

## Senior households in core housing need: A comparison between urban and rural areas in Canada

Through the National Housing Strategy (NHS), the federal government has identified seniors as one of the key groups experiencing housing vulnerabilities in Canada. Other affordable housing organizations across the country have also identified seniors as one of their key populations of interest. As the housing market in urban and rural areas present notable differences, efficiently reducing the housing needs of seniors means taking into account geographic specificities where they exist. Do seniors in urban areas experience different challenges than seniors in rural areas?

This research compares the housing situations of senior households living in urban areas to those living in rural areas. The analysis uses data from censuses 2011 and 2016 on all provinces and territories. Part 1 provides an overview of the descriptive findings and Part 2 uses the Blinder-Oaxaca decomposition technique to examine factors that may explain the differences in housing adequacy between the two groups. Overall, urban senior households had a higher incidence of core housing need than rural senior households. Urban senior households experienced more affordability problems and rural senior households were much more likely to live in housing needing major repairs.

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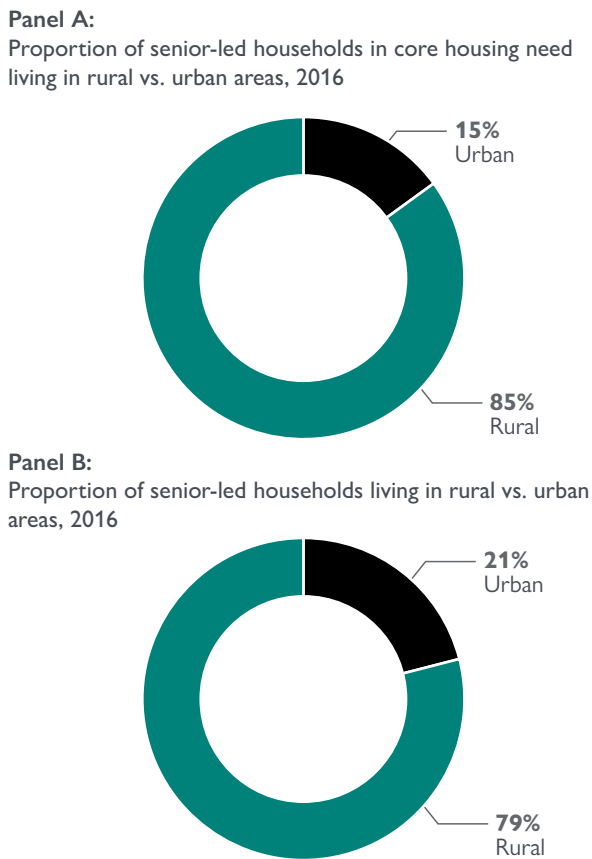
### HIGHLIGHTS

- **The incidence of core housing need was higher for urban senior households (14.9%) than for rural (10.7%) in 2016. From 2011 to 2016, the number of urban senior households in core housing need increased by 22.5%, compared to 13% for rural senior households.** These results suggest that urban areas may need relatively higher investment than rural ones in order to cope with the level and increase of urban seniors' housing needs.
- **Urban senior households were more likely to fall below the affordability standard than their rural counterparts.** Of the households in core housing need, 95% of senior urban households fell below the affordability standard, compared to 81% of senior rural households.
- **At the national level, 25% of rural senior households in core need lived in housing needing major repairs, compared to 9.7% for urban senior households.** Rural senior-led households in core housing need are more likely to live in larger and older dwellings (single-detached homes and homes built in 1945 or before) than their urban counterparts. This paper shows that these two factors explained about three quarters of the relatively higher incidence of senior-led households in core housing need living in dwellings in need of major repairs in rural areas compared to urban areas.

## Part 1: Housing conditions of senior households from urban vs. rural areas in Canada

In Canada, the vast majority of senior households in core housing need live in urban areas. Furthermore, urban senior households are disproportionately affected by core housing need. In fact, 79% of senior households live in urban areas, yet urban senior households represent 85% of all senior households in core housing need.

Figure 1: Senior-led households in core housing need, rural vs. urban, Canada, 2016



