

January 24, 2014

Regional Councillor John Taylor, Co-Chair
Susan LaRosa, Co-Chair
Human Services Planning Board
The Regional Municipality of York
17250 Yonge Street
Newmarket, ON L3Y 6Z1

Dear Co-Chairs:

Re: Update on the Development of the York Region Seniors Strategy

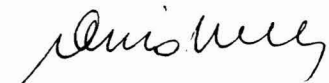
Regional Council, at its meeting held on January 23, 2014, adopted the following recommendations of Committee of the Whole regarding the report entitled 'Update on the Development of the York Region Seniors Strategy':

1. Council approve the proposed research and consultation activities to develop the York Region Seniors Strategy.
2. This report be circulated to the Human Services Planning Board of York Region and the local municipalities for their information.

A copy of Clause No. 8 of Committee of the Whole Report No. 1 is enclosed for your information.

Please contact Lisa Gonsalves, Director, Strategies and Partnerships at Ext. 72090 if you have any questions with respect to this matter.

Sincerely,



Denis Kelly
Regional Clerk

/C. Martin
Attachments - 2

Clause No. 8 in Report No. 1 of Committee of the Whole was adopted, without amendment, by the Council of The Regional Municipality of York at its meeting held on January 23, 2014.

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UPDATE ON THE DEVELOPMENT OF THE YORK REGION SENIORS STRATEGY

Committee of the Whole recommends:

- 1. Receipt of the presentation by Lisa Gonsalves, Director, Strategies and Partnerships.**
- 2. Adoption of the following recommendations contained in the report dated December 13, 2013 from the Commissioner of Community and Health Services:**

1. RECOMMENDATIONS

It is recommended that:

1. Council approve the proposed research and consultation activities to develop the York Region Seniors Strategy.
2. This report be circulated to the Human Services Planning Board of York Region and the local municipalities for their information.

2. PURPOSE

The purpose of this report is to provide Council with an update on the development of the York Region Seniors Strategy (Strategy). This update includes: an overview of findings from an inventory of regional programs and services that currently support seniors living in York Region (inventory); the Profile of York Region Baby Boomers and Seniors (Profile) (see *Attachment 1*); and proposed next steps to develop the Strategy.

3. BACKGROUND

An impending global demographic shift has highlighted the importance for proactive and responsive policy decisions

Healthy, long-term aging is a reflection of community investments in health care, education and economic prosperity. In 2012, the global population of individuals aged 60 or over was 809 million, 11 per cent of the total population. By 2050, this will increase to over two billion, 22 per cent of the total population. (HelpAge International, 2013). Given this reality, a great deal of work is underway at the international, national, provincial and municipal levels to address this demographic shift and the aging population.

The proportion of seniors in York Region will double by 2031

In 2011, nearly 299,000 baby boomers (those aged 45 to 64) and almost 121,000 seniors (those aged 65 or older) lived in York Region (Statistics Canada, 2011 Census). Baby boomers represented 29 per cent of the York Region population and seniors represented 12 per cent. Seniors also make up the fastest-growing component of the population in York Region. Between 2011 and 2031, the number of York Region seniors is expected to increase to approximately 311,000, a nearly 150 per cent increase. This dramatic growth rate is more than triple the expected 40 per cent increase for the total York Region population during the same period.

York Region residents are also living longer. Data from 2007 to 2009 indicates that the life expectancy for York Region residents was 82.2 years for males and 85.8 years for females, three years longer for males and two years longer for females compared to Ontario residents.

Based on these numbers, the corporation needs to be positioned to provide programs and services for an increasingly large and diverse seniors population. This will put increased pressure on these programs and may require changes in the way programs are delivered.

Ontario works closely with and through the municipal sector to deliver programs aimed at supporting seniors

In 2007, Ontario released the *Aging at Home Strategy*. This strategy expanded community living options for seniors through enhanced home care and community support services. Its aim is to help avoid premature admission to higher care long-term care homes or hospitals. Then, in 2012, Ontario released *Living Longer, Living Well* which supports the development of a provincial seniors' strategy. The provincial seniors' strategy will be guided by five principles that promote the wellness and independence of seniors. The focus is on the delivery of healthcare services, including health promotion, home and community care, long-term care environments, the needs of caregivers, safety, and attitudes towards seniors.

