008).

Box 10:
DEFINING SENIORS' HOUSING

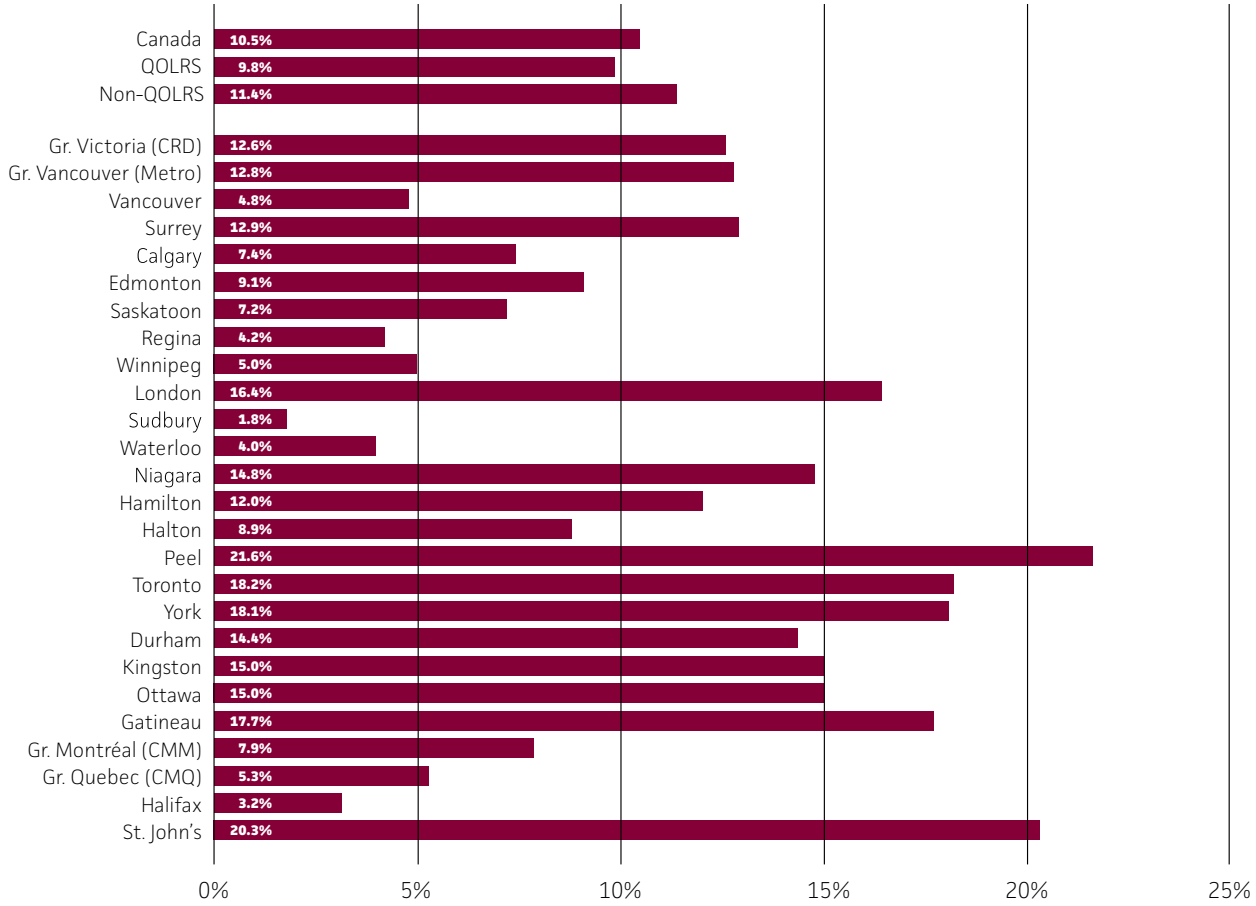
The CMHC *Seniors' Housing Report* is based on a census of all seniors' rental residences across Canada that meet the following criteria:

- in operation at least 1 year;
- minimum of 10 rental units (or 5 in Atlantic provinces and B.C.);
- at least 50% of residents are 65 years of age or older;
- offer an on-site meal-plan; and
- do not provide high levels of daily health care (1.5 hours or more) to all of their residents.

The survey accounts for a subset 2,586 seniors' residences within the broader definition of collective dwellings used in Statistics Canada's Census of Population. The Census includes a total of 2,910 seniors' residences and 3,525 long-term care homes located across Canada. The CMHC survey excludes subsidized units, respite units, units where an extra charge is paid for high levels of health care (1.5 hours or more), and long-term care facilities such as units in nursing homes. The survey is also limited to rental units. Both private and non-profit residences are included, although non-profit residences must have at least one unit that is not subsidized.