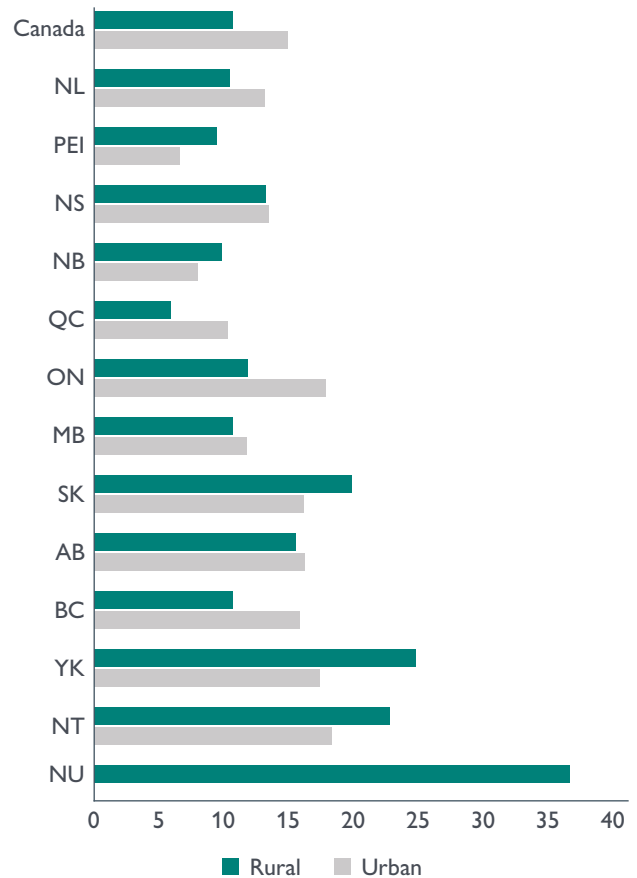
Sources: CMHC, Adapted from Statistics Canada (Census 2016)

## Incidence of core housing need was higher for urban senior households in 2016 than for rural

Urban senior-led households in Canada were more likely to be in core housing need compared to rural senior-led households. In 2016, the incidence of urban senior-led households in core housing need was 14.9%, compared to 10.7% for rural senior-led households.

The incidences of core housing need among senior households in rural vs. urban areas varied substantially across provinces and territories. Nunavut, which as of the 2016 Census does not have urban areas, had the highest incidence of core housing need for rural senior households, at 36.6%. Quebec had the lowest incidence of core need for rural senior households (5.9%).

Figure 2: Incidence of senior-led households in core housing need, by rural and urban areas, 2016



Source: CMHC, Adapted from Statistics Canada (Census 2016)

### Greater increase in urban senior households in core housing need from 2011 to 2016

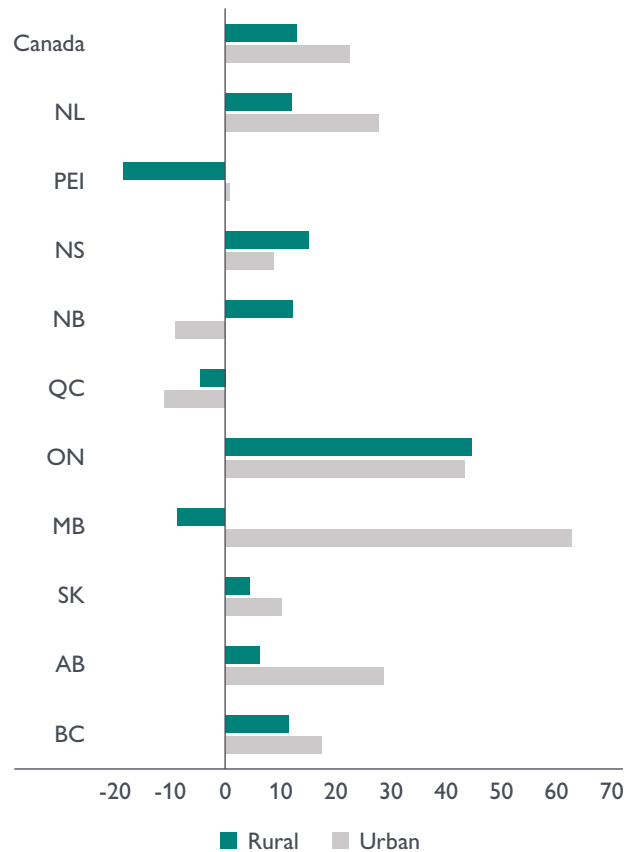
Both rural and urban senior households experienced increases in the number of households in core housing need from 2011 to 2016. Overall in Canada, the number of urban senior households in core housing need increased by 22.5%. However, in urban areas, the number of senior households in core housing need increased faster than the overall number of urban senior households (22.5% increase compared to 19%). On the contrary, in rural areas, the number of senior households in core housing need increased at the same rate as the number of rural senior households (13%).

Ontario had the highest overall increase in senior households in core housing need. The number of rural senior households in core need increased by 44.7% from 2011 to 2016, corresponding to an increase of 59,755 households. This was the highest provincial increase during this period. Similarly, Ontario’s urban senior households in core housing need increased by 43.3% during that period, which corresponds to an increase of 6,075 households.

Manitoba experienced a dramatic increase in urban core housing need among senior households (62.9%) along with a smaller (8.6%) decline in the number of rural senior households in core housing need.

In Prince Edward Island, Quebec and Manitoba, the number of rural senior households in core housing need decreased from 2011 to 2016. All other provinces saw increases during that period. New Brunswick and Quebec were the only two provinces that experienced a decline in the number of urban senior households in core housing need.

