



## Aging in Place in York Region

### Introduction

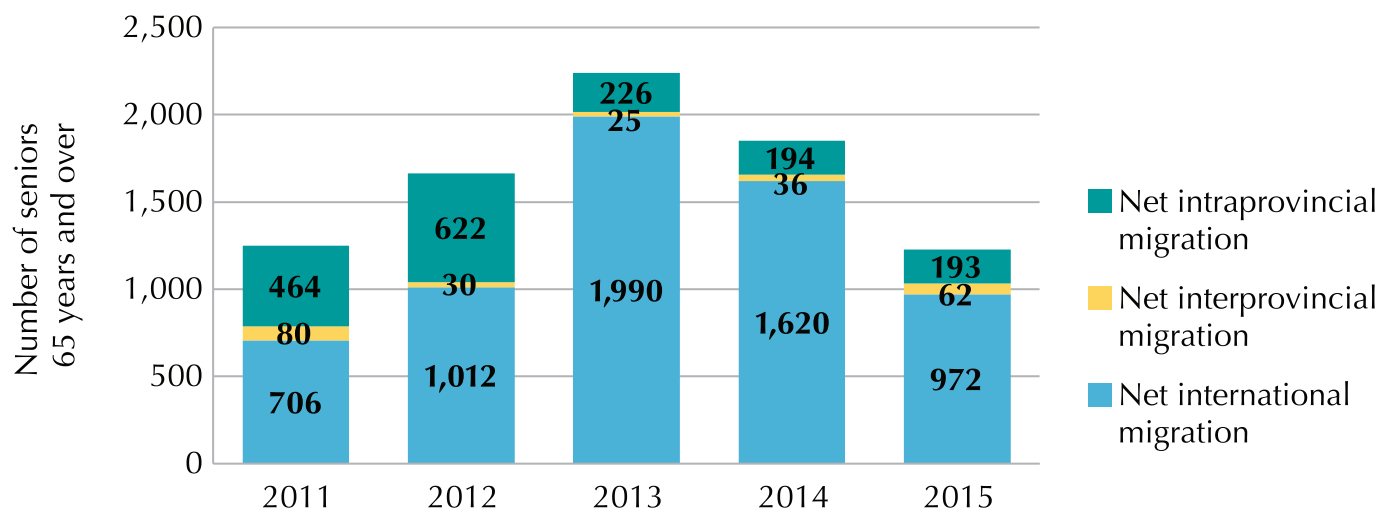
- According to the Canadian Mortgage and Housing Corporation (CMHC), *Impacts of the Aging of the Canadian Population on Housing and Communities*, 2008, aging in place allows seniors to “live in their current home and familiar community for as long as possible, even if their health changes”.
- Not only is aging in place more cost-effective than primary acute care, it appears that seniors prefer this option. According to one study, 85 per cent of Canadian seniors surveyed indicated they wanted to remain in their homes as long as possible (CMHC, *Seniors Housing Report*, 2011).
- According to the Ipsos Reid Survey of Financial Security and Future Service Needs of Baby Boomers and Seniors in York Region, 2014:
  - » More than nine in ten (94 per cent) retirees plan to continue live in York Region
  - » Six in ten (60 per cent) retirees plan to live in their current dwelling that they will own
  - » About nine in ten retirees and non-retirees think they will have access to the support and services they need to stay at home for as long as possible
  - » Six in ten non-retirees plan to downsize their primary residence or sell other real estate to help fund their retirement
- Housing options are important, but in order for seniors to successfully age in place, the communities in which they live need to be age-friendly and safe, with easy access to public transit, health and community services, and other amenities.
- Housing options for seniors in York Region include home ownership, renting, subsidized housing, retirement homes and collective dwellings. However, depending on a person’s circumstances (income, assets, availability and care needs) not all of these housing options are equally available.

