



HOUSING FOR OLDER CANADIANS:

The Definitive Guide
to the Over-55 Market

Understanding the Market

Canada



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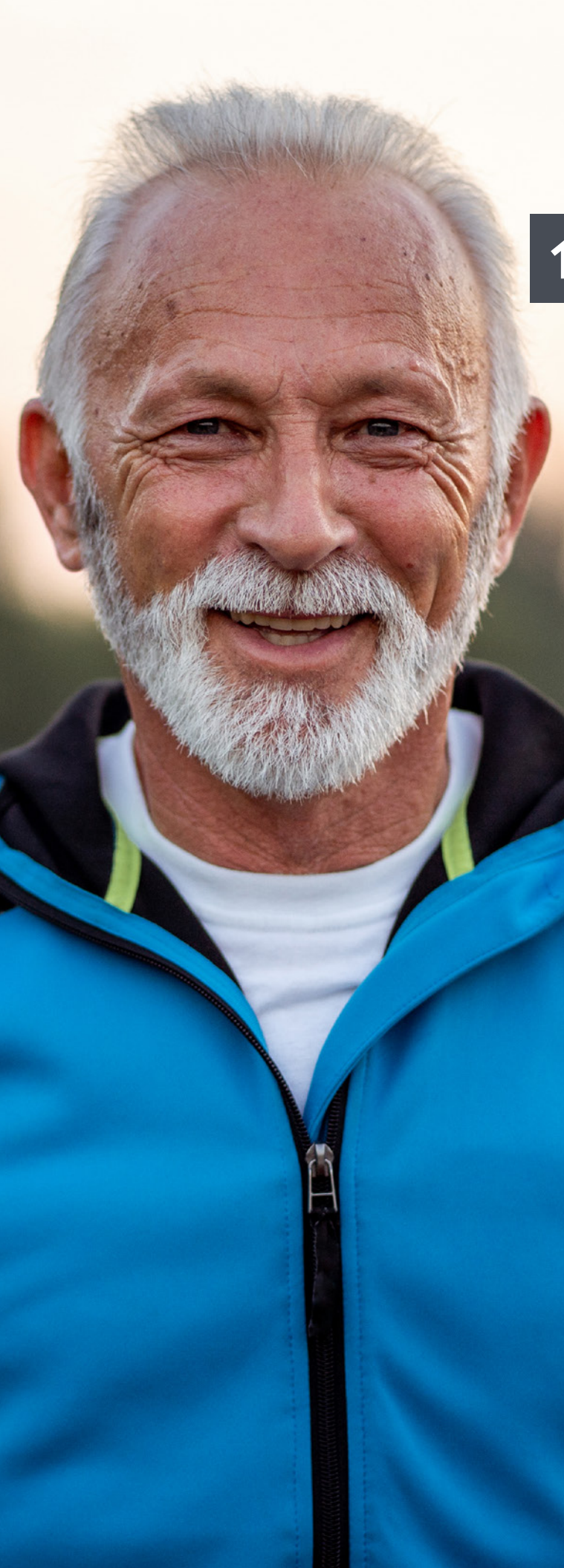
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1

Who Are Older Canadians? Why Do They Present an Opportunity for Municipalities, Developers and Social Housing Providers?

This guide defines “older Canadians” as anyone aged 55 and over. The definition includes “pre-seniors” (aged 55-64), “younger seniors” (aged 65-74), “older seniors” (75-84), as well as the oldest Canadians (aged 85 and over). The breadth and range of ages covered by this definition make it difficult to develop useful generalizations. Some “older Canadians” are working—full or part time—or may still be looking after school-aged children. Others, referred to as “empty nesters,” may be thinking about early retirement, and are ready to downsize their accommodation. Although today’s older adults are generally better off financially and healthier than previous generations, there are nevertheless wide variations in individual financial and health status, so the spectrum of older Canadians includes people in nursing homes or long-term care.

There are now more older Canadians than children in Canada—a milestone in the country's history. By 2041, there are expected to be more than 16 million older adults living in Canada, accounting for a quarter of both the country's population and those eligible for old age security. The extent of this demographic shift will have far-reaching ramifications for federal, provincial and municipal policy makers. The growing number of older Canadians will also increase the need for affordable, accessible housing that is well connected to services and amenities.

Canadians are living longer. Women still live longer on average than men, and although life expectancy for men is increasing, the number of older single women living alone is a cause for concern as this affects their income. One third of female seniors over the age of 75 live alone or in collective dwellings, such as retirement homes. Men over the age of 75 are more likely to be living in private dwellings. Other trends affecting housing choice relate to when people retire. Although many older Canadians are working longer than in the past, not all are doing so by choice.

Canada is still relatively “young” compared with Japan and many European countries, but, according to the Organisation for Economic Co-operation and Development (OECD), the rate of increase in Canada's older adult population will place a strain on institutional and other government resources, such as health care and service delivery in the decades ahead.

As people approach, begin, and live through the varying stages of retirement, their housing needs change. Some people downsize; others move to a different community or move within their current community to be closer to active recreation opportunities; while others want to remain in their current accommodation with the option of support services if they need them. A majority of older Canadians prefer to age in place, and are keen to maintain their independence as they age. They require supports and housing options to allow them to live independently in their own homes for as long as possible.

There is a broad spectrum of seniors' housing needs and opportunities, from market-oriented housing to retirement residences and long-term care homes. There are also a number of innovative approaches, such as co-housing, active lifestyle communities, life leases, and shared equity models being employed to meet the needs of today's seniors. Across the spectrum there is increased interest from the private sector in entering the housing market for seniors.

This guide aims to provide developers, non-profit housing developers and municipalities with information to help them meet the housing needs of older adults today and in the years to come. It provides an overview of the seniors' housing market in Canada and aims to answer the following questions using the most recent statistics available:

- How big a market is this and how does it vary across the country?
- What are the trends in retirement age and working after the age of 65?
- How do lifestyle, income and mobility trends impact housing needs?
- Do seniors want to buy or rent if they relocate?
- What housing arrangements do seniors want and need?
- What is aging in place in today's context, and how can it best be supported?
- What are some key opportunities for designing and building housing for seniors?
- What are the tools and approaches that can best meet the needs of seniors' housing?

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2

Grouping Seniors by Age Cohort

To keep the information manageable, we have segmented older Canadians into four groups, or cohorts. Although there are many variations within the cohorts, there are also similarities in terms of characteristics and housing preferences. These age cohorts are carried through the report; however, in some cases the 75 to 84 and the 85 years and over age cohorts are grouped together, as available data does not always make a distinction.

PRE-SENIORS—AGED 55 TO 64

Pre-seniors made up 14% of the total Canadian population in 2016 and although this cohort is projected to account for a lower percentage (12%) in 2041 (see table 1), the number of pre-seniors will remain about the same (reflecting increases in the population overall). This downward trend is a reflection of the fact that this cohort (born between 1956 and 1964) represents the tail end of the baby boom generation (people born between 1946 and 1965).

The gender distribution in this age category was 96.5% men for every 100 women. This is higher than all the other age cohorts; at this age, there is a relatively small difference in mortality rates between men and women.

This age cohort is relatively well-off, with the highest average personal incomes of all age categories in 2016. Men had significantly higher average incomes (\$70,270) than women (\$42,656). Most pre-seniors are still working. In 2016, 71.2% of men and 59.1% of women in this age cohort reported being part of the labour force.

There is a high rate of homeownership and low levels of housing-related debt. Of households with a primary household maintainer aged 55 to 64, more than three quarters (76.2%) were homeowners in 2016; of those, just less than half (48.3%) owned their homes mortgage-free. A large proportion (61%) of all households with a primary household maintainer in this age cohort live in single-detached homes.

YOUNGER SENIORS—AGED 65 TO 74

Younger seniors represented 9.6% of the population in 2016 and are projected to account for 10.2% in 2041. This cohort had 94.3 men for every 100 women. Significantly fewer younger seniors are employed, with labour force participation rates of 27.3% for men and 16.3% for women. The average personal income of this group was also much lower than that of pre-seniors. However, a much greater proportion of owner households with a primary maintainer aged 65 to 74 owned their homes mortgage-free (68.5%). A slightly smaller proportion (58.3%) of these households lived in single-detached homes, reflecting the general trend of downsizing as people age. Within this age group, 9.5% of those with disabilities required assistance with doing everyday housework. In 2016, 81.3% of individuals in this age group had not changed their residence within the preceding five years.

OLDER SENIORS—AGED 75 TO 84

Older seniors made up 5.0% of the total population in 2016. By 2041, they are projected to account for 8.9%, the highest increase of all the age cohorts. The older seniors cohort contains significantly more women than men, with only 81.5 men for every 100 women. Only a very small percentage of seniors aged 75 and over are still working, with labour force participation rates of 7.2% and 2.8% for men and women, respectively. The average personal income was also lower than that of the younger cohorts. There was also a smaller percentage of households with primary maintainers aged 75 and over that were homeowners (72.1%), but a larger proportion of these owner households were mortgage-free (83.3%). Only a little over half (52.1%) still lived in single-detached homes and almost a fifth (18.0%) lived in apartment buildings fewer than five storeys high.

OLDEST SENIORS—AGED 85 AND OVER

The oldest seniors aged 85 and over accounted for 2.2% of the total population in 2016 and are projected to account for 4.6% in 2038. The vast majority of this group were women, as there were 53.5 men for every 100 women. The proportion of those living in special care facilities and in hospitals increases with age. This confirms that a large proportion of this age group will no longer be living in private dwellings (as defined by Statistics Canada).