Figure 3: Percent change in the number of rural and urban senior-led households in core housing need from 2011 to 2016, by province, Canada



Source: CMHC, Adapted from Statistics Canada (2011 National Household Survey, Census 2016)

### Urban senior households had more affordability problems and rural senior households were more likely to live in dwellings that needed major repairs

Among senior households in core housing need, those in rural areas were more likely to fall below the adequacy standard than those in urban areas. At the national level, 25% of rural senior households in core need lived in housing needing major repairs, compared to 9.7% for urban senior households.

In the territories, adequacy was the main reason for rural senior-led renter households to be in core housing need (see table A2 in the appendix).

While in general, most senior households in core housing need experienced affordability problems, those living in urban areas were more likely to fall below the affordability standard. In 2016, 95% of urban senior households in core housing need spent more than 30% of their pre-tax income on shelter costs, compared to 81% for their rural-area counterparts.

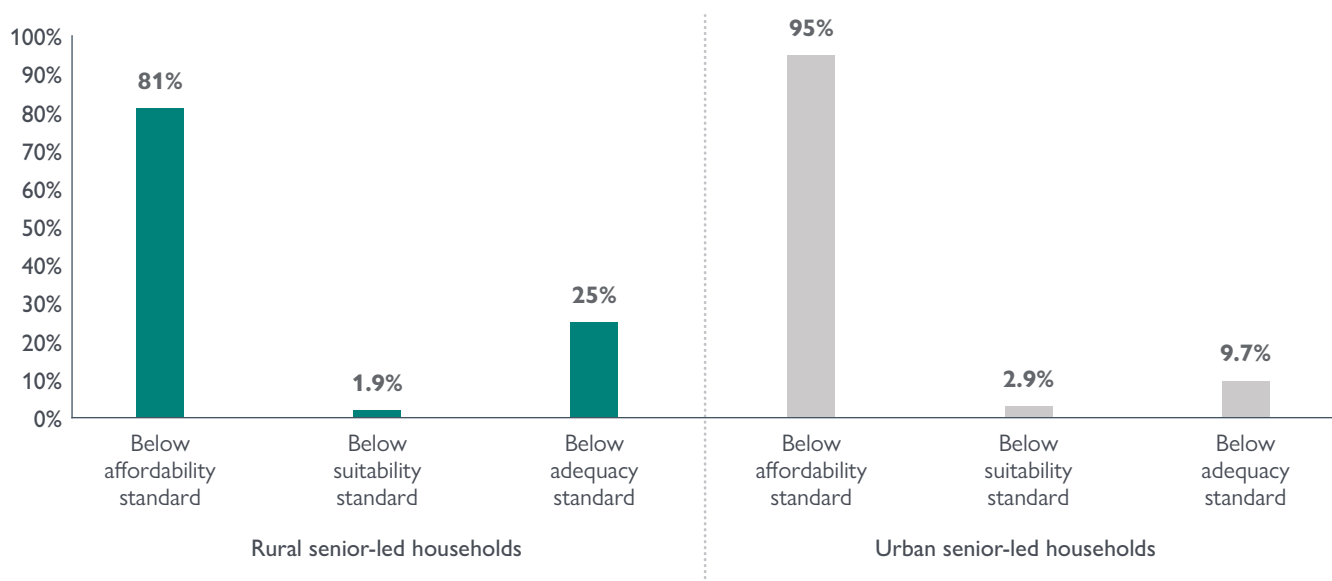
Urban senior households in core housing need were also more likely to live in crowded housing compared to rural senior households, although the incidences for both are relatively low (2.9% and 1.9%, respectively).

### In both rural and urban areas, senior renter households were much more likely to be in core housing need than senior owner households (table 2)

In nearly all provinces and territories, the incidence of core housing need was higher for both rural and urban senior renter households than for owner households. In 2016, 24.3% of rural senior renter households were in core housing need, which was more than triple the incidence (7.7%) for their homeowner counterparts. Saskatchewan and Nunavut posted the highest rates of senior renter households in rural areas in core housing need, at 45.7% and 39.6%, respectively, and Quebec had the lowest, at 10%. Among rural owner households, the highest incidences were in the territories (23-29%) and the lowest was in Quebec (4.6%) – (table 1).

There was an even wider gap in the incidence among senior households that lived in urban areas. Renter households had a 34.2% incidence of being in core housing need, compared to 7.7% for owners. The highest incidence of senior renter households in core housing need in urban areas was in Saskatchewan and Ontario, at 44.8% and 44%, respectively. Prince Edward Island had the lowest incidence, at 13.3% (table 1).