### On average, almost 1,650 seniors (65+) per year are moving to York Region

[see chart 1]

- Two factors contributing most to the senior’s population growth in York Region are the aging local population and migration.
- Net migration gains, whether from international sources, other parts of Canada (interprovincial) or other regions within Ontario (intraprovincial), are projected to continue to be a significant source of senior’s population growth.
- *Note: Net migration for a given region and period of time is the difference between immigration and emigration or difference between in and out-migrants.*

**Chart 1: Net Migration Gains From Different Sources  
Among Seniors 65 Years And Over, York Region, 2011–2015**



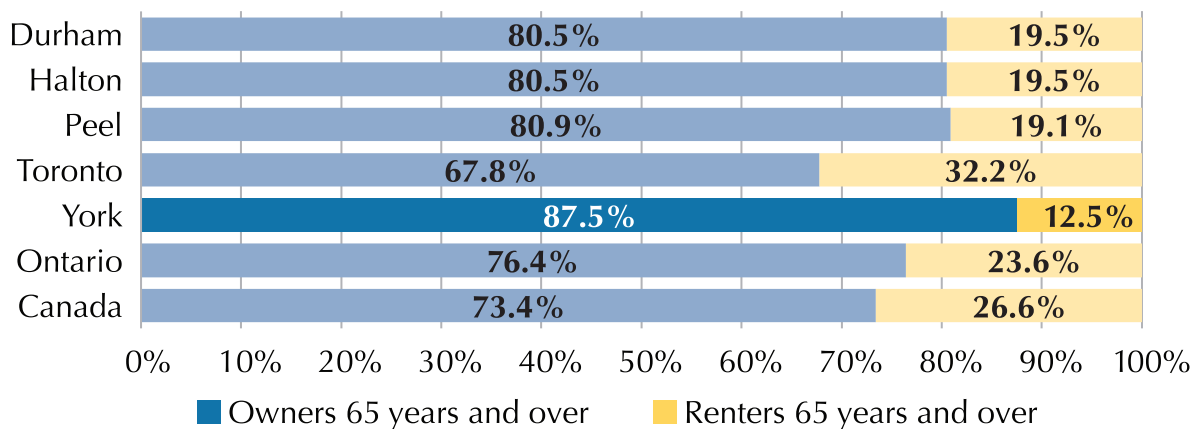
Source: Statistics Canada, CANSIM Table 051-0063

- Overall, in 2015, the net migration (from all sources) among residents 65 years and over was 1,227 people, down from 1,850 people in 2014. However, net migration in York Region among senior residents remains strongly positive over the last five years. From 2011 to 2015, more than 8,200 seniors moved to York Region. That is an average of 1,646 people a year.

## Older households are typically owners; younger households are typically renters

- There is a relationship between age and housing tenure. In general, the homeownership rate was higher for households with an older primary household maintainer, up to the age of 75 years, after which the rate started to decrease. At the same time, the proportion of renters among seniors 75 years and over is increasing.
- In York Region, the proportion of those renting was highest for those 25 years of age and under at 45.4 per cent, in 2011. The highest proportion of owner households in York Region was among those aged 45 to 64 at 90.4 per cent in 2011.
- In 2011, 87.5 per cent of households in York Region led by residents over 65 years of age were owners. This was the highest proportion of owner households in the GTA. In comparison, 76.4 per cent of senior households in Ontario and 73.4 per cent in Canada were owners (see chart 2).
- The limited rental market in York Region makes it difficult for older residents to find affordable housing. In 2011, only 12.5 per cent of total households led by residents 65 years of age and older were renters. This was the lowest proportion in the GTA. In comparison, 26.6 per cent of the total households with a maintainer 65 years and over in Canada and 23.6 per cent in Ontario were renters (see chart 2).