Figure 17: Housing Need Among Seniors

OVERALL VACANCY RATES IN SENIORS' HOUSING, CANADA, QOLRS AND NON-QOLRS AVERAGES AND QOLRS COMMUNITIES, 2012



Source: CMHC Seniors Housing Report, 2012. See Box 10 for a definition of Seniors' Housing.

Seniors who do live in care facilities tend to be much older today than in the past, and have complex physical needs. For example, over half (56%) of the residents in nursing homes and long-term care facilities, and half (51%) of those living in seniors' residences, were 85 or over.

Whether by desire or design, seniors are remaining in their homes as long as possible — even those with significant health challenges. This finding highlights the critical need for community supports and services to facilitate aging in place, especially in light of the sizeable holes that exist in the housing continuum.

In fact,

MUNICIPALITIES ACROSS CANADA HAVE STARTED TO ADDRESS THE DEMAND FOR MODIFICATIONS AND RENOVATIONS TO ACCOMMODATE THE CHANGING NEEDS OF SENIORS FACING PROGRESSIVE OR SUDDEN CHANGES TO THEIR MOBILITY.

These include retrofit programs supporting investments in accessibility upgrades or adaptations such as ramps, handrails and modified bathrooms. The City of Ottawa, for example, has implemented a home renovation initiative to provide funding to eligible low-income seniors for necessary home repairs and accessibility modifications. The City of Vancouver's accessibility building code standards are now applied to all new buildings and during the renovation of older structures.

Seniors with the necessary economic resources will be able to craft housing and support solutions around their needs. But for those with modest means —the majority of seniors— gaps in Canada's home care system, including in-home care, exact a major and persistent toll on their health and well-being.

3.5. How Seniors Get Around: Travel Modes and Transportation Options

An inability to get around on one's own makes it very difficult to age at home, and significantly narrows the range of housing options. Transportation is a key issue to supporting seniors in securing housing appropriate to their needs, and to ensuring that they have access to family members, recreation, health care, social services, and basic amenities such as groceries and pharmacies. A major challenge for Canada's municipalities and other orders of government over the next 20 years will be supporting the design and adaptation of communities and transportation systems able to accommodate an aging population with diverse transportation needs.

Most seniors rely on private automobiles to get around

The contemporary reality is that seniors rely overwhelmingly on private vehicles, either as drivers or passengers. Cycling and walking currently account for a negligible proportion of seniors' transportation choices. Some seniors in large urban areas have access to public transit, but many others do not. In 2009, 3.25 million people ages 65 and over had driver's licenses, or three-quarters of all seniors. Of that number, about 200,000 were ages 85 and over (Turcotte 2012).

Seniors are far less likely to drive as they age

Reliance on driving as a primary means of transportation generally decreases with age, falling from 74.8 per cent for non-seniors (ages 45–64) to 60.6 per cent for younger and older seniors (ages 65–84). This drop-off accelerates most rapidly after age 85, with only 27.1 per cent of all eldest seniors living in Census Metropolitan Areas (CMAs) driving a vehicle as their primary means of getting around.

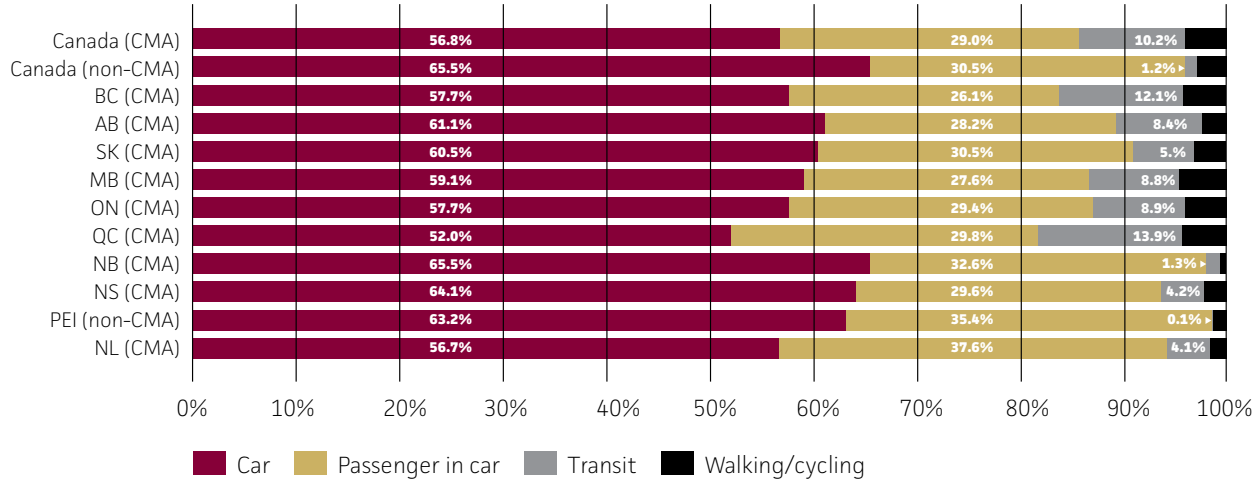
Seniors continue to rely on vehicles as passengers