Table 1: Proportion of total population, by age and with projections (in 000s)

Age group	2006	2011	2016	2021	2026	2031	2036	2041
55 to 64 years	3,674	4,393	4,911	5,277	5,031	4,746	4,902	5,238
% of population	11.6%	13.1%	14.0%	13.9%	12.7%	11.5%	11.4%	11.8%
65 to 74 years	2,288	2,675	3,393	4,067	4,604	4,936	4,745	4,521
% of population	7.2%	8.0%	9.7%	10.7%	11.6%	11.9%	11.1%	10.2%
75 to 84 years	1,526	1,625	1,772	2,147	2,766	3,346	3,854	4,183
% of population	4.8%	4.9%	5.0%	5.7%	7.0%	8.1%	9.0%	9.4%
85 years and over	521	646	771	883	1,011	1,257	1,650	2,034
% of population	1.6%	1.9%	2.2%	2.3%	2.5%	3.0%	3.8%	4.6%
55 years and over	8,010	9,338	10,846	12,374	13,411	14,285	15,151	15,976
% of population	25.3%	27.9%	30.9%	32.6%	33.8%	34.5%	35.3%	36.0%
65 years and over	4,335	4,945	5,936	7,097	8,380	9,539	10,249	10,738
% of population	13.7%	14.8%	16.9%	18.7%	21.1%	23.1%	23.9%	24.2%
75 years and over	2,047	2,270	2,542	3,030	3,777	4,603	5,504	6,217
% of population	6.5%	6.8%	7.2%	8.0%	9.5%	11.1%	12.8%	14.0%
All ages	31,613	33,477	35,152	37,998	39,727	41,373	42,903	44,353
% of population	100%	100%	100%	100%	100%	100%	100%	100%

Sources: Statistics Canada, 2011 Census of Population, Statistics Canada Catalogue no. 98-316-XWE. Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-316-X2016001. Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 92-591-XWE. Statistics Canada, Table 052-0005 – Projected population by projection scenario, age, and sex (medium 1 growth projection).



3

The Seniors' Housing Market—Demographic and Geographic Trends

By 2041, the population of older Canadians 55 and over is projected to reach 16 million, or 36% of Canada's projected population of 44 million. To put this in perspective, the 2041 projected population of older Canadians is equivalent to the current population of Ontario, Manitoba and Saskatchewan combined. The impact of the baby boom generation is well known but these spectacular numbers are also due to dramatic increases in average lifespan among most segments of the Canadian population. In less than 50 years, life expectancy for men at birth has jumped from 68.4 in 1961 to 74.4 today. For women, life expectancy at birth has increased from 76.4 to 81.2.

In 2016, older Canadians (aged 55 and over) made up almost one third (30.7%) of the population, while those aged 65 and over made up about 16.9%. By 2041, it is estimated that more than one third (36.0%) of the population will be 55 or older, and almost one quarter (24.2%) will be 65 or older (see table 1).

Collectively, the number of seniors 55 years and over in Canada in 2016 was 10.8 million, a number that increased by 1.5 million over a five-year period from 2011. In 2041, the projected population of older Canadians is expected to be almost 16 million. This means there will be 5 million more seniors by the time Canada celebrates its 175th birthday. The rapid and continued growth of the older adult population suggests that housing demand for this group will be strong for decades to come.

But the national averages certainly do not tell the whole story (see table 3). The number of seniors and rate of increase in average ages varies across the country, from province to province and region to region. Each region has unique drivers and trends that are impacting the growth in the population of older Canadians.

Atlantic Canada is the region with the most seniors. The Atlantic provinces of Newfoundland and Labrador, Nova Scotia, New Brunswick and Prince Edward Island each have the highest percentage of seniors in Canada, at approximately 35% (see table 2). The Atlantic provinces also face the challenge of a decline in their total population at the same time that their baby boomers move into retirement.

In Nunavut and the Northwest Territories older adults comprised only 10.4% and 19.4% of the population, respectively, the lowest of all the provinces and territories. However, the territories also had one of the fastest growing older adult populations. The percentage of the population over the age of 55 in the Northwest Territories grew by 10% between 2006 and 2016. Given the remoteness and low population density of many communities in the northern parts of the country, this part of the country will face great challenges in meeting the housing and service needs of their

older adults. This dynamic is also complicated by differing rates of increase among Indigenous populations, which are relatively more numerous in these areas.

Although Alberta had the lowest proportion of older adults (55 and over) as part of the overall population (24.6%) in 2016, the province also saw the largest growth rate (48.1%) in its older adult population between 2006 and 2016. British Columbia also experienced a high growth rate between 2006 and 2016 (38.3%); however, the percentage of seniors is much higher at 32.7% of the population or 1.5 million seniors in 2016.

Manitoba and Saskatchewan had similar demographic trends, with 28% of the population being older adults. Both provinces experienced a growth rate of 25% to 26% between 2006 and 2011.

Ontario and Quebec had the largest number of seniors, with Ontario's older adult population reaching more than 4 million while Quebec's is 2.7 million. In both provinces, older adults account for just under one third of the population. Ontario experienced the single largest increase in the number of older adults over the past decade, adding more than one million older adults between 2006 and 2016. Quebec's older adult population grew by more than 600,000 in the same period. Combined, Ontario and Quebec accounted for 61.5% of the growth in the country's older adult (55 and over) population.

Table 2: Percentage of and total population of selected age groups, by province 2016

Age group	55-64 years		65-74 years		75-84 years		85 years and over		Total 55 years and over	
Newfoundland and Labrador	85,105	16.3%	63,655	12.2%	28,010	5.3%	9,360	1.8%	186,130	35.6%
Prince Edward Island	22,015	15.4%	16,565	11.6%	8,065	5.6%	3,080	2.1%	49,725	34.7%
Nova Scotia	146,465	15.8%	108,715	11.7%	53,460	5.7%	21,645	2.3%	330,285	35.5%
New Brunswick	119,800	16.0%	88,210	11.8%	42,950	5.7%	17,620	2.3%	268,580	35.8%
Quebec	1,199,145	14.6%	861,765	10.5%	444,740	5.4%	188,685	2.3%	2,694,335	32.8%
Ontario	1,835,605	13.6%	1,266,390	9.4%	684,195	5.1%	301,075	2.2%	4,087,265	30.3%
Manitoba	164,875	12.8%	110,885	8.6%	58,870	4.4%	29,210	2.3%	363,840	28.1%
Saskatchewan	144,110	13.1%	90,970	8.2%	52,515	4.7%	26,940	2.5%	314,535	28.5%
Alberta	501,770	12.3%	290,715	7.1%	146,120	3.6%	63,385	1.6%	1,001,990	24.6%
British Columbia	679,020	14.6%	489,305	10.5%	250,480	5.3%	109,190	2.3%	1,527,995	32.7%
Yukon	5,525	15.4%	2,935	8.0%	1,020	2.8%	300	0.8%	9,780	27.0%
Northwest Territories	4,930	11.8%	2,230	5.3%	765	1.8%	225	0.5%	8,150	19.4%
Nunavut	2,380	6.6%	1,000	2.8%	310	0.8%	55	0.2%	3,745	10.4%
Canada	4,910,750	13.9%	3,393,355	9.6%	1,771,500	5.0%	770,780	2.2%	10,846,385	30.7%

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-316-X2016001.

Table 3: Percentage of and total population of persons 55 years and over, by province for 2006, 2011 and 2016

Province/Territory	2006		2011		2016	
Newfoundland and Labrador	139,800	27.4%	163,890	31.9%	186,130	35.6%
Prince Edward Island	37,625	27.3%	43,550	31.1%	49,725	34.7%
Nova Scotia	258,010	28.0%	290,755	31.5%	330,285	35.5%
New Brunswick	202,405	27.3%	237,650	31.6%	268,580	35.8%
Quebec	2,032,715	26.6%	2,349,795	29.7%	2,694,335	32.8%
Ontario	3,005,695	24.5%	3,508,600	27.3%	4,087,265	30.3%
Manitoba	287,370	24.4%	321,115	26.6%	363,840	28.1%
Saskatchewan	251,255	25.4%	280,695	27.2%	314,535	28.5%
Alberta	676,380	20.3%	821,670	22.5%	1,001,990	24.6%
British Columbia	1,104,815	26.3%	1,303,090	29.6%	1,527,995	32.7%
Yukon	5,915	17.6%	7,990	23.6%	9,780	27.0%
Northwest Territories	5,320	9.1%	6,470	15.6%	8,150	19.4%
Nunavut	2,445	8.3%	3,105	9.7%	3,745	10.4%
Canada	8,009,735	25.2%	9,338,370	27.9%	10,846,385	30.7%

Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-316-X2016001. Statistics Canada, 2011 Census of Population, Statistics Canada Catalogue no. 98-316-XWE. Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 92-591-XWE.

When looking at the percentage of seniors (65 and over) there are significant differences between urban and rural Canada. In small towns, the percentage of seniors exceeds 20% and in some communities that percentage exceeds 30% (see tables 4 and 5).

Seniors demographics also vary from region to region and even city to city within each province. In 2016, among smaller CMAs, Trois-Rivières, Quebec, and Peterborough, Ontario, had the highest percentage of seniors over the age of 65 at 22%, while the CMA with the lowest percentage of seniors was Calgary, Alberta, at only 11% although the rate of increase from 2011 was about 20%.¹

In six of Canada's largest CMAs, the average percentage of the population over the age of 65 was 14.7% versus 16.9% for the country as a whole.

Another trend affecting housing choice in larger urban markets is a dramatic rate of increase in the number of seniors (65 and over) in suburban neighbourhoods. By far the largest rate of

increase is taking place in the Greater Toronto Area, where the population of seniors aged 65 and over jumped by 31% in the five-year period between 2011 and 2016. In Vancouver, the increase was 25% while Montréal's suburban senior population grew by nearly 23%.²

The large seniors' population in small and rural towns can create challenges for housing, as well as services. Often the population density isn't high enough to support certain seniors' services and housing options are often limited. It is also easier to provide health services at a seniors' home in an urban environment than a rural one, in part because professionals and care providers have less distance to travel.³ Seniors living in rural and more remote communities are also less likely to have access to a range of transportation options should they be unable or unwilling to drive to their destination. The challenges are similar for remote communities in Canada's northern territories.