**Chart 2: Households Led By Seniors 65 Years And Over By Tenure, GTA, 2011**

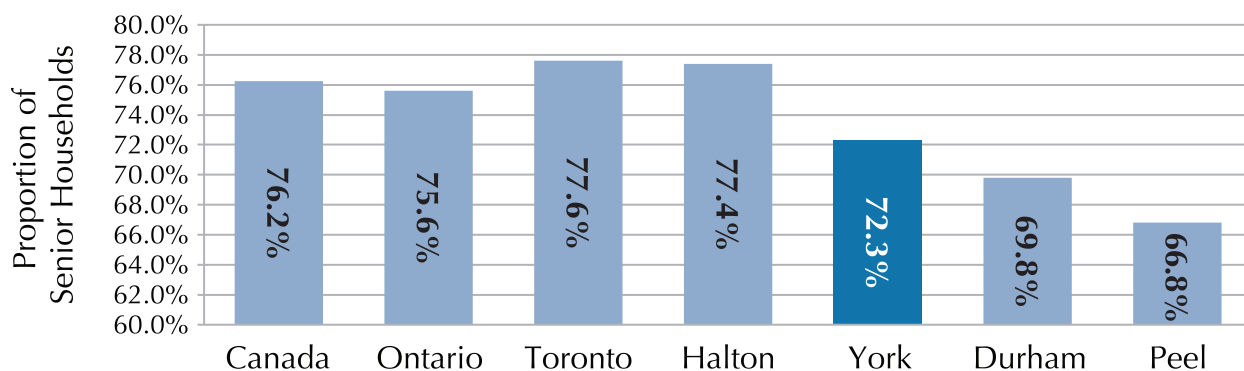


Source: Statistics Canada, 2011 NHS

**The mortgage-free homeownership rate was generally higher for households with an older primary household maintainer (65+)**

- For primary household maintainers aged 65 years and over, mortgage-free homeownership was the most common tenure.
  - » Of all owner households with a primary maintainer aged 65 to 74 years, about 67.5 per cent were mortgage-free.
  - » Of all owner households with a primary maintainer 75 years of age and over, about 79.4 per cent were mortgage-free.
- In general, 72.3 per cent of York Region’s owner households with a primary maintainer aged 65 years and over were mortgage-free. The lowest mortgage-free homeownership rate among seniors 65 years of age and over in the GTA was observed in Peel Region (at 66.8 per cent) and Durham Region (at 69.8 per cent). Mortgage-free homeownership for this age group in York Region was below provincial and national levels, at 75.6 per cent and 76.2 per cent respectively (see chart 3).

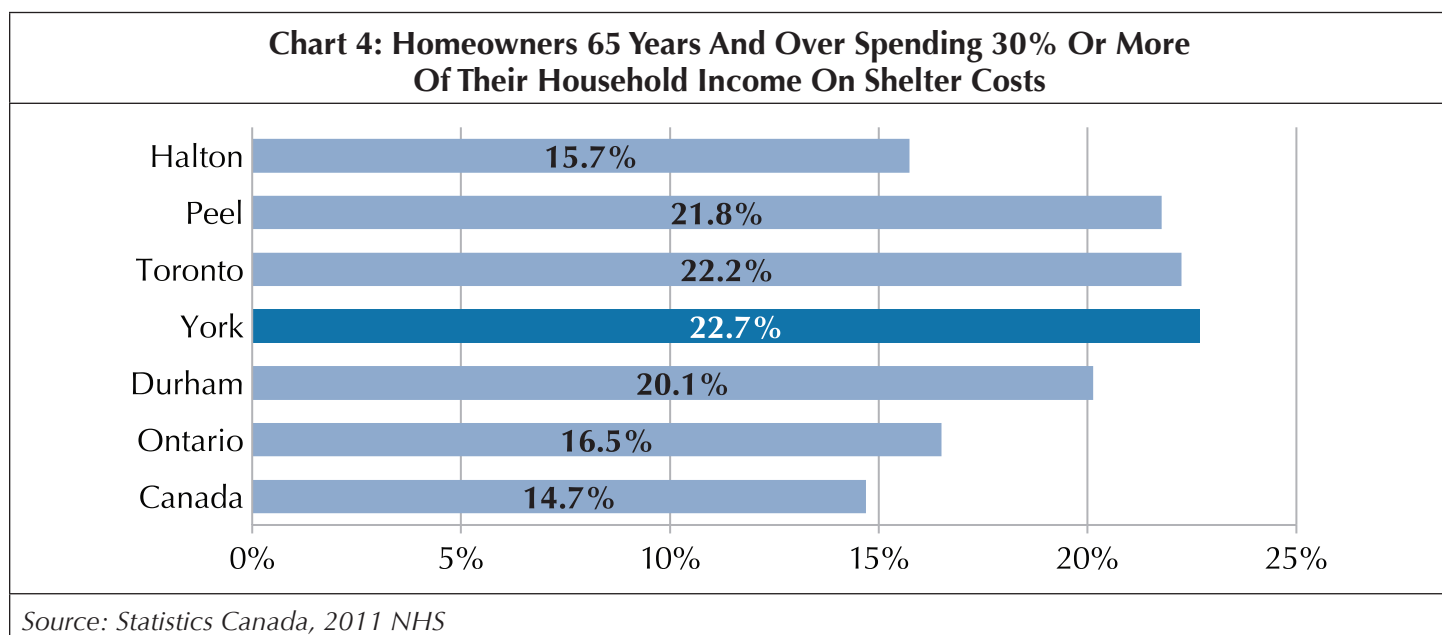
**Chart 3: Homeowners 65 Years Of Age And Over In Mortgage-Free Households, Canada, Ontario And GTA**