While research shows a well-defined shift away from driving as the population ages, the data also suggest that

A MAJORITY OF SENIORS ARE MOVING FROM THE DRIVERS' SEAT TO THE PASSENGER SEAT.

Figure 18: How Seniors Get Around

PRIMARY MEANS OF TRANSPORTATION AMONG SENIORS AGES 65+ IN ALL CMAS, BY PROVINCE, 2009



Source: Statistics Canada, CCHS Healthy Aging Cycle, Public Use Microdata File, 2009

The shift from driver to passenger begins among younger and older seniors, with 25.9 per cent of seniors ages 65–84 in Canada's CMAs travelling as passengers. However, even within this age group, driving remains the dominant form of transportation across all CMAs. Predictably, a comparatively higher number of eldest seniors (ages 85 and over) travel as passengers, accounting for 53.8 per cent of all eldest seniors. Among seniors in this age group, riding as passengers is the dominant form of transportation in all metropolitan areas in all provinces.

Use of public transit rises as seniors age

There is also clear evidence of increased reliance on public transit as seniors age. At 10.2 per cent, use of public transit by seniors living in Canada's metropolitan areas was slightly higher than the rate reported by non-seniors (9.8%). For all seniors, reliance on public transit was highest in the metropolitan areas of Quebec (13.9% of all seniors) and British Columbia (12.1%). The reliance on public transit by seniors living in CMAs outside these two provinces was far lower, reaching no higher than 8.9 per cent (in Ontario).

Use of public transit by seniors living within CMAs increased from 9.8 per cent of all seniors ages 65–84, to 13.4 per cent of those ages 85 and older. Within CMAs, 17.4 per cent of the eldest seniors living in British Columbia CMAs relied on public transit, while in Quebec the figure was 12.9 per cent. The data reviewed shows that in Alberta, 25 per cent of the eldest seniors living in CMAs reported relying on transit as their primary means of transportation, although this data is inconsistent with surveys conducted by the City of Edmonton.[16]

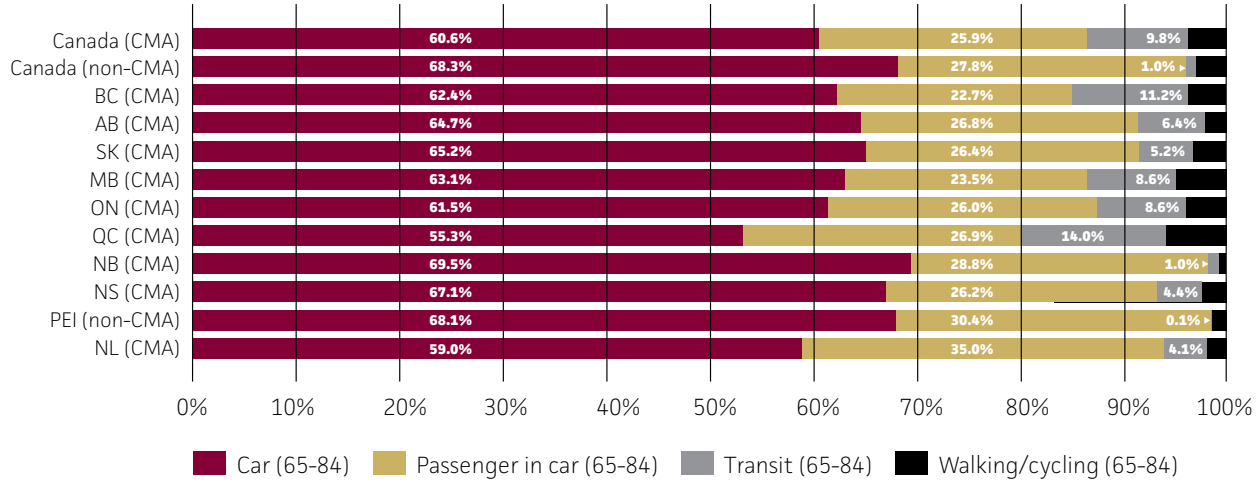
SENIORS 85 AND OVER LIVING IN CMAS REPORTED HIGHER USE OF PUBLIC TRANSIT THAN YOUNGER SENIORS IN NEARLY ALL PROVINCES.