The Strategy is being developed in response to the changing demographics

In November 2012, Council directed staff to develop a seniors strategy. To support the Strategy's development, a Seniors Strategy Advisory Committee (Advisory Committee) was struck. This Advisory Committee includes representation from all Regional departments, supports the research activities needed to inform the Strategy and enhances internal coordination and collaboration between branches and departments that could be impacted by the Strategy.

The Strategy has three broad objectives:

1. To provide a clear understanding of the Region's role in serving seniors
2. To establish a shared corporate strategic direction to meet the needs of seniors
3. To position the corporation to respond to the changing demands on programs and services

The scope of the Strategy will be corporate-wide in nature and will include priorities and directions that will help position the Region to both sustain services and proactively respond to the rapidly changing seniors demographic.

4. ANALYSIS AND OPTIONS

The corporation is strategically positioned to respond to a changing community through *Vision 2051* and the *Corporate Strategic Plan*

Both *Vision 2051* and the *Corporate Strategic Plan* have established goals, objectives and guiding principles that support the Region's response to rapidly growing communities. The Strategy will use these guiding documents to set priorities and address the Region's current and future program and service delivery options for seniors living in York Region.

Objective #1 – Provide a clear understanding of the Region's role in serving seniors

In order to meet the first objective of the Strategy and to better understand the Region's role in serving seniors, 19 consultations were held with regional staff across departments to: (1) develop a comprehensive inventory of existing and future regional programs and services that target seniors; and (2) identify the impact, trends and challenges of a growing seniors population on Regional programs and services.

Consultations identified that the Region provides two different types of programs: direct services and policy direction. These programs can be further sub-divided into programs that are targeted to individuals aged 65 and older or universal programs (i.e., serving all ages).

In total, the Region delivers 87 direct service programs and policies that might be impacted by a growing senior population:

- 53 are classified as direct service programs (e.g., Emergency Medical Services), 34 of which are targeted to seniors (e.g., York Region Transit Community Buses).
- 34 are classified as policies (e.g., *Vision 2051*), 26 of which are targeted to seniors (e.g., Public Health’s *Healthy Aging Strategy*).

In addition, delivery of these programs and policies can be either mandated through legislation (e.g., Long-Term Care homes) or discretionary on behalf of the municipality (e.g., Social Housing Innovation Fund).

The inventory also identified the impacts, trends and challenges of a growing seniors population on various programs, policies and services. The findings from the inventory will be important to consider as the Strategy is developed to manage service capacity with a rapidly changing population. Table 1 provides a high level summary of the common themes identified.

Table 1
 Summary of Trends, Challenges, Opportunities and Considerations
 of a Growing Seniors Population

	Key Findings
Trends	<ul style="list-style-type: none"> • Tomorrow’s seniors will have high expectations regarding program and service availability and customer service • The unique urban, rural and suburban geography of York Region may impact service delivery to residents • Seniors will be high users of technology • Demand to age in place
Challenges	<ul style="list-style-type: none"> • Meeting and exceeding mandated requirements by Ministry or funding partners • Ensuring appropriate finances, resources and staffing are available for programs and services • Meeting the complex care and case management needs of seniors as they live longer
Opportunities	<ul style="list-style-type: none"> • Exploring novel and creative ways of delivering programs and services to meet the high expectations of the boomer demographic • Helping seniors to age in place • Harnessing the potential that seniors will bring to workforce and volunteering as they live longer and in better health • Being in the right place at the right time with the right service when seniors need them • Responsive to the needs and concerns of residents as they age

	Key Findings
Considerations	<ul style="list-style-type: none">• Clients remaining with programs for longer periods of time• Increasing demand for services• Multi-generational impacts of aging and more reliance on informal supports and family members to support seniors• Ongoing need to provide supports to residents respecting their diversity• Improved financial security and ability to pay for services

Proposed Next Step – Conduct impact assessments to determine long-term sustainability of Regional programs and services for seniors

The inventory provides a broad overview of regional programs and policies likely impacted by a growing seniors population. To fully understand the scope and impact of this work, additional research into the Region’s current programs and policies is needed. The research approach will be based on three fundamental questions from the Results-Based Accountability framework: (1) How much did we do? (2) How well did we do it? and (3) Is anyone better off? The proposed impact assessments would be conducted on mandated and discretionary targeted or universal programs that have a focus on seniors (e.g., Social Housing Innovation Fund) to determine impacts and sustainability.