¹ Norris, D. "The Changing Demographic Landscape: Implications for Ageing in Place," (*Environics Analytics*), 2017.

² Ibid, 2017

³ Turcotte, M. "Profile of Seniors' Transportation Habits," (*Statistics Canada, Canadian Social Trends*), 2012. <http://www.statcan.gc.ca/pub/11-008-x/2012001/article/11619-eng.pdf>

Table 4: Population of selected small/rural towns, by age cohort

Small/Rural towns	55 to 64 years		65 to 74 years		65 years and over		75 years and over	
Parksville, BC	18.24%	5,275	23.84%	6,895	43.86%	12,685	20.04%	5,795
Elliot Lake, ON	18.81%	2,020	21.18%	2,275	37.90%	4,070	16.76%	1,800
Wasaga Beach, ON	17.12%	3,540	20.51%	4,240	33.40%	6,905	12.84%	2,655
Cobourg, ON	16.28%	3,165	15.72%	3,055	31.38%	6,100	15.66%	3,045
Penticton, BC	17.69%	7,685	14.86%	6,455	29.04%	12,615	14.17%	6,155
Thetford Mines, QC	17.63%	5,015	15.31%	4,355	28.10%	7,995	12.81%	3,645
Average	17.60%	4,450	17.98%	4,546	33.21%	8,395	15.23%	3,849
Percentage		17.60%		18.00%		33.20%		15.20%

Source: Statistics Canada Community Profiles and Data Provided by Statistics Canada, Census 2016.

Table 5: Population of large CMAs, by age cohort

Six large urban areas	55 to 64 years		65 to 74 years		65 years and over		75 years and over	
Toronto	12.48%	739,915	8.07%	478,400	14.48%	858,580	6.41%	380,175
Montréal	13.07%	535,620	9.10%	373,065	16.39%	671,690	7.29%	298,630
Vancouver	13.39%	329,900	8.96%	220,710	15.72%	387,315	6.76%	166,610
Calgary	11.94%	166,210	6.49%	90,350	10.99%	153,005	4.50%	62,660
Ottawa	13.37%	177,055	8.76%	115,905	15.02%	198,770	6.26%	82,865
Edmonton	12.11%	160,075	7.07%	93,375	12.31%	162,665	5.24%	69,285
Average	12.76%	351,463	8.30%	228,634	14.71%	405,338	6.41%	176,704
Percentage		12.80%		8.30%		14.70%		6.40%

Source: Statistics Canada Components of Population Growth by Census Metropolitan Area, Statistics Canada Table no. 051-0057.



4

Trends That Are Shaping the Seniors' Housing Market

RETIREMENT VERSUS CONTINUING TO WORK

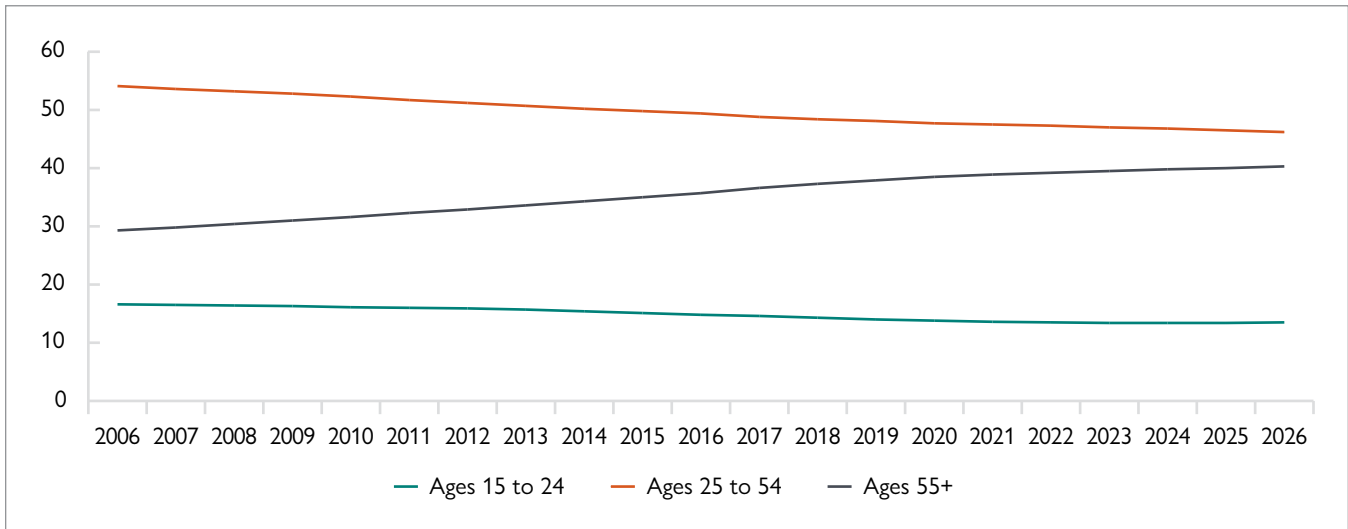
Today's older adults are redefining retirement. Since mandatory retirement has been eliminated in Canada, more seniors are choosing to work after 65, and the percentage of those aged 55 and over in the job market has been increasing. The decision to continue working influences housing choices and the housing market: those who are still working generally remain within commuting distance of their place of employment and may not yet be considering housing marketed specifically to retirees.

The trends pictured in figure 1 are interesting. The 2016 employment rate for people 55 and over is 35.5%—the highest level since comparable data became available in 1976. Employment rates vary within this group—70.9% of those aged 55 to 59 are working and 51.0% of those aged 60 to 64, 24.9% for those 65 to 69 and 7.0% for those aged 70 and over. Employment growth was fastest among people aged 55 and over, reflecting the demographic transition of baby boomers entering that age group. For those 55 and over, women had the largest employment increase in 2016, up 90,000 (+5.6%) compared with 57,000 (+2.8%) for men.⁴

As would be expected, labour force participation decreases as people age and move into retirement. In 2016, the labour force participation rate for men aged 45 to 54 was about 88.9%. This decreased to 71.2% for those aged 55 to 64; 27.3% for those aged 65 to 74; and 7.2% for those aged 75 and over. This same trend is seen for labour force participation rates for women, although participation rates for women are lower than those for men in all age groups.

⁴ Bourbeau, E. and Fields, A. (2016). "Annual Review of the Labour Market," (Statistics Canada, Labour Statistics). <https://www.statcan.gc.ca/pub/75-004-m/75-004-m2017001-eng.htm>

Figure 1: Distribution of working-age population, by age group, 2006 to 2026



Sources: Statistics Canada, Labour Force Survey, 1976 to 2016; Population Projections for Canada, Provinces and Territories, 2017 to 2026.

Table 6 shows the average age of retirement as increasing since 2006. While the average age of retirement in 2016 is almost 64 years old, Canadian seniors are working longer into their old age than they used to. Labour force participation rates for older Canadian men 55 to 64 years increased from 68.4% to 71.2% between 2006 and 2016; for Canadian men 65 to 74 years, it increased from 22.2% to 27.3%. Rates for Canadians 75 years and over have remained stable (see table 7).

Table 6: Age of retirement and percentage of working seniors

Average retirement age	Year		
	2006	2011	2016
Total	61.5	62.4	63.6
Males	62.1	63.3	64.2
Females	60.7	61.5	62.9

Sources: Statistics Canada, The Impact of Aging on Labour Market Participation Rates, 2016, Statistics Canada Catalogue no. 75-006-X, Statistics Canada. Table 282-0051 – Labour Force Survey estimates (LFS) (NOTE: this table has avg. age of retirement for all three years: 2006, 2011, and 2016.)

Table 7: Labour force participation rates by selected age groups and gender, Canada, 2016

Age	2016		2011		2006	
	Male	Female	Male	Female	Male	Female
35 to 44 years	91.6%	82.6%	91.70%	82.20%	91.7%	81.9%
45 to 54 years	88.9%	81.9%	89.20%	81.50%	89.4%	80.1%
55 to 64 years	71.2%	59.1%	69.20%	56.00%	68.4%	51.4%
65 to 74 years	27.3%	16.3%	25.80%	14.70%	22.2%	10.4%
75 years and over	7.2%	2.8%	7.40%	2.60%	7.5%	2.4%
All ages 15 and over	69.6%	61.0%	70.60%	61.60%	72.3%	61.6%

Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016256, Statistics Canada, 2011 National Household Survey, Statistics Canada Catalogue no. 99-012-X2011039. Source: Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-559-XBC2006008.

Many seniors who are still part of the workforce reduce their workloads (see table 8). In 2015, 25.7% of senior men worked during the year, including 8.5% who worked full year, full time. Among senior women, 14.6% worked during the year, including 3.7% who worked full year, full time.⁵

Table 8: Percentage of seniors working full or part time, 2006-2016

Work activity	Percentage of seniors (65+) with work activity		
	2006	2011	2016
Full-time	4.4%	5.5%	5.9%
Part-time	9.0%	11.1%	13.8%
Total	13.40%	16.60%	19.70%

Source: Statistics Canada, 2016, Working Seniors in Canada, Statistics Canada Catalogue no. 98-200-X.

The decision about when to retire is driven by a diverse range of factors. Some seniors may choose to work to stay active or socially engaged, as well as to top off otherwise insufficient income from other sources. Others are more reliant on their employment income, and rely on that income to save for retirement. Data from the Census of Population indicates that the proportion of seniors in the latter category has increased. Employment income was the main source of income for 43.8% of seniors who worked in 2015. This proportion is up from 40.4% in 2005 and 38.8% in 1995. The increase was particularly significant among seniors who worked full year, full time.⁶

Family factors can also play a role in whether people decide to continue to work. A spouse's labour market participation can have an impact on the decision to stay in or leave the labour market, particularly for the older population. Similarly, the presence of children in the household or still in school may also encourage older workers to stay in the labour market longer.⁷

Seniors working longer into retirement have created a greater need for appropriate housing within reach of employment opportunities and market housing that offers spaces to work from home. Delaying retirement allows more time to accumulate assets and pay off debts, which means—in theory—that some seniors will have greater ability to purchase or rent housing that better meets their needs.