Source: Statistics Canada, 2011 NHS

## More homeowners (65+) in York Region spend 30% or more of their household income on shelter costs compared to those living in other Regions, Ontario or Canada [see Chart 4]

- Note: Shelter cost includes, where applicable, the mortgage payment or monthly rent, the costs of electricity, heat, water and other municipal service, property taxes and condominium fees.
- With housing costs being an important part of overall household expenditure, 22.7 per cent of homeowners aged 65 years and over in York Region spend 30 per cent or more of their income on shelter, exceeding the CMHCs “affordability threshold”. This was the highest proportion in the GTA. In comparison, 14.7 per cent of the total owner households with a maintainer 65 years and over in Canada and 16.5 per cent in Ontario spend 30 per cent or more of their household income on shelter.
- Mortgage-free senior (65+) led households could still be spending 30 per cent or more on shelter costs. They could be living on low-income and therefore spending a large portion of their income on property tax, electricity and water, etc.
- 4,560 or 12 per cent of households led by seniors (65+) who own their homes without mortgages in York Region, are still paying over \$1,000 a month for shelter costs.



## Single-detached houses remain the dominant housing type for seniors 65+ living in private households in York Region

- The 2011 Census of Population counted nearly 120,000 seniors aged 65 and over in York Region. Of these, 95.0 per cent lived in private households or dwellings (as part of couples, alone or with others), while 5.0 per cent lived in collective dwellings, such as residences for senior citizens or health care and related facilities.
- In 2011, single-detached houses were home to 65.1 per cent of seniors; 18.6 per cent of senior residents lived in apartments and 11.2 per cent in semi-detached and row houses.

## Seniors' households (65+) in York Region are less likely to require major repairs compared to the same households in the GTA, Ontario or Canada

- Among current generation seniors, many aged 65 years and over live in the homes they occupied for years.
- People aged 65 and older tend to live in older dwellings compared to their younger counterparts. In York Region, 15.6 per cent of residents 65 years and over are occupying dwellings constructed before 1970, compared to only 9.6 per cent of residents less than 65 years of age living in dwellings built prior to 1970.
- Dwellings in need of major repairs are considered an indicator of inadequate dwellings by housing organizations. In 2011, the proportion of York Region households in need of major repair was 2.7 per cent among seniors; this was the lowest proportion in the GTA and below Ontario (5.0 per cent) and Canada (5.8 per cent).

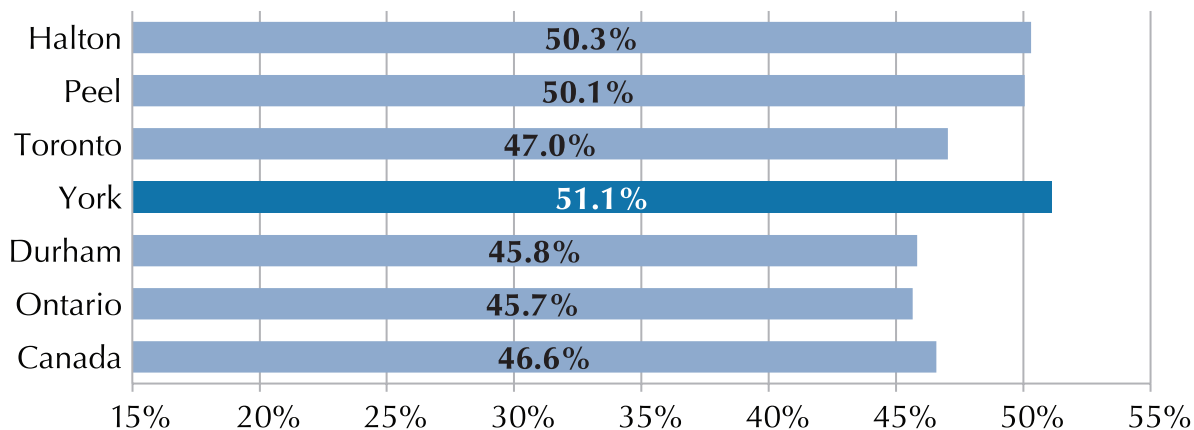
## York Region's Home Repair Program helps eligible homeowners who need accessibility modifications or critical repairs to make their homes safer

- In 2015, 75 applications were received and 54 were approved for funding. 77 per cent (42 out of 54 awards) of all awards went to persons 60 years and older.