Objective #2 – Establish a shared corporate strategic direction to meet the needs of seniors

In order to achieve the second objective, a Profile (see *Attachment 1*) was developed to lay the groundwork for developing the Strategy and shared corporate strategic direction that is evidence-based. In July 2013, the Region commissioned a research consultant to develop the Profile which would:

- Provide a demographic summary of York Region’s boomers and seniors
- Summarize findings from the literature about the aging population
- Identify what a future senior in York Region might look like

Information for the Profile was gathered from a variety of sources including the 2006 and 2011 Census, 2011 National Household Survey, Canadian Community Health Survey, program level data, published government reports and peer-reviewed literature. Analyses within the profile were assessed across the following five topic areas:

- Employment, education and volunteering
- Financial security
- Housing and living arrangements
- Health, well-being and safety
- Transportation

Despite the many similarities in the data between baby boomers and seniors, there are a number of differences and these will have important implications as we move forward with the development of the Strategy. Table 2 provides a summary of key findings across baby boomer and senior populations and their implications.

Table 2
 Key Findings from the Profile of York Region Baby Boomers and Seniors

Baby Boomers (45-64)	Seniors (65+)	Implications
Population: 298,900 (29%) ¹	120,935 (12%) ¹	Rapidly growing seniors population
5% have no knowledge of English or French ¹	18% have no knowledge of English or French ¹	Proportions of seniors with no knowledge of English or French likely to increase with increasing immigration
74% live in southern municipalities ¹	75% live in southern municipalities ¹	Majority live in already populous Vaughan, Richmond Hill and Markham
57% have at least a college education ²	33% have at least a college education ²	Boomers will continue to seek out personal development and meaningful volunteer opportunities
18% are self-employed ³	31% are self-employed ³	Boomers may enter their senior years and return to work in second careers as consultants
\$34,960 individual median income ⁴	\$21,720 individual median income ⁴	Many seniors will be wealthy but others may enter their senior years with mortgages and lower incomes
60% have mortgage in boomer-led homeowner households ⁵	24% have mortgage in senior-led homeowner households ⁵	
26% of homeowners and renters spending 30% or more of gross income on shelter ⁵	28% of homeowners and renters spending 30% or more of gross income on shelter ⁵	Challenged with finding appropriate, accessible and affordable housing
5% live alone ¹	14% live alone ¹	Individuals who live alone are at increased risk of becoming socially isolated
26% provide unpaid care to seniors ⁵	15% provide unpaid care to other seniors ⁵	Potential for younger seniors providing caregiving for their own senior parents
	163% projected increase in dementia cases between 2011 and 2031 from 12,000 to 31,000 ⁶	Increased risk for dementia and mental health declines

Sources: 1. Statistics Canada, 2011 Census; 2. Statistics Canada, 2011 National Household Survey; 3. Statistics Canada, Labour Force Survey 2006 to 2012; 4. Statistics Canada, Income Statistics Division, 2005 to 2010, Annual Estimated for Census Families and Individuals, 89C0022; 5. Statistics Canada, 2006 Census; 6. Hopkins, R. (June 2010). *Dementia Projections for the Counties, Regional Municipalities, and Census Divisions of Ontario*. Clinical/Research Bulletin number 16. PCCC Mental Health Services, Kingston, Ontario. Retrieved from http://www.alzheimertoronto.org/ad_Statistics.htm#one

In addition, findings also suggest that baby boomers and seniors are different based on lifetime experiences. For example, today's seniors grew up during the Great Depression and World War II whereas today's boomers grew up during post-war growth and prosperity. Based on these different life experiences, seniors tend to be savers, value social and financial legacy and have a strong sense of social responsibility. Conversely, boomers tend to be spenders, live in the moment and are self-reliant and put a greater focus on personal achievement (Crawford, 2009).

Combined, these findings confirm that a one-size fits all approach will not work and knowing the differences between baby boomers and seniors will be critical to meeting their future needs.

Proposed Next Step – Conduct further research on York Region baby boomers and seniors financial security, health and future service needs

The profile provided a high level overview of boomers and seniors in York Region. However, in order to really be able to assess what boomers will need in their senior years additional data is needed to develop a more comprehensive understanding of their financial security, health and future service needs. This new data will provide evidence for the development of new or revisions to existing programs and policy in the Strategy. These data will help ensure future programs and policies are proactive and responsive to the evolving needs and realities of the Region's seniors population.