INCOMES, WEALTH AND PENSIONS

In general, older Canadians have good financial resources. Compared to other countries, Canada has relatively low rates of poverty among seniors, and Canadian seniors receive a relatively high proportion of retirement incomes from private pensions and other financial assets, although the percentage of Canadians with private pensions is on the decline. The only segment of the population showing an increase in defined benefit pensions are those employed by the government sector.⁸

Older Canadians are more likely to own their home than working-age families and less likely to have a mortgage, largely because they have had a longer time to earn income and save. In 2016, 41.3% of those under the age of 54 owned a home without a mortgage, whereas 66.7% of older Canadians owned a home mortgage-free.⁹ However, the overall percentage of older Canadians that own a home without a mortgage is decreasing, suggesting that a rising portion of near-retirees still carry housing debt as they are about to enter retirement. In 2006, 72.8% of older Canadians owned a home that was mortgage-free.

A report developed by the Fraser Institute states that older Canadians have generally shown good judgement in managing their wealth, drawing on resources both inside and outside the formal pension system. They are saving, investing in RRSPs and rapidly accumulating assets outside of the formal pension system.¹⁰

⁵ Statistics Canada. (2016). Working seniors in Canada: Census of Population 2016. <http://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016027/98-200-x2016027-eng.pdf>

⁶ Statistics Canada. (2017) "Working Seniors in Canada". (Statistics Canada Catalogue no. 98-200-x2016027). <http://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016027/98-200-x2016027-eng.cfm>

⁷ Fields, A; Uppal, S; and LaRochelle-Côté, S. (2017). "The Impact of Aging on Labour Market Participation Rates." (Statistics Canada). <http://www.statcan.gc.ca/pub/75-006-x/2017001/article/14826-eng.htm>

⁸ Cross, P. (2014). "The Reality of Retirement Income in Canada." (Fraser Institute). https://www.fraserinstitute.org/sites/default/files/Reality%20of%20Retirement%20Income_web%20final.pdf

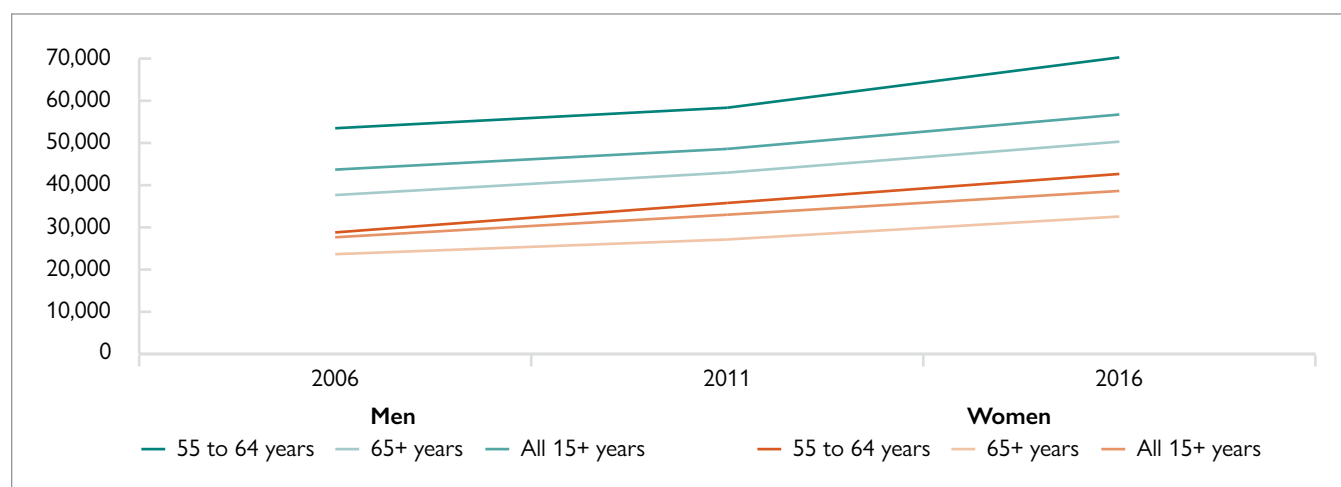
⁹ Shillington, R. (2016). "An Analysis of the Economic Circumstances of Canadian Seniors." Broadbent Institute.

¹⁰ Cross, P. (2014). "The Reality of Retirement Income in Canada." (Fraser Institute). https://www.fraserinstitute.org/sites/default/files/Reality%20of%20Retirement%20Income_web%20final.pdf

Despite a low level of poverty among older Canadians, many seniors are living on very modest incomes. This is especially an issue for those seniors who do not have an employer pension plan (47% of those aged 55 to 64 have inadequate retirement savings). About half of those without employer pensions have savings that represent less than one year's worth of the resources they need to supplement OAS/GIS and CPP/QPP. Fewer than 20% have enough savings to support the supplemented resources required for at least five years.¹¹

Canadian single senior women experience high levels of low income. Women are most likely to live alone and low income is measured at 28% for single female seniors and 24% for single male seniors.¹² As figure 2 shows, women's incomes are significantly lower than men's incomes and this trend is not changing, nor are women's incomes increasing at the same level over time as men's incomes. Table 9 shows that women are much more reliant on OAS/GIS/SPA and CPP than men and have less employment income to draw upon.

Figure 2: Average personal income by age group and sex, Canada 2016



Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016114. Statistics Canada, 2011 National Household Survey, Statistics Canada Catalogue no. 99-014-X2011040. Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-563-XCB2006005.

Table 9: Main sources of personal income for individuals 65 years and over, Canada 2016

		% Receiving income from source	Average income received	% of total aggregate income
Employment income	Men	38.3%	\$29,190	22.3%
	Women	22.2%	\$18,278	12.5%
Investment income	Men	50.4%	\$13,851	13.9%
	Women	50.1%	\$7,697	11.9%
Pension plans	Men	65.5%	\$24,360	31.8%
	Women	58.2%	\$16,993	30.5%
OAS/GIS/SPA	Men	88.3%	\$7,590	13.3%
	Women	91.7%	\$8,160	23.0%
CPP/QPP	Men	93.5%	\$7,977	14.8%
	Women	90.3%	\$6,531	18.2%

Source: Statistics Canada, 2016, Income of Individuals by Age Group, Sex and Income Source, Canada, Provinces and Selected Census Metropolitan Areas. CANSIM Table 206-0052.

¹¹ Shillington, R. (2016). "An Analysis of the Economic Circumstances of Canadian Seniors." Broadbent Institute.

¹² Shillington, R. (2016). "An Analysis of the Economic Circumstances of Canadian Seniors." Broadbent Institute.

Older Canadians are largely dependent on fixed incomes, with 38.3% of men and 22.2% of women in Canada relying on employment income in 2016. This means they may have little financial flexibility to deal with unexpected expenditures. The lack of financial flexibility limits seniors' housing choices and can also present a threat to economic security and well-being.

Out-of-pocket health care costs are also much higher among senior households, and 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). Consumption patterns change as people age, and these factors vary widely between larger cities and smaller, rural settings. As a result, seniors often have less income to spend on housing.¹³

The lack of financial flexibility, combined with the high cost of housing, particularly in larger urban centres like Vancouver and Toronto, creates a housing challenge for some seniors. Even in smaller CMAs, the option of selling the family home and using the proceeds to downsize while retaining sufficient assets

to be reinvested has become less feasible. As noted earlier, older women living on one income can face difficulties in markets with low vacancy rates. Although there is considerable concurrence about the lack of affordable housing, there is no consensus on how best to address the problem. Some of the most promising solutions are those involving partnerships where municipalities (or other government entities) contribute surplus land to projects funded by public pension funds.¹⁴

Those in households that spend 30% or more of total household income on shelter expenses are defined as having a "housing affordability" problem. As table 10 shows, almost 20% of seniors are in this situation. This number is doubled for seniors living alone and disproportionately impacts seniors who are renters, residents of large cities, women and older seniors (85 or over).¹⁵ Table 11 illustrates the over-representation of female seniors in this category throughout all age cohorts, especially the oldest cohorts. Housing affordability problems are especially severe in Toronto and Vancouver.¹⁶

Table 10: Number of seniors and seniors living alone spending more than 30% of income on housing (2016 Census)*

	Total	# of seniors spending 30% or more on housing	% of seniors spending 30% or more on housing
All seniors (65 years and over)	5,379,270	1,041,825	19.4%
Seniors living alone (one-person households)*	1,398,540	555,320	39.7%

* This number represents seniors living alone in non-farm and non-reserve private dwellings.

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016234.

Table 11: Number of seniors living alone by gender (2016 Census)

	Age					Total 65 years and over
	65 to 69 years	70 to 74 years	75 to 79 years	80 to 84 years	85 years and over	
Men living alone	151,505	105,705	75,285	57,740	54,955	445,190
Women living alone	241,110	209,550	183,315	159,970	171,790	965,735
						1,410,925

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016028.

¹³ Canadian Council on Social Development (2015) "Seniors and Housing – the Challenge Ahead" Federation of Canadian Municipalities

¹⁴ <http://www.concertproperties.com/about/blog/content/concert-delivers-affordable-rental-housing-creek#.WFr0GB8gpCb8>

¹⁵ Clark W. What do seniors spend on housing? Canadian Social Trends. (Statistics Canada, Catalogue 11-008) Autumn 2005.