Figure 4: Housing standards of senior-led households in core housing need, by urban and rural areas, 2016



Source: CMHC, Adapted from Statistics Canada (Census 2016)

Table 1: Incidence (in %) of senior-led households in core housing need, by housing tenure and rural vs. urban dwelling area, 2016

Provinces & Territories	Renter households		Owner households	
	Rural	Urban	Rural	Urban
Canada	24.3	34.2	7.7	7.7
Newfoundland and Labrador	21.7	30.3	9.0	7.9
Prince Edward Island	21.3	13.3	6.8	2.7
Nova Scotia	33.3	31.9	9.1	6.1
New Brunswick	25.2	19.8	6.8	3.9
Quebec	10.0	20.8	4.6	3.5
Ontario	34.5	44.0	7.5	9.5
Manitoba	19.7	27.5	8.4	5.1
Saskatchewan	45.7	44.8	14.2	6.8
Alberta	35.9	47.1	12.4	9.5
British Columbia	36.3	43.6	7.2	8.6
Yukon	17.9	33.6	25.8	10.8
Northwest Territories	21.0	31.5	23.4	9.0
Nunavut	39.6	-	28.3	-

Source: CMHC, Adapted from Statistics Canada (Census 2016)

### Greater median proportion of income spent on shelter by urban senior renter households than by rural

Affordability was the most common reason for households in Canada to fall into core housing need, with senior-led households being no exception. Among renter households, urban senior households spent a higher percentage of their before-tax income on shelter than rural seniors in 2016.

Overall, the median proportion of before-tax income spent on shelter for urban senior-led renter households in Canada was 42.8%, compared to 38.8% for rural senior-led renter households (table 2).

Across the country, the vast majority of senior-led renter households that were in core housing need experienced affordability problems. About 97% of urban senior-led renter households and 94% of rural senior-led renter households in core housing need fell below the affordability standard.

Table 2: Senior-led renter households by median income, shelter cost, shelter cost-to-income ratio (STIR), Canada and provinces and territories, 2016

Provinces & Territories	Rural senior-led households				Urban senior-led households			
	Median household income (\$)	Median shelter cost for renters (\$)	Median shelter cost-to-income ratio (%)	Share of households in core housing need that are below the affordability standard (%)	Median household income (\$)	Median shelter cost for renters (\$)	Median shelter cost-to-income ratio (%)	Share of households in core housing need that are below the affordability standard (%)
Canada	19,620	8,004	38.8	93.6	20,463	9,540	42.8	96.7
NL	19,421	8,340	41.4	97	21,001	9,996	42.7	96.6
PEI	18,826	7,992	40.2	88.9	17,961	8,076	44.4	98.9
NS	18,932	7,632	38	96.5	19,713	8,676	41.3	97.3
NB	18,805	7,296	38	93.5	18,505	7,836	42.4	97
QC	18,552	7,284	39.1	90.9	18,991	8,256	43.4	96.7
ON	19,644	8,496	40.3	97.8	21,241	10,248	42	96.7
MB	20,437	8,436	37.4	83.5	21,285	9,636	44.2	94.3
SK	20,139	7,560	34.3	93.9	21,226	9,180	38.1	98.3
AB	21,689	8,976	37.7	93.3	22,882	11,040	41.2	97.9
BC	19,233	8,448	41.9	95.6	20,577	10,152	45.3	96.1
YK	28,096	7,800	31.3	60	21,771	10,176	40.8	86.8
NT	28,864	2,040	6.3	23.8	29,076	10,824	34.7	82.4
NU	-	-	-	6.8	-	-	-	0

Source: CMHC, Adapted from Statistics Canada (Census 2016)

## Part 2: Factors that may be contributing to higher proportions of rural senior households living in housing in need of major repairs

The previous sections showed that the proportion of senior-led households living in housing in need of major repairs was higher in rural than in urban areas. This section examines the factors responsible for this observed difference between urban and rural areas.

### Summary of Part 2 findings:

Rural senior-led households in core housing need are more likely to live in larger and older dwellings (single-detached homes and homes built in 1945 or before) than their urban counterparts. This explained about three quarters of the relatively higher incidence of senior-led households in core housing need living in dwellings in need of major repairs in rural areas compared to urban areas.

Table 4 below gives some key characteristics of senior households in core housing need living in urban and rural areas of the country.<sup>1</sup> The two groups of seniors look quite similar with respect to the age and the sex of the primary household maintainer, but also in terms of the proportion of seniors living alone. However, they differ with respect to other characteristics.

**The higher proportion of senior-led households living in housing in need of major repairs in rural areas compared to urban areas was not due to intra-migration.**

In fact, the vast majority of seniors were living in the same municipality for, at least, the past five years at the time of the census. In rural areas, the proportion was 88.2% versus 91.5% in urban areas (table 4).

**Senior-led households in rural areas were more likely to live in single-detached homes, while their counterparts from urban areas were more likely to live in apartment buildings.**

In rural areas, 61.7% of senior-led households lived in single-detached homes compared to only 19.7% of their counterparts in urban areas. On the contrary, 66.1% of senior-led households in urban areas lived in apartment buildings with five storeys or more, while the corresponding percentage was only 21.8% for their rural counterparts (table 4). This implies that seniors in rural areas are more likely to live in larger homes than their urban counterparts. The dwelling type is therefore a good candidate for understanding the differences with respect to housing issues between the two groups of households.