There was a slight decrease when comparing the use of public transit usage between younger and eldest seniors living in CMAs in Quebec and the three Maritime provinces.

[16] Alberta (CMA) data for seniors ages 85+ are inconsistent with other credible data sources available from the City of Edmonton. These suggest that transit-usage data included in the CCHS results are significantly over-reported, while passenger figures are similarly under-reported. In 2008, when asked how they usually get around, 74% of seniors indicated they drove; 11% used public transportation; 9% relied on family or friends; 2% took taxis; 2% used Disabled Adult Transit Services (DATS); and 1% used other means (City of Edmonton, 2010). These numbers do not add up to 100% due to rounding errors.

Figure 19: How Seniors Get Around

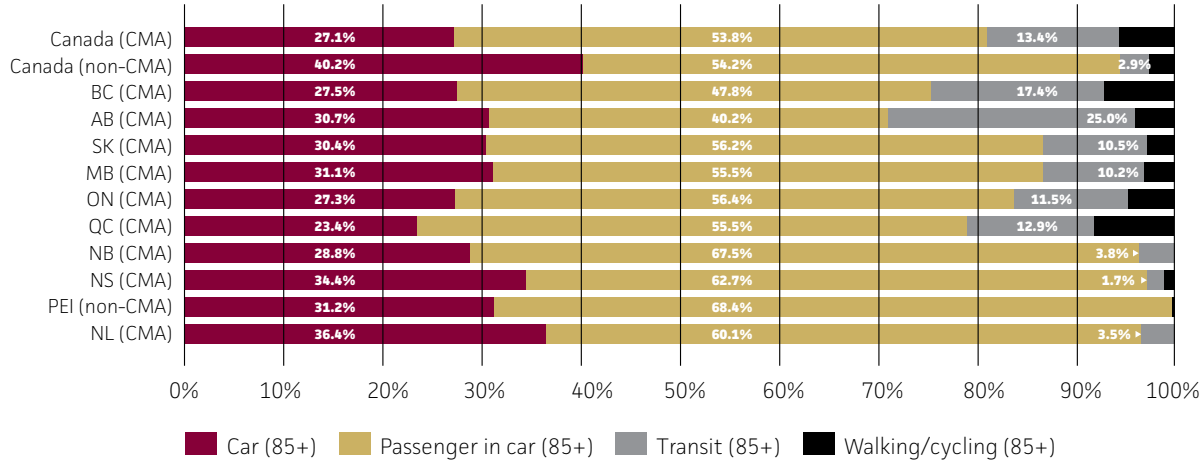
PRIMARY MEANS OF TRANSPORTATION AMONG SENIORS AGES 65–84 IN ALL CMAS, BY PROVINCE, 2009



Source: Statistics Canada, CCHS Healthy Aging Cycle, Public Use Microdata File, 2009

Figure 20: How Seniors Get Around

PRIMARY MEANS OF TRANSPORTATION AMONG SENIORS AGES 85+ IN ALL CMAS, BY PROVINCE, 2009



Source: Statistics Canada, CCHS Healthy Aging Cycle, Public Use Microdata File, 2009

In smaller communities, seniors have no choice but to rely on private vehicles

The transportation challenge is more difficult for seniors, especially low-income seniors, living in smaller and more rural communities, where they must depend almost exclusively on private vehicles to get around. Two-thirds of seniors (65.5%) living outside of Canada's CMAs use automobiles as their primary means of transportation, compared to 56.8% of seniors living in CMAs.[17] The difference is even greater among seniors ages 85 and older (40.2% vs. 27.1%).

Substantial variation was also evident when comparing seniors inside and outside CMAs, with respect to their use of public transit. While 10.2 per cent of all seniors living within metropolitan areas relied on public transit, this was the case for only 1.2 per cent of seniors outside CMAs. As noted in a 2011 Queen's School of Business study,

A GROWING SENIORS' COHORT IN RURAL CANADA MAY PROMPT THE NEED FOR NEW RURAL PUBLIC TRANSIT OPTIONS TO ENSURE CONTINUED ACCESS TO HEALTH CARE AND OTHER SERVICES FOR RURAL CANADIANS.