Maclean's magazine (November, 2013) suggests that baby boomers are the richest, most comfortable and longest living generation Canada has ever had; even those who are not are still doing quite well compared to previous cohorts of seniors. Despite this, seniors discounts and free services are still offered without demonstrated need for these perks.

This additional information will help the Region answer some tough questions:

- How can the Region sustain its current program and service delivery options?
- Should the Region continue its current service catalog for seniors?
- How can the Region adapt current programs to be ready for the future?
- How can the Region ensure that seniors are not taken care of at the expense of other segments of the population (e.g., Generation Y and Z)?

Questions like these need to be answered to ensure that the Region is well-positioned to deliver sustainable, needs-based and effective programming for seniors.

Objective #3 – Position the corporation to respond to the changing demands on programs and services

The Region is not the only service provider for seniors. The local municipalities and other human services agencies will also face challenges. In November 2013, the Region shared findings from the Profile and activities completed in the development of the Strategy with local municipal community services staff and external organizations the Region works with to deliver services (e.g., Community Home Assistance to Seniors, Central Community Care Access Centre, Mackenzie Health). To further meet this objective, it is proposed that additional consultations with local municipalities and service providers and an environmental scan of best practices across different local, national and international jurisdictions be conducted.

Proposed Next Step – Consult with potential new partners and seek out effective approaches for seniors programming

These consultations and environmental scan will identify the impact of a growing seniors population on local municipal partners and effective approaches for seniors programming and policy from other jurisdictions that could be considered and adopted by the Region.

A draft strategic framework for the Region’s Strategy will be reported to Council in September 2014

Staff will report back to Council in September 2014 with findings from the proposed next steps in this report. Using this information, a draft strategic framework will be developed that will include the proposed vision, goal, guiding principles and timeframe of the Strategy.

Key milestones throughout 2014 and 2015 include:

- January 2014 to July 2014: Completion of proposed next steps and development of draft strategic framework
- September 2014: Report back to Council on draft strategic framework
- October 2014 to July 2015: Development of strategic priorities and actions
- September 2015: Present draft Strategy to Council for endorsement

Link to key Council-approved plans

Development of the Strategy aligns with York Region’s strategic direction and priorities included in *Vision 2051*, under the goal area “A Place Where Everyone Can Thrive” and the *2011 to 2015 Corporate Strategic Plan*, under the priority area “Improve Social and Health Supports.” It also aligns with goals and objectives within the “Healthy Communities” chapter of the *York Region Official Plan 2010*.

Development of the Strategy is an action included in the Community and Health Services Department *2010 – 2015 Multi-Year Plan*, under the goal area “Optimize the Health of the Community for all Ages and Stages through Health Protection, Prevention and Promotion Initiatives.

5. FINANCIAL IMPLICATIONS

The Community and Health Services Multi-Year Plan includes \$85,000 for research and consultation activities to develop the York Region Seniors Strategy. This is included in the 2014 base operating budget and scheduled to be funded through the Social Assistance Reserve as a one-time expense.

Going forward, implementation of the Strategy and associated impacts on budget will be funded through existing departmental budgets. As departments implement new actions and strategic priorities, it can be expected that associated requests for funding will be subject to annual budget approvals.

6. LOCAL MUNICIPAL IMPACT

Population growth and changing demographics will impact all nine local municipalities. Local municipalities are responsible for providing many front-line programs and services that help keep seniors healthy and engaged (e.g., parks and recreation programming, library services). The completed and proposed research will provide the Region and local municipalities with the evidence needed to support the ongoing delivery of programs and services for seniors.

Staff have been and will continue to meet with representatives from the nine local municipalities. These ongoing discussions will foster open dialog between the two levels of government and allow for coordinated planning and delivery of complementary programs and services for seniors.

7. CONCLUSION

The Strategy will help position the Region to be able to effectively and proactively respond to the unique challenges and opportunities of a rapidly changing demographic. As the demographics and needs of current and future seniors change, it will be increasingly important to have a progressive and responsive strategy in place to manage and deliver services that meet and exceed residents’ high expectations. Completed and proposed activities will help shape the future of the Region’s services for seniors, today.

For more information on this report, please contact Lisa Gonsalves, Director, Strategies and Partnerships Branch at Ext. 2090.

The Senior Management Group has reviewed this report.