**Rural senior-led households were more likely to live in very old homes.**

In rural areas, 18.3% of senior-led households lived in homes built in 1945 or before, while the corresponding proportion was only 9.3% for their urban counterparts (table 4). The period of construction of the buildings is therefore another good factor to understand the difference mentioned above.

Following the observations above, we conducted a Blinder-Oaxaca twofold decomposition technique to assess the relative importance of dwelling type and dwelling age in explaining the higher incidence of dwellings in need of major repairs among rural senior-led households.<sup>2,3,4</sup>

<sup>1</sup> Nunavut was excluded for the analysis because there are no CMA/CA areas in this territory.

<sup>2</sup> Find more details regarding the Blinder-Oaxaca decomposition in “*Decomposition Methods in Economics*” by Nicole Fortin, Thomas Lemieux and Sergio Firpo; NBER, June 2010. The paper is publicly available here: [https://economics.ubc.ca/files/2013/05/pdf\\_paper\\_nicole-fortin-decomposition-methods.pdf](https://economics.ubc.ca/files/2013/05/pdf_paper_nicole-fortin-decomposition-methods.pdf)

<sup>3</sup> The decomposition was performed using the software Stata. To find more details on how to perform the Blinder-Oaxaca decomposition in Stata see “*The Blinder-Oaxaca decomposition for linear regression models*” by Ben Jann, ETH Zürich and Zürich Switzerland, 2008, The Stata Journal. The paper is available here: <https://www.stata-journal.com/sjpdf.html?articlenum=st0151>

<sup>4</sup> Income and shelter costs were not considered as key factors for at least two reasons. First, the difference between the income of rural senior-led households and that of urban ones is relatively small. Moreover, urban senior-led households faced higher shelter costs than rural ones (table 3). Second, an initial assessment showed that income and shelter costs do not perform well in explaining the studied difference.



Table 3: Summary statistics of the sample considered for the Blinder-Oaxaca decomposition, Canada, 2016.

	Urban	Rural
Age in years (average)	73	73
Seniors living alone (%)	75.0%	73.1%
Household led by a female	78.7%	74.1%
Living in a single-detached home	19.7%	61.7%
Living in an apartment building (five storeys or more)	66.1%	21.8%
House built in 1945 or before	9.3%	18.3%
Dwelling in need of major repairs	9.7%	25.0%
Lived in the same CSD* for the past five years	91.5%	88.2%
Number of households (weighted)	404,250	72,775

\*CSD: census subdivision.

Source: CMHC, Adapted from Statistics Canada (Census 2016)

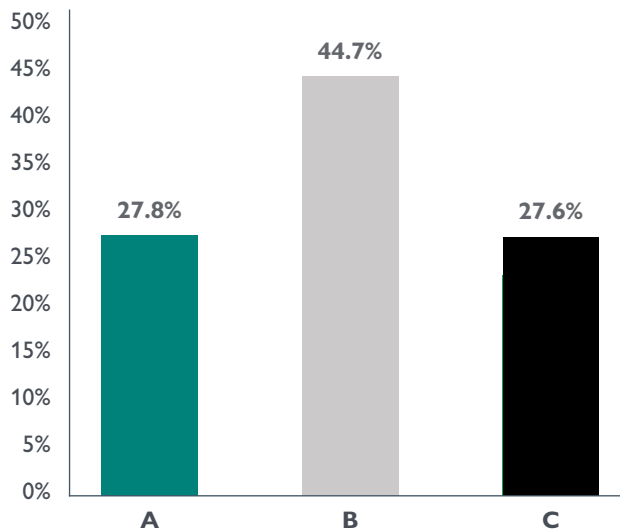
Slightly more than a quarter (27.8%) of the higher incidence of senior-led households in core need with housing in need of major repairs in rural areas, when compared to urban areas, was attributable to the much higher proportion of rural seniors living in single-detached homes (figure 4). More specifically, if the proportion of rural senior-led households living in single-detached homes was the same as for their urban counterparts, then only  $25\% \times (1 - 0.278) = 18.2\%$  would have been living in housing in need of major repairs.

Close to half (44.7%) of the higher incidence of senior-led households in core need with housing in need of major repairs in rural areas, when compared to urban areas, was attributable to the increased likelihood of rural seniors living in single-detached homes in need of major repairs (figure 4). To illustrate, if rural senior-led households living in single-detached homes and their urban counterparts had the same likelihood of living in a dwelling in need of major repairs, then only  $25\% \times (1 - 0.447) = 13.8\%$  of rural senior-led households in core housing need would have been living in a dwelling in need of major repairs.

Altogether, dwelling type and dwelling age account for 76.5% of the relatively higher incidence of senior-led households in core housing need living in dwellings in need of major repairs in rural areas compared to urban areas (figure 5). In the analysis summarized in figure 5, an indicator of whether the dwelling was built in 1945 or before was included. This led to a reduction of the unexplained part of 4.2% (from 27.6% in figure 4 to 23.4% in figure 5).