## A large proportion of renter households led by seniors (65+) in York Region exceeded the affordability threshold

- In 2011, 51.1 per cent of households led by tenants 65 years and over spent 30 per cent or more of their income on shelter costs. This was the highest proportion in the GTA, and higher than both Canada (46.6 per cent) and Ontario (45.7 per cent) [See Chart 5].

**Chart 5: Renters 65 Years And Over Spending 30% Or More Of Their Household Income On Shelter Costs**



Source: Statistics Canada, 2011 NHS

## York Region continues to experience pressure on the local rental market with extremely low vacancy rates and fewer housing starts intended for the rental market

- In 2015, only 40 out of a total of 9,775 housing starts were intended for the rental market (*Housing Now, January 2016, CMHC*). There was no significant change in York Region's average vacancy rate of 1.6 per cent in 2015 compared to the previous year.
- The high cost of rent and low vacancy rates in York Region make it difficult to find affordable rental options.

## Seniors (65+) are more likely to live in subsidized housing compared to younger residents

- *Note: Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.*
- Of all York Region's tenant households led by residents 65 years and over in 2011, 29.3 per cent were subsidized. In comparison, the proportion of subsidized households led by residents *under* 65 years of age (non-seniors) was 11 per cent.
- In the GTA, Toronto and Peel Region have the highest proportion of subsidized tenant households occupied by residents 65 years and over at 31.7 per cent and 30.6 per cent. The proportion of subsidized tenant households led by seniors in York Region (29.3 per cent) was higher than both Canada (22.7 per cent) and Ontario (25.3 per cent).
- Subsidized housing in York Region continues to be in demand as a result of the low supply of affordable rental units and rising rental costs. As of December 2015, there were 12,130 eligible applicants on the waitlist. Seniors continue to be the largest group waiting for subsidized housing, making up about 56 per cent of the waitlist, followed by families at 23 per cent, singles at 20 per cent and Special Priority (applicants attempting to separate from someone abusive) at 1 per cent.

## Retirement homes offer another option for seniors to live independently

- *Note: A retirement home is a privately-owned residence providing rental accommodation, making at least two care services available, such as meals and medication administration. The resident pays for accommodation, care and services without any subsidy or contribution from government or non-government organization.*
- According to the CMHC *Seniors' Housing Report* (2015), there were 29 retirement homes in York Region, with 3,339 standard spaces. There are 3,192 residents currently occupying these spaces. York Region has 20.5 per cent of all retirement spaces in the GTA.
- The main age group living in retirement homes are those aged 75 years and older. According to the same report, 4.9 per cent of York Region's population aged 75 years and older live in a retirement home, compared to a rate of 3.8 per cent for the GTA and 5.2 per cent for all of Ontario.
- The average rent for the most affordable *private/studio unit* in 2015, was \$3,651 per month in York Region, up from \$3,492 in 2014. Private/studio spaces in York Region are on average more expensive compared to the GTA. The average rent for the most expensive *two bedroom unit* in York Region was \$5,512 per month in 2015, below the GTA average of \$6,365. The average rent in York Region retirement homes (*for all unit types*) in 2015 was \$4,092.

- Larger retirement home spaces are not renting well in York Region. As a result, the vacancy rate for *two bedroom units* (24.4 per cent) is double than that for smaller *private/studio units* (12.4 per cent). The average vacancy rate in York Region retirement homes (for all unit types) in 2015 was around 14 per cent.

## **Older seniors (those 85+) are more likely to live in *Collective Dwellings* than those aged 65 to 69**

- As people age they are more likely to live in collective dwellings that provide ongoing support and assistance services, professional health monitoring, care and treatment.
- In 2011, 5 per cent of York Region seniors aged 65 and over (6,030 people), lived in a collective dwelling that focussed on special care to seniors, such as nursing homes, chronic care and long-term care hospitals and residences for senior citizens, and group homes or institutions for people with psychiatric disorders or developmental disabilities.
- Among those 65 to 69, about 1.3 per cent lived in a collective dwelling in 2011. For seniors aged 85 and over, the proportion was 39.1 per cent.