¹⁶ Clark W. What do seniors spend on housing? Canadian Social Trends. (Statistics Canada, Catalogue 11-008) Autumn 2005.

Many older Canadians are living with core housing need—in other words, they live in inadequate, unsuitable or unaffordable housing. Table 12 shows that for 2016, 20.2% of all senior homeowners and 51.9% of senior renters are in this situation. This number is a staggering 63.5% for the 85 and over renters. This points to the pressing need for suitable and affordable

housing for all seniors, but particularly rental options for the oldest cohort of seniors. Further, although the majority of seniors own their home, a large number of those who rent have a harder time paying for shelter costs than seniors who own.

Table 12: Core housing need for older Canadians, 2016

Age	Total – Tenure including presence of mortgage payments and subsidized housing	Tenure including presence of mortgage payments and subsidized housing 2016					
		Owner	% of Owners	Renter	% of Renters	Subsidized housing	Not subsidized housing
55 to 64 years	784,040	464,125	21.8%	319,920	48.2%	54,510	265,405
65 to 74 years	523,905	281,505	18.6%	242,395	51.0%	51,815	190,585
75 to 84 years	307,390	145,370	18.5%	162,015	57.0%	38,270	123,750
85 years and over	133,205	56,515	21.5%	76,695	63.5%	19,035	57,655
All older Canadians	1,748,540	947,515	20.2%	801,025	51.9%	163,630	637,395

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016230.

GENDER BALANCE

Since women tend to outlive men, the gender balance changes for older cohorts. This is a consideration when determining the size and type of seniors' housing units that are needed. Table 13 shows the 2016 and projected balance for the country as a whole. The numbers in the table represent the number of men for every 100 women in each age cohort. In 2016, there were 98.8 men for every 100 women between the ages of 55 to 63. This number is quite different for older seniors: for every 100 women aged 85 and over, there were only 53.5 men.

Although women are still expected to live longer than men, the gap between the two genders is closing. Particularly among older seniors (75 to 84), and the oldest cohort (85 and over), the gender ratio is becoming increasingly balanced. In 2006, the gender ratio among older seniors was 71.8%. For the oldest seniors this was 45.1%. In 2016, this was 81.5% for older seniors (75 to 84) and 53.5% among the oldest seniors.

A more equal gender ratio among seniors indicates a need for larger seniors' apartments where couples can age in place together with supports if necessary.

Table 13: Gender ratio for Canada by selected age group

Age group	2006	2011	2016
0 to 19 years	104.9%	105.0%	105.2%
55 to 64 years	96.7%	95.8%	95.6%
65 to 74 years	90.5%	92.0%	92.6%
75 to 84 years	71.8%	77.4%	81.5%
85 years and over	45.1%	47.6%	53.5%
All age groups	95.9%	96.2%	96.5%

Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-316-X2016001. Statistics Canada, 2011 Census of Population, Statistics Canada Catalogue no. 98-316-XWE. Statistics Canada, 2006. Community Profiles, Statistics Canada Catalogue no. 92-591-XWE.

ETHNICITY AND IMMIGRATION

Immigrant seniors, particularly recent immigrants, have different characteristics, life experiences and possibly housing preferences, from their Canadian-born senior counterparts. For example, they may not have had the same type of labour market experiences as their Canadian-born peers. Many have had to learn a new language as adults, and most have had less time to save for retirement. Some may not be eligible for Canadian public pension plans, and others may have pensions from their country of origin. This can impact housing needs and choices.

The ethnic origin of Canadians continues to shift as immigrants who came to Canada in the 1940s-1950s begin to reach old age, and the diversity of immigration continues to increase (see table 14). For example, the percentages of West, South, East and Southeast Asian seniors have all increased since 2006, while the percentage of French seniors and seniors from the British Isles has decreased. Over the next 20 years, the percentage of visible minority seniors is expected to double.

Seniors who identify as Aboriginal aged 55 to 64 make up 4.5% of Canadian seniors; those aged 65 to 74 make up 3.2% and those over 75 make up 2.0%. The 2016 Census indicates a decline in population of Aboriginal seniors since

2006. The percentage of Aboriginal pre-seniors (55 to 64) had a 1.5% decrease from 2011 to 2016. The percentage of younger Aboriginal seniors (65 to 74) had a 0.8% decrease from 2011 to 2016. There is nevertheless evidence that, with improvements in the health of their senior population, Indigenous communities are facing a growing need—some for the first time—to provide housing for the elderly.

It is also worth noting that the 2016 Census results show that the average size of Canadian households has reached a new low. Nearly two thirds of all households comprise two people or lower.¹⁷ Looking ahead a generation, this suggests that there will be fewer children available for older couples who need support in later life, which could have implications for community and housing design.

Opportunities also exist to develop housing for specific ethnic groups if developers have a thorough understanding of the groups and their housing preferences. Developers may choose to partner with non-profit organizations representing ethnic groups when those organizations do not have expertise in carrying out housing development, although it should be noted that retirement residences (or similar projects) that cater exclusively to one ethnic group or faith are not eligible to participate in government-sponsored programs.

Table 14: Ethnic origin reported by older Canadians, 2016

Ethnic origin	55-64			65-74			75+		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
British Isles	38.3%	35.0%	35.0%	35.1%	38.0%	37.0%	38.6%	37.0%	34.0%
French	16.7%	16.0%	14.1%	15.5%	16.0%	14.5%	13.5%	15.0%	11.8%
Aboriginal	3.1%	6.0%	4.5%	2.2%	4.0%	3.2%	1.3%	2.0%	2.0%
North American	31.0%	34.0%	33.8%	27.6%	32.0%	32.1%	25.7%	29.0%	27.7%
Caribbean	1.4%	2.0%	1.3%	1.1%	1.0%	1.4%	0.7%	1.0%	1.2%
Latin, Central and South American	0.6%	2.0%	1.1%	0.4%	1.0%	0.8%	0.2%	1.0%	0.5%
European	28.2%	11.0%	32.6%	31.0%	13.0%	30.4%	30.8%	19.0%	33.6%
African	0.6%	2.0%	1.0%	0.5%	1.0%	0.7%	0.3%	1.0%	0.5%
Arab	0.8%	1.5%	1.1%	0.7%	1.0%	0.9%	0.5%	1.0%	0.8%
West Asian	0.6%	1.1%	1.0%	0.6%	1.0%	0.8%	0.4%	1.0%	0.7%
South Asian	3.1%	5.0%	3.9%	2.8%	3.0%	3.8%	1.6%	3.0%	3.2%
East and Southeast Asian	5.1%	8.0%	7.5%	5.1%	6.0%	5.9%	4.3%	5.0%	6.1%
Oceania	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%

Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016187.
 Statistics Canada, 2011 National Household Survey, Statistics Canada Catalogue no. 99-010-X2011028.
 Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-562-XCB2006012.

¹⁷ Norris, D. (2017). "The Changing Demographic Landscape: Implications for Ageing in Place," (*Environics Analytics*).

LIFESTYLE, HEALTH AND MOBILITY

Today's older Canadians are generally healthier and more active than previous generations. While aging is usually associated with a decline in general health and with the onset of activity limitations, a large proportion of seniors remain active well into their old age. There is a new and growing market for active lifestyle and dedicated "seniors' villages" that cater to healthy, active seniors and older adults; however, these communities still do not represent a significant percentage of housing choices overall and provide a market opportunity.

Seniors are living longer on average than they did in previous decades. According to data compiled for about 40 Organisation for Economic Co-operation and Development (OECD) countries, Canada ranks 13th among women (83.8 years) and 11th among men (79.6 years) in terms of life expectancy at birth.¹⁸ The gains in life expectancy now occur mostly after the age of 65, whereas in the early 20th century these gains were mainly due to decreases in infant and juvenile mortality. This is attributed to a combination of factors that impact health status both before and after people reach age 65, including advances in medical care, improved public health (such as decreased smoking rates), higher educational attainment and per capita income and increases in total health care spending.¹⁹

Because Canadians are living longer, there are more and more people at the highest end of the age spectrum who need health care and daily living supports. This is creating a new market for age-appropriate or senior-friendly housing and is challenging traditional approaches to institutional supports for the growing population of older and elderly Canadians. Municipal, private and non-profit stakeholders can play an important role in meeting the needs of these seniors, helping to mitigate investment in institutional solutions, such as long-term care.

A higher life expectancy also means that older adults are increasingly living long enough to experience chronic diseases, such as heart disease, stroke, chronic respiratory disorders, cancer and dementia.²⁰ The Canadian Study on Health and Aging estimates that in 2016 there were 564,000 persons in Canada living with dementia. By 2031, it is estimated that the

number will increase to 937,000. More than 65% of these will be women.²¹ There are particular housing requirements for seniors living with dementia, which differ depending on the stage and severity of dementia (for example, transition from home to a care facility).

Despite many seniors living longer and healthier lives, the rates of disability, such as losses in hearing, seeing and moving, do increase with age, and many older seniors have some form of disability. Although new data on disability in Canada has not yet been released, older data from the 2012 Canadian Disability Survey found that the prevalence of disability rose from 4% among 15- to 24-year-olds to 43% for persons aged 75 years or older. One in 10 people of working age (15 to 64 years) reported having a disability; among the senior population (65 years or older), the figure was 33%.

Sensory (seeing and hearing) and physical (pain-related, flexibility, dexterity, and mobility) disabilities tend to increase the most with older age. For example, disabilities related to mobility affected fewer than 1% of Canadians aged 15 to 24 years, but 27% of those aged 75 years or older.²² The additional need for support services to meet the needs of seniors with disabilities should be considered when developing housing and communities for this population group.