Dwelling type and dwelling age do not explain all the differences documented in this study. The distribution and access to housing repair programs is another interesting dimension to investigate. Are seniors in rural areas well aware of the existing housing repair programs? How those programs perform in rural areas compared to urban areas? Another potential explanation may come from the difference in construction costs between urban and rural areas. These represent interesting topics for senior housing policies in Canada.

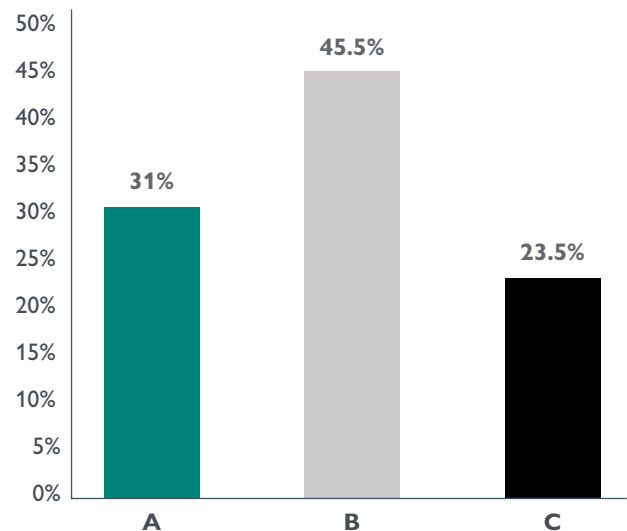
**Figure 5: Relative importance of dwelling type in explaining the differences in the incidence of households with housing in need of major repairs between urban and rural areas of Canada<sup>5</sup>**



- **A:** Explained by: a higher proportion of senior-led households in core housing need in rural areas lived in single-detached homes compared to their urban counterparts.
- **B:** Explained by: Among senior-led households in core housing need living in single-detached homes, the likelihood of living in a dwelling in need of major repairs is higher for rural households compared to urban ones.
- **C:** Explained by other factors.

Source: CMHC, Adapted from Statistics Canada (Census 2016)

**Figure 6: Relative importance of the dwelling type and dwelling age in explaining the differences in the incidence of households with housing in need of major repairs between urban and rural areas of Canada<sup>6</sup>**



- **A:** Explained by: higher proportions of senior-led households in core housing need in rural areas lived either in single-detached homes or in home built in 1945 or before, compared to their urban counterparts.
- **B:** Explained by: Among senior-led households in core housing need living in single-detached homes, the likelihood of living either in a dwelling in need of major repairs or in a home built in 1945 or before is higher for rural households compared to urban ones.
- **C:** Explained by other factors.

Source: CMHC, Adapted from Statistics Canada (Census 2016)

<sup>5</sup> Please, see detailed estimation results in table A1 in the appendix.

<sup>6</sup> Please, see detailed estimation results in table A2 in the appendix.

## Conclusion

This study has documented the housing situation of urban and rural senior households in Canada using data from the censuses 2011 and 2016.

We have found that the incidence of core housing need was higher among urban senior households than their rural counterparts. Moreover, between 2011 and 2016 the proportion of senior households in core housing need increased faster in urban areas. However, the proportion of senior households living in housing in need of major repairs was significantly higher in rural areas than in urban areas. Our research showed that rural senior-led households in core housing need are more likely to live in larger and older dwellings (single-detached homes and homes built in 1945 or before) than their urban counterparts. This explained about three quarters of the relatively higher incidence of senior-led households in core housing need living in dwellings in need of major repairs in rural areas compared to urban areas. Further research is needed to completely understand how the two identified factors interplay with senior housing policies. For example, investigating the take-up rate of housing repair and maintenance programs and the construction costs between urban and rural areas appear to be interesting areas for future research.

This work reinforces the need for a relatively higher investment in urban areas compared to rural areas in the fight for a Canada affordable to seniors. However, the research also highlights the unique challenge faced by seniors living in rural parts of Canada. This work therefore puts the emphasis on taking into account local challenges in the design and delivery of affordable housing policies in Canada.



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“At the national level, 25% of rural senior households in core need lived in housing needing major repairs, compared to 9.7% for urban senior households.”



**Rachel Shan**  
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“From 2011 to 2016, the number of urban senior households in core housing increased by 22.5%, compared to 13% for rural senior households.”



**Jagannath Ojha**  
Senior Analyst, Statistics

“Urban senior households were more likely to fall below the affordability standard than their rural counterparts.”

## Key terms

A household is in **core housing need (CHN)** if its housing is below one or more of the adequacy, suitability and affordability standards, and it would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards:

- **Adequate housing:** does not require any major repairs, according to residents.
- **Suitable housing:** has a given number of bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) benchmarks.
- **Affordable housing:** costs less than 30% of before-tax household income. For renters, shelter costs include, as applicable, rent and payments for electricity, fuel, water and other municipal services.