AS WITH HOUSING, A RANGE OF TRANSPORTATION OPTIONS IS NEEDED: ONE THAT IS ORGANIZED TO PROVIDE VARYING LEVELS OF SUPPORT AND A FULL RANGE OF TRANSPORTATION MODES.

For example, different services might include support to aging drivers, providing age-friendly roads and signage, delivering transit with support services, facilitating access to private-sector transportation options such as drivers, taxis, and accessible taxis, and providing door-to-door transportation services. New communities could be built to conform to principles of walkability and transit-oriented development, while existing communities could be adapted over time to accommodate a wider range of transportation modes.

[17] CCHS data show the primary means of transportation for the population living in CMAs (proxy for the QOLRS communities) by age group. The Canadian non-CMA population is presented as a proxy for the rest of Canada.

COMMUNITY SNAPSHOTS:
HAMILTON

The population of seniors (65+) in Hamilton grew by 16% between 2001 and 2011, compared to 4% for those 0 to 64 years of age. Over the same period, the population of seniors 85 and over increased by 68%.

Hamilton is committed to meeting the current and emerging needs of its older adult population. At the direction of Council, the City of Hamilton, in partnership with the Hamilton Council on Aging and the City's Seniors Advisory Committee, is planning a comprehensive seniors' strategy that will align with the World Health Organization's Age-Friendly Cities framework. The process will include a community engagement strategy to help identify and confirm issues facing Hamilton's older adults and seniors.

Community priorities include supporting the development and implementation of neighbourhood and community-wide strategies that will improve the health and well-being of residents. Other recently approved plans that will affect the lives of many seniors in Hamilton include the Pedestrian Mobility Plan and the Housing and Homelessness Action Plan.

In the areas of seniors' health and housing, Healthy Living Public Health Services, Hamilton Paramedic Services, City Housing Hamilton, the Community Care Access Centre (CCAC), and the Department of Family Medicine have partnered to develop, implement and evaluate a community paramedicine initiative for older adults living in subsidized housing in Hamilton. The use of community and health care services is frequently complicated by psychosocial and physical factors associated with low income and advanced age. This project will develop and evaluate a community-based, paramedicine-led health promotion program focused on chronic conditions for older adults living in subsidized housing.

Source: City of Hamilton QOLRS 2014 aging report submission

DURHAM REGION

As in many communities across Canada, seniors make up a significant and growing portion of transit ridership in the Region of Durham. As a result, Durham Region Transit (DRT) strives to make life easy with conventional and specialized services, offered as attractive and convenient travel options throughout Durham's eight local area municipalities. Recognized as one of the Top 80 Bus Fleets in North America by Metro Magazine, DRT is proud to run a fleet that is 100% accessible since 2014. A multi-year capital program of accessibility improvements to bus stops and shelters is currently in full swing, and the improved amenities have been noted by DRT customers, who are now making more than 10 million trips annually. The DRT Specialized Service provides door-to-door service for eligible residents with disabilities, including seniors with mobility issues. In 2013, DRT delivered 178,000 Specialized Service rides, and carried approximately 483,000 seniors.

In 2014, DRT started introducing smart technology aboard its buses, which will allow automatic next-stop announcements. This will increase service reliability and on-time performance, enabling DRT to be more responsive than ever to the needs of customers on the move, including seniors.

Source: Durham Region QOLRS 2014 aging report submission

4.
THE WAY FORWARD

As seniors continue to account for a progressively larger proportion of our population, our housing and transportation systems will increasingly have to accommodate their diverse needs. This approach makes economic sense and will help ensure a decent quality of life. Income, housing affordability needs and shifting transit requirements must be considered as we adapt, repair and build Canada's cities and communities for the demographic shift underway.

What we know about housing and transit for seniors in QOLRS communities also tells us a great deal about Canada's smaller cities and communities. We know that the population in smaller communities is older and the impact on the labour force more pronounced, more seniors in non-QOLRS communities rely on vehicles and that seniors in smaller population centres are much more likely to live in single-family homes and therefore housing retrofits and adaptations will be particularly important in smaller communities and towns. Going forward, all local governments will face difficult choices in how to best grow cities and communities that reflect the needs of all residents and stakeholders, albeit with limited tools and resources. Yet,

THE PRESSURE ON GOVERNMENTS WILL ONLY GROW WHEN IT COMES TO PROVIDING PROVIDE AFFORDABLE, CONVENIENTLY LOCATED HOUSING IN CONJUNCTION WITH HIGH-QUALITY SUPPORTS AND SERVICES AND ACCESSIBLE TRANSPORTATION OPTIONS, ALL TAILORED TO DIVERSE AND CHANGING NEEDS.