**SENIORS ARE
LIVING LONGER
ON AVERAGE
THAN THEY DID
IN PREVIOUS
DECADES.**

¹⁸ Statistics Canada. (2017). "Mortality: Overview, 2012 and 2013," *Report on the Demographic Situation in Canada* <http://www.statcan.gc.ca/daily-quotidien/170712/dq170712b-eng.htm>

¹⁹ Canadian Institute for Health Information. (2011) *Health Care in Canada: A Focus on Seniors and Aging*.

²⁰ World Health Organization. (2015). *World Report on Ageing and Health*, http://apps.who.int/iris/bitstream/handle/10665/186463/9789240694811_eng.pdf;jsessionid=6CAAD45CD248B1806E341E5860C2C921?sequence=1

²¹ Alzheimer Society of Canada. (2016). *Prevalence and Monetary Costs of Dementia in Canada*, pg. 3. http://alzheimer.ca/sites/default/files/files/national/statistics/prevalenceandcostsofdementia_en.pdf

²² Statistics Canada. (2012). Canadian Survey on Disability, (*Statistics Canada Catalogue no. 89-654-X*). <http://www.statcan.gc.ca/pub/89-654-x/89-654-x2015001-eng.htm>



5

Where Older Canadians Live, the Decision to Move and Housing Preferences

LIVING ARRANGEMENTS, DWELLING TYPES AND HOUSING TENURE

Almost all older Canadians aged 55 to 64 live in private households. In 2016, 99% of women and 98.6% of men in this age group lived in a private household, either alone or with family.

As people get older more will live in a special care facility, such as nursing homes, residences for senior citizens, group homes or institutions (see table 15). 17.6% of women and 9.8% of men over the age of 65 lived in special care facilities in 2016. These statistics reflect the transition some seniors must make from living on their own to housing with more support and care-based services. Nevertheless, it is important to emphasize that over 80% of seniors over the age of 65 still live in a private household.

The trend over time (2006 to 2016) for seniors over age 75 to live in special care facilities shows an increase—from 8.0% to 9.8% for males and from 14.5% to 17.6% for females.

The propensity for living alone increases with age, especially for women. Whereas 17.2% of women aged 55 to 64 lived alone in 2016, 42.9% of women aged 75 or older lived alone. Twice the proportion of women aged 75 and over lived alone (42.9%) than men of the same age (17.7%).

Table 15: Selected age groups by living arrangements and by gender: Canada

Age	Year	Total population		In collective dwellings		In hospitals		In special care facilities		In private households	
		Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
55-64	2006	1,788,000	1,857,570	-	-	265	235	6,835	7,045	1,780,900	1,850,290
		49.00%	51.00%	-	-	0.00%	0.00%	0.40%	0.40%	99.60%	99.60%
	2011	2,149,735	2,243,085	28,805	19,785	595	420	15,030	12,965	2,120,930	2,223,300
		49.00%	51.00%	1.30%	0.90%	0.00%	0.00%	0.70%	0.60%	98.70%	99.10%
	2016	2,400,075	2,510,685	33,580	21,660	945	655	16,855	13,575	2,366,260	2,488,825
		48.90%	51.10%	1.40%	0.90%	0.00%	0.00%	0.70%	0.50%	98.60%	99.10%
65-74	2006	1,807,030	1,201,090	-	-	400	405	13,245	17,720	1,793,385	1,173,245
		60.10%	39.90%	-	-	0.00%	0.00%	0.70%	1.50%	99.20%	97.70%
	2011	1,281,410	1,393,320	25,425	29,845	610	500	18,475	24,170	1,255,985	1,363,475
		48.00%	52.00%	2.00%	2.10%	0.00%	0.00%	1.40%	1.70%	98.00%	97.90%
	2016	1,631,050	1,762,305	31,675	34,395	1,315	1,145	22,765	28,230	1,599,350	1,727,885
		48.10%	51.90%	1.90%	2.00%	0.10%	0.10%	1.40%	1.60%	98.10%	98.00%
75+	2006	791,915	1,247,060	-	-	1,885	3,160	62,985	180,445	727,045	1,045,280
		38.80%	61.20%	-	-	0.20%	0.30%	8.00%	14.50%	91.80%	83.80%
	2011	917,320	1,352,945	91,510	246,310	1,810	3,335	85,870	233,630	825,810	1,106,635
		40.00%	60.00%	10.00%	18.20%	0.20%	0.20%	9.40%	17.30%	90.00%	81.80%
	2016	1,064,105	1,478,170	112,375	277,230	3,865	6,725	103,900	260,635	951,725	1,200,940
			58.10%	10.60%	18.80%	0.40%	0.50%	9.80%	17.60%	89.40%	81.20%

Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016018.
 Statistics Canada 2011, Living Arrangements of Seniors, Statistics Canada Catalogue no. 98-312-X-2011003.
 Statistics Canada Community Profiles, 2006 Census and Statistics Canada Catalogue no. 97-553-XCB2006019.

Single-detached is the predominant form of housing among Canadian seniors; 61.0% of seniors aged 55 to 64, 58.3% of seniors aged 65 to 74, and 52.1% of seniors aged 75 and over lived in a single- or semi-detached home. However, the proportion of older Canadians living in a single- or semi-detached home decreases with age, while the number of older Canadians living in apartments increase with age, confirming that people tend to downsize in later life (see table 16). In most jurisdictions, notably British Columbia and Ontario, the supply of apartments has also increased as a percentage of all dwellings.

THE PROPENSITY FOR LIVING ALONE INCREASES WITH AGE, ESPECIALLY FOR WOMEN.

Table 16: Structure type by age of primary household maintainer, Canada, 2006-2016

Dwelling type	55 to 64 years			65 to 74 years			75 years and over		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Single-detached	62.3%	62.0%	61.0%	59.3%	59.0%	58.3%	50.6%	52.0%	52.1%
Semi-detached	4.6%	5.0%	4.7%	4.2%	4.0%	4.5%	3.5%	4.0%	4.2%
Apartment, 5+ storeys	7.0%	7.0%	7.2%	9.9%	10.0%	9.5%	16.5%	15.0%	14.9%
Apartment, < 5 storeys	14.7%	14.0%	14.7%	15.8%	16.0%	15.8%	19.8%	19.0%	18.0%
Apartment, duplex	4.8%	5.0%	5.1%	4.7%	5.0%	4.6%	4.3%	4.0%	4.4%
Row house	4.8%	5.0%	5.5%	4.3%	5.0%	5.3%	3.9%	5.0%	4.8%

Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016230. Statistics Canada, 2011 National Household Survey, Statistics Canada Catalogue no. 99-004-XWE. Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-554-XCB2006034.

The dwelling types of Canadian seniors have stayed fairly constant from 2006 to 2016. There was a slight increase in the number of seniors aged 55 to 64 living in apartments greater than five storeys, duplex apartments and row houses.

Canadians aged 55 to 64 have the highest rates of homeownership among all age groups; 76.2% of households in which the primary household maintainer is aged 55 to 64 own the housing in which they live (see table 17). The 65 to 74 age group also has a strong ownership rate (76.1%). Homeownership decreases with age and falls to 72.1% for those with a primary household maintainer aged 75 or more. This suggests that many older Canadians choose retirement homes or other tenure options besides ownership as they age and their incomes decrease.

It should be noted that Statistics Canada reporting does not capture relocation details, such as those who move to adult lifestyle communities, where the form of housing within these communities can range from single-detached to townhouses to apartments. The high percentage of older Canadians living in private dwellings could also be over reported if census enumerators do not accurately take note to report personal care and health-related services provided in many retirement residences.

The ratio between owners and renters has remained fairly constant over the past three census periods (see table 17). A majority of older adults own their homes (68%), while the remainder are classified as renters (32%). The most significant variations over time (2006-2016) are with younger Canadians (44 years and under), possibly reflecting the increasing costs of homeownership. This would be especially the case in cities such as Toronto, Vancouver and Calgary.

Table 17: Housing tenure by age of primary household maintainer, Canada 2016

Age category	Owners			Owners without a mortgage			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
44 years and under	58.7%	58.0%	58.4%	14.2%	14.0%	8.7%	41.3%	41.0%	45.2%
45 to 54 years	75.5%	75.0%	73.4%	34.3%	31.0%	24.9%	24.2%	25.0%	26.6%
55 to 64 years	77.7%	77.0%	76.2%	56.3%	53.0%	48.3%	22.0%	23.0%	23.8%
65 to 74 years	76.1%	76.0%	76.1%	75.8%	71.0%	68.5%	23.6%	24.0%	23.9%
75 years and over	67.9%	71.0%	72.1%	86.3%	83.0%	83.3%	32.0%	29.0%	27.9%
Total	68.4%	69.0%	67.8%	42.3%	42.0%	39.3%	31.2%	31.0%	32.2%

Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227. Statistics Canada, 2011 National Household Survey, Statistics Canada Catalogue no. 99-004-XWE. Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-554-XCB2006034.

THE DECISION TO MOVE

The statistics on where seniors live may not reflect seniors' preferences or where seniors would live if they were free to choose. There are many factors that influence housing choice and the decision to move.

As people age, they tend to move their place of residence less frequently. The 2016 Census reported that 38.2% of the entire population had changed their place of residence within the last five years, while only 22.6% of Canadians aged 55 to 64 and 15.9% of those aged 75 and over had moved within the same time period.

The low percentage of seniors who change their place of residence reflects the known fact that seniors tend to prefer to stay in their homes for as long as possible. Although housing retrofits and other modifications can extend the time that older adults feel able to stay in their homes, home care services such as those provided by municipal governments and public health units begin to become more important as people age.

Many Canadians nevertheless change their place of residence in older age, either downsizing or moving to housing that helps preserve independence, but which offers the option of personal care services or even assisted living facilities. Understanding the factors that affect the decisions of seniors to move provides important insight for building the types of housing that seniors want.