Households assessed for core housing need comprise private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios (STIRs) less than 100%. Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in core housing need regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.

A **primary household maintainer** is the first person in the household identified as someone who pays the rent or mortgage, the taxes, or utilities, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

**Total income/total before-tax-income** refers to receipts from certain sources (in cash and, in some circumstances, in kind), before income taxes and deductions, during the reference period. The monetary receipts included are those that tend to be of a regular and recurring nature. Receipts that are included as income are employment income from wages, salaries, tips, commissions and net income from self-employment (for both unincorporated farm and non-farm activities) income from investment sources, such as dividends and interest on bonds, accounts, guaranteed investment

certificates (GICs) and mutual funds income from employer and personal pension sources, such as private pensions and payments from annuities and registered retirement income funds (RRIFs), other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships income from government sources, such as social assistance, child benefits, Employment Insurance benefits, Old Age Security benefits, Canada Pension Plan and Quebec Pension Plan benefits and disability income. Receipts excluded from this income definition are one-time receipts, such as lottery winnings, gambling winnings, cash inheritances, lump sum insurance settlements and tax-free savings account (TFSA) or registered retirement savings plan (RRSP) withdrawals and capital gains because they are not by their nature regular and recurring. It is further assumed that they are more relevant to the concept of wealth than the concept of income employer's contributions to registered pension plans, Canada Pension Plan, Quebec Pension Plan and Employment Insurance voluntary inter-household transfers, imputed rent, goods and services produced for barter, and goods produced for own consumption. For the 2016 Census, the reference period for this variable is calendar year 2015. - **(Census 2016)**

**Shelter cost** refers to the total annual shelter cost paid by the household for its dwelling. Shelter costs include the following: – for renters, rent and any payments for electricity, fuel, water and other municipal services; – for owners, mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services. - **(Census 2016)**

**Shelter cost-to-income ratio** refers to the proportion of the average total income of a household, which is spent on shelter costs. The shelter cost-to-income ratio is calculated by dividing the average monthly shelter costs by the average monthly total household income and multiplying the result by 100. This variable is calculated for private households living in owned or rented dwellings who reported a total household income greater than zero. Households in dwellings located on an agricultural operation operated by a member of the household are excluded. -3 = Not applicable (band housing, farm dwelling, household who reported a zero or negative total household income). - **(Census 2016)**

**National Occupancy Standard (NOS) requirements:**

The NOS provides a benchmark for the number of bedrooms a dwelling would have for a given household. The NOS is not a regulatory requirement or mandated standard. The calculation of the number of bedrooms for a household is provided below:

- Two persons or less per bedroom.
- Household members, of any age, living as part of a married or common-law couple share a bedroom with their spouse or common-law partner.
- Lone parents, of any age, have a separate bedroom.
- Household members aged 18 or over have a separate bedroom – except those living as part of a married or common-law couple.
- Household members under 18 years old of the same sex share a bedroom – except lone parents and those living as part of a married or common-law couple.
- Household members under 5 years old of the opposite sex share a bedroom if doing so would reduce the number of required bedrooms. This situation would arise only in households with an odd number of males under 18, an odd number of females under 18, and at least one female and one male under the age of 5.

An exception to the above is a household consisting of one individual living alone. Such a household would not need a bedroom (that is, the individual may live in a studio apartment and be considered to be living in suitable accommodations).

A household is considered to be in a **rural area** if it is not located in a census metropolitan area (CMA) or census agglomeration (CA).

A household is considered to be in an **urban area** if it is located in a CMA or CA.

**A senior-led household** is one where the primary household maintainer is aged 65 or older.

## Appendix Tables

Table A1: Results of the Blinder-Oaxaca twofold decomposition with the key explanatory variable being dwelling type, Canada

**Dependent var: Dummy equals to 1 if the household lives in a dwelling in need of major repairs, and zero otherwise**

Blinder-Oaxaca decomposition		Coefficient	Robust standard errors
<b>Differential</b>	Prediction Urban	0.0972042***	0.0009665
	Prediction Rural	0.250031***	0.0033348
	Difference	-0.1527989***	0.003472
<b>Explained</b>	Corefactors <sup>1</sup>	-0.0424146***	0.0011697
	Other controls <sup>2</sup>	X	X
	Total	-0.0595544***	0.001563
<b>Unexplained</b>	Corefactors	-0.068257***	0.0036494
	Other controls	X	X
	Constant term	-0.3040765***	0.0696553
	Total	-0.0932445***	0.0035231

\*\*\*: 1%    \*\*: 5%    \*: 10%

Source: CMHC, Adapted from Statistics Canada (Census 2016)

<sup>1</sup> Corefactors: Dummy equal 1 if living in a single detached home.

<sup>2</sup> Other controls: age, age squared, dummies for PTs, dummy for male.