The scale and complexity of the challenge of involved in anticipating the changing needs of seniors are unprecedented.

The long road towards delivering a full range of housing and transportation options must be grounded in long-range comprehensive plans, conceived in consultation with a range of stakeholders, including seniors, and delivered in partnership involving the public and private sectors, and municipal, provincial and federal governments.

While the task seems immense, local governments across Canada are leading the way with consultation, development and implementation of innovative and sustainable plans and actions. However, only through the coordinated support among all orders of government can we strengthen and build our hometowns for today's seniors and generations to come.

Solutions: Housing

Increasing housing options for seniors by building and expanding on existing programs and services will begin to immediately address the need to keep seniors in their homes and aging in place, reduce the growing number of seniors on social housing waitlists and make housing more affordable.

Retrofitting homes to improve accessibility

Because the majority of seniors opt to remain in their homes, the delivery and expansion of existing municipal, federal and provincial housing retrofit programs will help seniors retrofit their homes for greater accessibility, keep them in their homes and communities longer, and reduce the need for more costly housing options such as assisted-living and long-term care.

Supporting and growing municipal, provincial and federal programs that enable seniors to renovate their housing to accommodate their changing needs is consistent with the desire of most seniors to remain at home, with the limitations of the housing market, and with the public policy goal of enabling seniors to age in place.

Home care options and housing retrofits and adaptations will be particularly important in smaller communities and towns. Seniors in smaller population centres — non-QOLRS cities and communities — are much more likely to live in single-family homes than those in living in larger centres (68.8% vs. 44.5%).

Investments aimed at enabling seniors to age in place must target the seniors whose need is greatest. The high cost of existing seniors' residences, and the trend towards serving only those with the most complex health needs in long-term care facilities, mean that efforts to expand home care services must be intensified to have the desired effect of reducing health costs for seniors and governments, and allowing more Canadians to age in place.

Sustaining investments in subsidized housing

Canada's existing stock of over 600,000 social-housing units is at risk. Agreements governing the federal government's annual contribution of $1.6 billion are scheduled to expire over the next 20 years. More than one-third of social housing projects benefitting seniors will have expired by 2019, with agreements for nearly all remaining projects set to expire by 2040. FCM's calls for the reinvestment of these expiring agreements, in order to maintain the existing stock of social housing and to begin shortening wait lists for subsidized rental housing.

Increasing affordable rental housing

Consistent with the restoration of funding for subsidized housing is the need to reinvigorate private-sector investment in rental housing. With one in two senior-led households that rent facing affordability challenges the pressure to create more affordable rental is urgent and just one of the ways to address the rates of poverty among seniors. Municipalities have begun working in partnership with the home-building industry, as well as provincial and federal governments, to remove obstacles to the development of affordable rental housing. Municipal actions include tax exemptions, streamlined approvals, intensification and redevelopment, and alternative development standards. In an increasing number of cases, incentives are being put in place to incorporate targeted services in conjunction with rental housing.

Accessible Cities and Communities

Investing in accessible and convenient transportation

Building and adapting cities and communities that improve the quality of life for all citizens will also require designing appropriate and affordable transportation systems, including in smaller and rural communities across the country. To meet infrastructure and transit needs of Canada`s aging population municipal governments must partner with local, provincial and federal stakeholders to create and deliver a range of programs and services designed to improve the transit experience for seniors and increase their transportation options.

Seniors overwhelmingly prefer to drive or be driven in private vehicles. However, their ability to do so declines with age and deteriorating health. When access to a private vehicle is no longer feasible, seniors turn primarily to public transit or walking. As noted above, this is not just an urban or city issue, rural communities may also be looking for more public transit options to address the needs of the growing senior population in rural Canada.

In Metro Vancouver, the North Shore Seniors Go Bus program is an example of enhanced public transit, responding to the limited mobility of seniors requiring door-to-door service. The cities of Vancouver and Hamilton have implemented a number of measures aimed at making their city's streets more accessible through appropriately-designed public facilities.

Municipalities understand that improving our transit and transportation, roads and bridges is also one of the best ways to create local jobs and, generates $1.20 in annual GDP growth for each dollar invested. Municipalities large and small have put forward proposals for long-term, predictable investments in core municipal infrastructure that are vital to keeping goods moving and businesses operating and maintaining a high quality of life for Canadians.

Finally, policies and programs conceived through partnerships between federal, provincial and municipal governments must take into account the substantial differences in local circumstances, which quickly become evident at the community level. From housing tenure to transportation choices, seniors face dramatically different experiences in Canada's various cities and communities across Canada.