For younger seniors, a move from the family home to a condominium may be the first of a number of decisions to relocate. For older seniors, priority may be given to housing options that provide independent living today, but which offer the flexibility of different levels of support or health-related services with the need to move again. Others—the majority—stay where they are. The priority, for these individuals, shifts to determining how to preserve their quality of life, decisions that will be influenced to a significant degree by personal finances, health status and degree of mobility. Some will be able to adapt or modify their existing residences. For others, realizing the goal of "aging in place" will trigger a decision to relocate out of their home, but into more appropriate housing within their same community or neighbourhood.

Table 18: Percentage of the population that changed place of residence in the last five years by selected age category, Canada, 2016

% of population	All movers		
	2006	2011	2016
% of population (all ages)	40.9%	38.6%	38.2%
% of population in age group 55-64	25.1%	22.7%	22.6%
% of population in age group 65-74	20.7%	18.7%	19.3%
% of population in age group 75+	19.5%	16.4%	16.0%

Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016311. Statistics Canada, 2011 National Household Survey, Statistics Canada Catalogue no. 99-013-X2011026. Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-556-XCB2006017.

AS PEOPLE AGE, THEY TEND TO MOVE THEIR PLACE OF RESIDENCE LESS FREQUENTLY.

A 2016 report published by the IRPP, *No Place to Grow Old: How Canadian Suburbs Can Become Age-Friendly*,²³ describes a range of “push” and “pull” factors that can influence an older adult’s decision to move.

Push factors

- Declining health, reduced ability to manage the daily necessities of life or physical disabilities, such as difficulty with stairs or the absence of ramps for people using mobility aids.
- Need to access equity tied up in one’s dwelling, either because of reduced income in retirement, or in response to rising costs of maintenance, including rising taxes, hydro, repairs, etc.
- Rents increasing at a greater rate than income, leading to a need to find less costly accommodation.
- Changes in lifestyle or personal circumstances such as loss of a spouse, divorce or some other factor affecting household size and/or viability.
- Pressure to relocate closer to where their children live.
- Isolation from friends and family (who might have moved away or died) or declining ambience of the neighbourhood being demonstrably less attractive than it once was.

Pull factors

- People are looking to reduce their responsibilities to maintain a house and move to places that allow more time to travel or undertake other activities.
- Seniors determine that selling the family home can liberate equity that can be reinvested in smaller dwellings or reinvested for the purpose of providing better cash flow to support a different lifestyle, resulting from the freedom to rent rather than tie up equity in a dwelling.
- Older adults see an opportunity to travel, or relocate to places more conducive to a desired lifestyle defined by opportunities to volunteer or pursue recreational opportunities.

Individuals are drawn to an area— possibly within the neighbourhood where they have lived for many years—that possesses a range of housing stock and other amenities that are sufficiently attractive to warrant a change.

HOUSING PREFERENCES—BY COHORT

These “push and pull” factors will affect seniors in different ways, depending on their income levels, employment status, level of mobility and overall health. Although it is difficult to generalize, we have used the four age cohorts of seniors to provide an overview of seniors’ housing preferences, needs and the opportunities for housing providers and developers.

Pre- seniors (55-64)

- Pre-seniors tend to be more active and have greater mobility than other seniors’ age cohorts. Active lifestyle communities, and mainstream housing (either dedicated seniors’ developments or projects that appeal to mix of age cohorts).
- Many pre-seniors are still working, and therefore require housing that is close to centres of employment or accessible by public transit.
- Housing providers for this age cohort are most likely to be private sector developers or in some cases, not-for-profit organizations focused on co-housing and other innovative solutions.

Younger seniors (65-74)

- Younger seniors are more likely to be retired than pre-seniors.
- There is growing likelihood they will select seniors-only housing for independent living and/or active lifestyle communities as opposed to stay where they are.
- Those with lower incomes will be looking at publicly provided seniors’ housing.
- This age cohort provides a particular opportunity for private developers and builders, beginning with conversion and/or adaptation of existing housing stock.

Older seniors (75-84)

- This cohort may be more focused on opportunities that focus on independent living, but which offer flexibility and the option for additional supports.
- The “Older Adult” cohort is where social housing providers (faith-based, cultural or ethnic-focused, etc.) will start to play a role.

²³ Miller, G. (2017). “No Place to Grow Old: How Canadian Suburbs Can Become Age Friendly,” (*Institute for Research on Public Policy*). <http://irpp.org/research-studies/insight-no14/>

- All the subgroups below will reflect market segmentation (by age, lifestyle, income and assets, cultural affiliation, distinct needs).
- The move to health-related facilities, such as retirement residences or nursing homes, begins in earnest as people reach their late 70s. More than 40% of women over the age of 80 live in long-term care or other facilities where they can receive health care.

Oldest seniors (85 and over)

- Many older adults in this cohort will still be living in their homes, but this oldest cohort of seniors is increasingly likely to be considering relocation to supportive housing, assisted living or long-term care.

Other factors which may impact the decision to move include the level of pedestrian mobility, the quality of the surrounding built environment and a senior's ability to drive. Older adults may no longer have the stamina required to walk more than short distances, or may be living in neighbourhoods with uneven or poor sidewalks that are

too far from the closest amenities. Many seniors live in environments where they depend on driving for personal mobility. In 2015, 90.6% of older adults between the ages of 55 to 64 had a driver's licence (see table 19). This number goes down to 74.5% for seniors over the age of 65 and continues to decrease. For example, the Ministry of Transportation of Ontario estimates that by 2036, 42% of residents aged 75 and over in car-dependent communities in the Toronto area will no longer have a driver's licence.²⁴ As well, a recent Statistics Canada report further found that one quarter of Canadians diagnosed with Alzheimer's disease or another form of dementia had a driver's licence, while three quarters of them reported driving a vehicle in the last month. Older adults living in neighbourhoods where a car is needed to undertake the activities of daily living are the first to be affected when they can no longer drive. Further, older adults who have been dependent upon driving to carry out the activities of daily living, including shopping, going to medical appointments and participating in social activities and religious services, are less likely to start taking public transit. This is particularly the case for older men.²⁵

Table 19: Percentage of seniors with a driver's licence

Ages	2006	2011	2015
45 to 54	93.9%	92.3%	91.3%
55 to 64	90.7%	90.4%	90.6%
65 and over	68.1%	72.3%	74.5%

Sources: https://www.tc.gc.ca/media/documents/roadsafety/Canadian_Motor_Vehicle_Traffic_Collision_Statistics_2015-EN.pdf
https://www.tc.gc.ca/media/documents/roadsafety/TrafficCollisionStatistics_2011.pdf
<https://www.tc.gc.ca/media/documents/roadsafety/tp3322e.pdf>

MANY SENIORS LIVE IN ENVIRONMENTS WHERE THEY DEPEND ON DRIVING FOR PERSONAL MOBILITY.

²⁴ Projection prepared by the Ministry of Transportation of Ontario, 2012. Personal communication from MTO provided to Christian Fisker, Vice-President, Chartwell Retirement Residences.

²⁵ <https://www.statcan.gc.ca/pub/11-008-x/2012001/t/11619/tbl01-eng.htm>



6

The Seniors' Housing Industry Spectrum

The spectrum of opportunity for housing older Canadians across the four age cohorts is increasingly diverse and complex. The 2011 edition of “Housing for Older Canadians” identified four discrete subsectors: Mainstream; Independent Living and Active Lifestyle accommodation; Assisted Living accommodation; and Long-Term Care accommodation. This new edition of the publication clarifies some aspects of these categories to reflect recent changes in the marketplace.

Notable trends include an increased interest from the private sector in entering all segments of the housing market for seniors, ranging from privately owned and operated projects that offer a full spectrum of personal and health-related services to partnerships between private companies and non-profit organizations to deliver projects that offer a wide range of personal supports and health care services. Municipal agencies, particularly those located in smaller and rural communities, are engaging with non-profit community groups that have administrative links to the health care system to offer seniors options for affordable assisted living and long-term care.

The combination of shifting demographics and changing aspirations for how to live healthy, active lives is driving innovation in the form of partnerships and mutually beneficial alliances throughout the seniors' housing market. As a result, the lines between “private” and “public” continue to blur, so it is no longer sufficient or accurate to assume that private sector developers, non-profit organizations or the public sector are working independently or in isolation to provide housing for older Canadians. The revised spectrum reflects some of these innovations.

Figure 3: The seniors' housing industry spectrum



Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016114. Statistics Canada, 2011 National Household Survey, Statistics Canada Catalogue no. 99-014-X2011040. Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-563-XCB2006005.

THE MAINSTREAM HOUSING MARKET

There are at least two variations within the mainstream housing market that will be of interest to private sector developers and builders.

1. The first variation is mainstream market housing that can be successfully marketed to the 55 to 64 age cohort as well as other segments of the market, such as first-time buyers or those looking for traditional family housing. In other words, the 55 to 64 age cohort—often referred to as empty nesters—is just one of the segments targeted by developers of this kind of housing.

Although difficult to quantify as a percentage of the overall marketplace, interviews with developers suggest that a growing number of companies are bringing a product to the market that is designed with a broader, more inclusive appeal that includes younger seniors. Projects are typically located in neighbourhoods in larger urban markets with high levels of local amenity, public transit and an attractive walkable environment. A key feature of this subcategory is that residents purchase or rent accommodations with no expectation of receiving personalized support services. In that sense, this subcategory is truly part of the mainstream marketplace.

2. The second variation on this theme is where developers target seniors with a project but find that the product is also attractive to other segments of the market. When the initial development project proves successful, this can result in other developers entering the local area to take advantage of the emerging market for seniors-oriented housing.

ACTIVE LIFESTYLE ACCOMMODATION

A key feature of active lifestyle projects is that, whether owning or renting, residents are choosing to be freed from the host of obligations associated with traditional housing models. Even though factors, such as location, design and access to amenities (nature trails, golf courses or tennis courts), doubtless play an important part in the decision to move to active lifestyle developments, the opportunity to shift the burden of building upkeep and external maintenance to a development's manager is an important factor for new residents.