**Table A2: Results of the Blinder-Oaxaca twofold decomposition with the key explanatory variables being dwelling type and dwelling age, Canada**

**Dependent var: Dummy equals to 1 if the household lives in a dwelling in need of major repairs, and zero otherwise**

Blinder-Oaxaca decomposition		Coefficient	Robust standard errors
<b>Differential</b>	Prediction Urban	0.0972042***	0.0009666
	Prediction Rural	0.2500031***	0.0033361
	Difference	-0.1527989***	0.0034733
<b>Explained</b>	Corefactors <sup>3</sup>	-0.0473809***	0.00124
	Other controls <sup>4</sup>	X	X
	Total	-0.0644195***	0.0016068
<b>Unexplained</b>	Corefactors	-0.0695548***	0.0037787
	Other controls	X	X
	Constant term	-0.3286916***	0.0698484
	Total	-0.0883794***	0.0035025

\*\*\*: 1%    \*\*: 5%    \*: 10%

Source: CMHC, Adapted from Statistics Canada (Census 2016)

<sup>3</sup> Corefactors: Dummy equal 1 if living in a single detached home, Dummy equal 1 if the household dwelling was built in 1945 or before.

<sup>4</sup> Other controls: age, age squared, dummies for PTs, dommy for male.

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## Alternative text and data for figures

Figure 1: Senior-led households in core housing need, rural vs. urban, Canada, 2016

### Panel A: Proportion of senior-led households in core housing need living in rural vs. urban areas, 2016

Type of area	Percent
Rural	15%
Urban	85%

### Panel B: Proportion of senior-led households living in rural vs. urban areas, 2016

Type of area	Percent
Rural	21%
Urban	79%

Source: CMHC, Adapted from Statistics Canada (Census 2016)

Figure 2: Incidence of senior-led households in core housing need between rural and urban areas of Canada, 2016

Location	Incidence (%)	
	Rural	Urban
Canada	10.7	14.9
Newfoundland and Labrador	10.4	13.1
Prince Edward Island	9.4	6.6
Nova Scotia	13.2	13.5
New Brunswick	9.9	8.0
Quebec	5.9	10.3
Ontario	11.8	17.8
Manitoba	10.7	11.7
Saskatchewan	19.8	16.1
Alberta	15.5	16.2
British Columbia	10.7	15.8
Yukon	24.8	17.3
Northwest Territories	22.8	18.3
Nunavut	36.6	-

Source: CMHC, Adapted from Statistics Canada (Census 2016)

**Figure 3: Percent change in the number of rural and urban senior-led households in core housing need from 2011 to 2016, by province, Canada**

**2011 to 2016 change % based on number**

Provinces	Rural	Urban
Canada	13.0	22.5
Newfoundland and Labrador	12.0	27.8
Prince Edward Island	-18.4	0.8
Nova Scotia	15.1	8.9
New Brunswick	12.3	-9.0
Quebec	-4.6	-11.0
Ontario	44.7	43.3
Manitoba	-8.6	62.9
Saskatchewan	4.5	10.3
Alberta	6.3	28.7
British Columbia	11.4	17.5

Source: CMHC, Adapted from Statistics Canada (2011 National Household Survey, Census 2016)

**Figure 4: Housing standards of senior-led households in core housing need, by urban and rural areas, 2016**

Type of area	Housing standard	Percent
Rural senior-led households	Below affordability standard	81%
	Below suitability standard	1.9%
	Below adequacy standard	25%
Urban senior-led households	Below affordability standard	95%
	Below suitability standard	2.9%
	Below adequacy standard	9.7%

Source: CMHC, Adapted from Statistics Canada (Census 2016)

**Figure 5: Relative importance of dwelling type in explaining the differences in the incidence of households with housing in need of major repairs between urban and rural areas of Canada**

Factor(s)	Relative importance (%)
<b>A</b> Explained by: a higher proportion of senior-led households in core housing need in rural areas lived in single-detached homes compared to their urban counterparts.	27.8%
<b>B</b> Explained by: Among senior-led households in core housing need living in single-detached homes, the likelihood of living in a dwelling in need of major repairs is higher for rural households compared to urban ones.	44.7%
<b>C</b> Explained by other factors	27.6%

Source: CMHC, Adapted from Statistics Canada (Census 2016)

**Figure 6: Relative importance of the dwelling type and dwelling age in explaining the differences in the incidence of households with housing in need of major repairs between urban and rural areas of Canada**

Factor(s)	Relative importance (%)
<b>A</b> Explained by: higher proportions of senior-led households in core housing need in rural areas lived either in single-detached homes or in home built in 1945 or before, compared to their urban counterparts.	31.0%
<b>B</b> Explained by: Among senior-led households in core housing need living in single-detached homes, the likelihood of living either in a dwelling in need of major repairs or in a home built in 1945 or before is higher for rural households compared to urban ones.	45.5%
<b>C</b> Explained by other factors	23.5%

Source: CMHC, Adapted from Statistics Canada (Census 2016)