Delivering a range of housing and transportation options will require big-picture planning, forward thinking, and long-term commitment by all major stakeholders. Cities and communities able to reflect the circumstances of a diverse and changing senior population while achieving the goals of affordability and accessibility, will not only be welcoming to seniors, but will also enable a better quality of life for all age groups.

COMMUNITY SNAPSHOTS: **EDMONTON**

The City of Edmonton has a growing senior population, with the percentage of older residents projected to increase significantly from the 2006 Census: a 266% increase for ages 80+ and a 104% increase for ages 55–65 by the year 2041. Committed to meeting the needs of seniors, Edmonton became a member of the World Health Organization's Global Age-Friendly Cities Network (2010). City Council also approved the Edmonton Seniors Declaration (2010) and funding for Edmonton's seniors strategic plan, *Vision for an Age-Friendly Edmonton* (2013), and has focused on seniors as a special City Council initiative since 2008. Through the identification of nine priority areas, including housing and transportation, Edmonton is pursuing several initiatives to meet the needs of its growing older population. These initiatives can be found at www.edmonton.ca/agefriendly.

A 2008 Seniors Needs Assessment found that 70% of people over 55 lived in houses, 17% lived in condominiums, 11% in apartments, and 2% in seniors' housing. But for those over 80, the same study found that almost 50% lived in houses, while more than 10% lived in seniors' housing. The City of Edmonton has a number of initiatives and reports on seniors' housing to support these trends. These include a pilot project called HOPE, which continues the Residential Rehabilitation Assistance Program (RRAP) program with only municipal and provincial funds.

A growing trend in Edmonton and elsewhere is aging-in-place housing, which includes a continuum of housing options from independent seniors' apartments to housing options with extensive care supports. Another focus in Edmonton is creating lifelong houses, which involves designing and building detached homes that are fully accessible. Home for Life guidelines have been developed to help educate builders and consumers on the benefits of these more inclusive design elements.

Source: City of Edmonton (2010), Edmonton Seniors: A Portrait.

EDMONTON (PART 2)

To support anticipated growth in the number of seniors, the City of Edmonton is currently developing its *Transportation Strategy for an Age-Friendly Edmonton*. The City and its partners deliver several initiatives offering a range of transportation options for seniors. These include the Walkable Edmonton initiative, which provides resources to encourage walking in Edmonton communities. The City is installing countdown signals and walking times to increase pedestrian safety at intersections; installing curb ramps at intersections; and removing other transportation barriers. The City has also initiated a Sidewalk Strategy, constructing missing sidewalks on a priority basis; a Bus Stop Accessibility Program; and a Snow Angels program which rewards and recognizes citizens who assist with private snow removal.

The Disabled Adult Transit Service (DATS) provides door-to-door specialized transit. In addition, the Edmonton Transit System (ETS) offers accessible buses and facility features; Seniors' Community Bus networks; Senior Fares and Annual Transit Passes (offered at an 88% discount); a Bus Hailer Kit for the visually and cognitively impaired; Mobility cards to signal a need for the ramp and kneeling features on buses; and Customer Communications Cards to identify specific trip needs or disabilities to the bus driver(s); the Stop Request program; the Mobility Choices Customer Training program; and the annual Seniors on the Go information and training initiative. Furthermore, all transit drivers and new taxi drivers receive age-friendly training. ETS is also involved with the Vision for an Age-Friendly Edmonton initiative, and is developing a number of senior-friendly programs and services to ensure that Edmonton remains an age-friendly community.

Source: City of Edmonton. (2010). Edmonton Seniors: A Portrait. Retrieved from: http://www.edmonton.ca/for_residents/Edmonton_Seniors_Portrait.pdf

CALGARY

The City of Calgary's Older Adult Housing Project was a joint research initiative between Land Use Policy and Planning and Community and Neighbourhood Services, which looked at the implications of an aging population on future housing and land use in Calgary. The project examined current-market housing diversity and specialized seniors' housing (including affordable housing, supportive living, and long-term care centres), as well as expected changes in housing demand. Sessions were also held with external and internal stakeholders. The purpose of these sessions was to share the study's research findings, and raise awareness of the possible challenges involved in meeting the housing needs of Calgary's growing population of older adults. The sessions also involved gathering feedback on how stakeholders are currently addressing the housing needs of older adults, and how they anticipate this changing in future.