Typically, targeted to younger seniors in the 55 to 64 age bracket, active lifestyle projects stress the opportunity to maintain one's independence. Although some developments mention "retirement" in their marketing materials, the emphasis is on moving to a community with like-minded individuals who share a desire to stay physically and mentally active. Many projects are designed in the style of self-contained resorts or gated communities. While there are often abundant on-site amenities, lifestyle projects are typically located so as to take advantage of services like hospitals and shopping available in nearby villages or small towns.

A defining characteristic is that even though residents have the opportunity to access on-site dining, libraries, pool rooms, a theatre; participate in organized activities; or benefit from housekeeping services, for the most part, lifestyle communities do not offer services related to personal care or medical requirements. In some cases, however, although a limited variety of personal services may sometimes be made available for extra cost, a number of lifestyle projects are co-located with retirement residences that offer a continuum of personal care.

Depending on the mandate of the developer/owner, some lifestyle communities offer unit ownership similar to condo arrangements, while others offer a rental model. Built form can range from bungalows (often referred to as “villas”) to garden apartments and townhouses.

A popular alternative form of tenure is called “life lease,” where purchasers acquire the right, in the form of a lump sum payment, to occupy a unit for life or until the agreement is ended. Like condo corporations, these projects charge residents a monthly fee to cover operating expenses. The size of the initial payment varies, depending on how buyback or end-of-lease arrangements are structured. In some cases, the down payment is kept below the cost of providing infrastructure but recoverable with interest at the time of death or when the unit is returned to the project managers. Developer/management can be for profit, non-profit or charitable organizations. Lifestyle projects are also developed by non-profit co-operatives, where residents own shares rather than having title to their unit.

A significant number of lifestyle projects are developed as rental projects, and these projects are typically located in smaller, rural communities. Projects aiming to focus on a more permanent solution for empty nesters can be found in larger urban markets, where life lease options help bridge the gap between revenue from selling the family home but affording an equity play in the same built-up area. There are also excellent examples of active lifestyle communities that originated as co-housing projects, often utilizing condo or strata tenure models to structure ownership in ways that allow residents to move on.

RETIREMENT RESIDENCES

This stop on the spectrum of housing options has been modified to reflect a variety of innovative new development trends. While independent living is still a strong focus, retirement residences may also provide supports, such as personal care and other services. This is also a subsector of seniors' housing that has long been the domain of private companies, but where the range of services provided is also being extended to include health-related options.

A distinguishing factor for retirement residences is that facilities are likely to be overseen by provincial legislation. For example, in Ontario operators of some facilities would be dealing with the Residential Tenancies Act (where residents rent their units), or the Retirement Home Act (where services are defined as “assisted living.” Where a project also maintains a long-term care facility, either as a public entity or for private companies, under licence, the project will be subject to the requirements of the Long-Term Care Act.

Private companies planning seniors' housing projects therefore need to determine at the outset whether their proposed projects would be subject to provincial licensing and statutory oversight.

Retirement residences can also offer opportunities to promote a vision for intergenerational living.

CASE EXAMPLE:

Harbour Landing Village (formerly Orange Tree Village) Regina, Saskatchewan

Harbour Landing Village is an innovative, multi-generational community complex. With a mix of seniors' apartments, affordable housing for students, and an early childhood learning centre, the building brings the concept of intergenerational living to Regina.

Harbour Landing Village also offers a wide range of amenity spaces to residents and the public including an art studio, a yoga room, a large multi-purpose room, meeting rooms, a restaurant, a coffee shop, and a hair salon.

Private sector residential care homes are being constructed with support from provincial and federal authorities, with the latter role being performed by CMHC, which acts as a catalyst for initiating a project (with grants for feasibility studies) as well as the provider of mortgage loan guarantees to reduce project operating risks.

First Nations non-profit organizations are showing leadership in providing facilities that meet the needs of aging Indigenous peoples. A Toronto project with a long history in this field is seen as an example of how to combine the need to serve older Indigenous adults who also qualify as low income.

CASE EXAMPLE:

Wigwamen Terrace (Toronto, ON)

Wigwamen Terrace is a mid-rise apartment building in downtown Toronto with 104 units available for rent to low-income seniors (59 years or older) on a geared-to-income basis. Tenants who are employed pay roughly 30% of their gross family income for rent, with a modest surcharge for utilities. Tenants on social assistance pay a rent based on a Ministry approved scale. The program is funded by all three levels of government.

Wigwamen Terrace is one of several housing projects operated by Wigwamen Incorporated, a non-profit and charitable organization, and Ontario's oldest and largest urban Indigenous housing provider. Wigwamen's mandate is to provide safe, well-maintained and affordable housing for the Indigenous community. Wigwamen Terrace was the first housing to be built in Toronto for Aboriginal seniors in 1979.

Partnerships between a variety of different sectors—private, non-profit, and public sector—are becoming increasingly common.

CASE EXAMPLE:

Harmony Flex-Townhouse Development (Abbotsford, BC)

Harmony Housing is a townhouse development in Abbotsford, BC, a town in the Lower Mainland experiencing growing housing costs and issues with affordability. The development, completed in 2010, consists of 11 townhouses, divided into two separate buildings, offering eight three-bedroom ownership units, three 2-bedroom ownership units, and 11 accessible bachelor secondary suites. Ten of the townhouses have a separate affordable rental suite on the ground floor. The purpose of including the rental suite was to expand the city's affordable rental housing stock, while also allowing the suites to act as a "mortgage helper" to the purchaser of the townhome.

The Harmony Housing project exemplifies how partnerships can be used to develop affordable seniors housing. The development was built on City land that was sold to the developer, the Maren Group, which assumed all risk for the project, at a 20-per-cent discount. The result was 11 townhouses, each containing an ownership unit with either two or three bedrooms and a self-contained rental bachelor secondary suite.

CMHC was heavily involved from the beginning, providing Seed Funding for an initial feasibility study on the proposed development, a Proposal Development Funding loan of \$40,000, and Residential Rehabilitation Assistance Program (RRAP) funding of \$24,000. CMHC also provided mortgage loan insurance and set the tenant selection criteria.

In addition, the VanCity Credit Union provided structuring advice and financing (mortgages) for most purchasers.

The long-term affordability of Harmony stems from a covenant with the City to sell the homes, at 26% below market value, to Abbotsford residents who have demonstrated a need for affordable housing. The covenant requires that any re-sale of these townhomes be at a price 20% below the then-market rate.

LONG-TERM CARE

The growing demand for creating affordable alternatives that offer the flexibility for residents to “graduate” from one category of facility to another without needing to relocate has seen a number of innovative projects developed by the public sector in partnership with local hospitals and non-profit and other charitable organizations. The private sector is also demonstrating a growing interest in developing and owning such facilities.

CASE EXAMPLE:

Georgian Village (Penetanguishene, ON)

Georgian Village is a 311,500-square-foot long-term care facility owned and operated by Simcoe County. The project is located in Penetanguishene, Ontario. The LEED® Silver facility was designed as a seniors’ campus or “community within a community” with the goal of enhancing residents’ health and vitality, while providing a choice of housing and care options.

It provides a complete continuum of care offering all levels of housing under one roof:

- 144 long-term care beds
- 42 assisted living units
- 40 one- and two-bedroom affordable housing apartments (10% completely barrier-free)
- 40 life-lease one- and two-bedroom suites (10% completely barrier-free)
- 8 bed hospice unit
- 17 detached and semi-detached garden homes
- Adult day care facility

The range of housing options provides opportunities for seniors to stay in the community as they age, and as well supports increased sustainability of operations through economies of scale.

The development includes the “Georgian Rendezvous Village Centre,” a community social and recreational space that includes a library, fitness centre, therapy pool and sauna, a restaurant and a variety of other amenities.

Georgian Manor is operated by the County of Simcoe. Capital funding for the project was provided by a variety of sources, including the Ministry of Health and Long-Term Care, Ministry of Municipal Affairs and Housing (MMAH), North Simcoe Muskoka LHIN, as well as municipal funds and additional fundraising. Operations are funded through the Ministry of Health and Long-Term Care and the North Simcoe Muskoka LHIN.



cmhc.ca



Alternative text and data for figures

Figure 1: Distribution of working-age population, by age group, 2006 to 2026

Years	Ages 15 to 24	Ages 25 to 54	Ages 55+
2006	16.6	54.1	29.3
2007	16.5	53.6	29.8
2008	16.4	53.2	30.4
2009	16.3	52.8	31.0
2010	16.1	52.3	31.6
2011	16.0	51.7	32.3
2012	15.9	51.2	32.9
2013	15.7	50.7	33.6
2014	15.4	50.2	34.3
2015	15.1	49.8	35.0
2016	14.8	49.4	35.7
2017	14.6	48.8	36.6
2018	14.3	48.4	37.3
2019	14.0	48.1	37.9
2020	13.8	47.7	38.5
2021	13.6	47.5	38.9
2022	13.5	47.3	39.2
2023	13.4	47.0	39.5
2024	13.4	46.8	39.8
2025	13.4	46.5	40.0
2026	13.5	46.2	40.3

Sources: Statistics Canada, Labour Force Survey, 1976 to 2016; Population Projections for Canada, Provinces and Territories, 2017 to 2026.

Figure 2: Average personal income by age group and sex, Canada 2016

Age group	Men			Women		
	2006	2011	2016	2006	2011	2016
55 to 64 years	53,486	58,349	70,270	28,805	35,781	42,656
65+ years	37,659	42,967	50,308	23,644	27,129	32,571
All 15+ years	43,684	48,594	56,740	27,653	33,000	38,632

Sources: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016114. Statistics Canada, 2011 National Household Survey, Statistics Canada Catalogue no. 99-014-X2011040. Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-563-XCB2006005.