The findings indicated that housing preferences are expected to change, potentially leading to a demand for housing types that are different from what is currently available. By 2031, a reduced preference for single detached units could result in a need for 16,000 fewer of these homes than might be expected by projecting the choices of today's older adults. This number is the equivalent of two suburban communities, which suggests that Calgary would instead need 16,000 more apartments and ground-oriented units such as duplexes and townhouses. The learnings from the Older Adult Housing Project have been incorporated into the Calgary Seniors Age-Friendly Strategy, which is currently being implemented.

Source: Based on a submission to the FCM QOLRS project prepared by City of Calgary staff. Shifting Horizons: Housing Needs Changing as Calgary's Population Ages; City of Calgary - Older Adult Housing.

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HOUSING RESOURCES (CMHC)

Consumers

Maintaining Seniors' Independence Through Home Adaptations

The overwhelming majority of seniors wish to continue to live in their own homes for as long as possible. However, many homes are not well designed to meet our changing needs as we age. This Guide identifies the types of adaptations that can help overcome these difficulties that seniors can experience.

Builders

Housing for Older Canadians — The Definitive Guide to the Over-55 Market

This five-part webinar series was developed to address the housing needs of Canadians aged 55 and older and is intended for those developing seniors' housing, including both for-profit developers and organizations interested in sponsoring housing projects for seniors. (50 minutes)

Municipalities

Guide for Canadian Municipalities for the Development of a Housing Action Plan

The Guide is designed to assist small municipalities in developing housing plans to address their specific housing needs.

Housing Market Information

Seniors' Housing Report

CMHC's Market Analysis Centre produces an annual report that provides seniors' housing market information, including for example, vacancy rates, average rents, available amenities and services. Canada and provincial level highlight reports are available.

FCM'S Quality of Life Reporting System

This is one in a series of reports on quality of life in Canadian communities prepared by the Federation of Canadian Municipalities (FCM) in partnership with the Canadian Council on Social Development (CCSD), using information derived from a variety of national and municipal data sources. The statistics used in these reports are components of a larger reporting system containing hundreds of variables that measure changes in social, economic and environmental factors. Taken together, these data form the FCM Quality of Life Reporting System (QOLRS).

The analysis of trends affecting quality of life in Canadian cities relies on a framework defined by FCM, based on the understanding that quality of life is enhanced and reinforced in municipalities that do the following:

- develop and maintain a vibrant local economy;
- protect and enhance the natural and built environment;
- offer opportunities for the attainment of personal goals, hopes and aspirations;
- promote a fair and equitable sharing of common resources;
- enable residents to meet their basic needs; and
- support rich social interactions and the inclusion of all residents in community life.

Quality of life in any given municipality is influenced by interrelated issues concerning the state of affordable and appropriate housing, civic engagement, community and social infrastructure, education, employment, the local economy, the natural environment, personal and community health, personal financial security, and personal safety.

The communities participating in the QOLRS comprise some of Canada's largest urban centres, and many of the suburban municipalities surrounding them. By providing a method to monitor quality of life at the local level, the QOLRS ensures that municipal government is a strong partner in formulating public policy in Canada. Developed by FCM and municipal staff, each report is also intended to serve as a planning tool for municipalities. Each report considers quality-of-life issues from a municipal perspective, and uses data segregated by actual municipal boundaries whenever possible, rather than census metropolitan areas.

The reporting system is equally important as a tool for community organizations, research institutes, and other orders of government, allowing them to:

- identify and promote awareness of issues affecting quality of life in Canadian municipalities;
- better target policies and resources aimed at improving quality of life;
- support collaborative efforts to improve quality of life; and
- inform and influence decision-makers across Canada.

THE QOLRS REPORTS , LIST OF COMMUNITIES AND INDICATORS, AND DATA ARE AVAILABLE AT MUNICIPALDATA.CA, THE FEDERATION OF CANADIAN MUNICIPALITIES' ONLINE MUNICIPAL DATA PLATFORM.

Federation of Canadian Municipalities (FCM)
FCM has been the national voice of municipal governments since 1901. The organization is dedicated to improving the quality of life in all communities by promoting strong, effective, and accountable municipal government. FCM membership of more than 2,000 municipal governments includes Canada's largest cities and regional municipalities, small towns, rural municipalities, and the 18 provincial and territorial municipal associations.

Canadian Council on Social Development (CCSD)
CCSD is a not-for-profit organization that partners and collaborates with all sectors and communities to advance solutions to today's toughest social challenges. CCSD is neutral, non-partisan, non-governmental and independent, providing an evidence-based "safe space" that facilitates open and honest dialogue among the many sectors and the public. This safe space leads to innovative and active problem-solving, to address a wide variety of the issues and challenges we face in our society today.

www.fcm.ca