Attachment (1)



A Profile of
Baby Boomers and Seniors
in York Region

Community and Health Services
Strategies and Partnerships

www.york.ca



DRAFT





Mayor
Frank Scarpitti
City of Markham



Regional Councillor
Jack Heath
City of Markham



Regional Councillor
Jim Jones
City of Markham



Regional Councillor
Gordon Landon
City of Markham



Regional Councillor
Joe Li
City of Markham



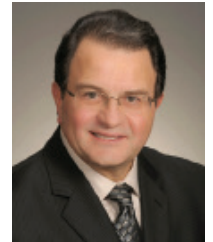
Mayor
David Barrow
Town of Richmond Hill



Mayor
Maurizio Bevilacqua
City of Vaughan



Chairman & CEO
Bill Fisch



Regional Councillor
Vito Spatafora
Town of Richmond Hill



Regional Councillor
Gino Rosati
City of Vaughan

A Message from York Regional Council

The Regional Municipality of York faces an unprecedented demographic shift as seniors become the fastest growing segment of our population. By 2031, the number of seniors is expected to top 310,000.



Regional Councillor
Brenda Hogg
Town of Richmond Hill



Regional Councillor
Michael Di Biase
City of Vaughan

A Profile of Baby Boomers and Seniors in York Region provides important information on the social and economic characteristics of baby boomers and seniors. This data helps us better understand the opportunities and challenges of these two similar, yet different, groups. It also informs and prepares York Region, our area municipalities and community partners in planning programs and services for the seniors of today and tomorrow's seniors, the aging boomers.



Mayor
Tony Van Bynen
Town of Newmarket



Regional Councillor
Deb Schulte
City of Vaughan

York Regional Council supports a community fostering healthy aging where our seniors can continue to live, work and age in one place. This profile informs our present and future planning as we develop a seniors strategy that will help sustain our services and prepare for the rapidly changing senior demographic.



Regional Councillor
John Taylor
Town of Newmarket



Mayor
Robert Grossi
Town of Georgina



Regional Councillor
Danny Wheeler
Town of Georgina



Mayor
Geoffrey Dawe
Town of Aurora



Mayor
Virginia Hackson
Town of East Gwillimbury



Mayor
Steve Pellegrini
Township of King



Mayor
Wayne Emmerson
Town of Whitchurch-Stouffville

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Definitions for terms used in this report

- **Seniors:** Individuals aged 65 and over
- **Boomers:** Individuals aged 45 to 64
- **Wave 1 boomers:** Individuals aged 55 to 64
- **Wave 2 boomers:** Individuals aged 45 to 54
- **Older adults:** Boomers and seniors combined



DRAFT

Executive Summary: A Profile of Baby Boomers and Seniors in York Region

York Region's population is aging, and the growth and changing make-up of the seniors population will impact many of the programs and services the Region provides

York Region is experiencing significant growth in its senior population. Current projections indicate that the percentage of seniors making up the region's total population will expand from 12 per cent in 2011 to 21 per cent by 2031. As the senior population grows, so does the demand on York Region programs and services used by seniors.

A profile of York Region seniors and boomers was prepared to identify key factors, commonalities and differences to provide information for program planning and policy development

To continue to meet the needs of today's seniors and to plan for the needs of seniors over the next 20 years, it is essential to base program planning and policy development decisions on thorough and accurate information about boomers and seniors – who they are, where they live, their activities, their health status, their financial status, their housing and living arrangements, and so on. A profiling exercise of York Region boomers and seniors was conducted to look at their characteristics and identify the commonalities and differences between these two groups. The information in this report provides evidence as basis for further policy and program development decisions to meet the short and long-term needs of seniors now and over the next 20 years. Key findings from the profiling exercise are described below:

Demographics

- Females outnumber males in both the boomer and senior populations
- The majority of York Region boomers and seniors had knowledge of English. After English, Chinese is the most common language spoken at home by boomers and seniors
- Over the next two decades, the number of immigrants, including seniors, who settle in York Region is expected to increase

Geographical Distribution

- About three-quarters of boomers and seniors live in the southern part of York Region (Markham, Richmond Hill and Vaughan)

Education

- Overall, boomers have achieved a higher level of education than seniors, but both groups are interested in continuing education

Employment

- The percentage of older adults (aged 55 and over) in York Region who are employed or looking for work is higher than the rates for Ontario and Canada



- Since 2009, unemployment rates for older adults (aged 55 and over) in York Region have been lower than Ontario and Canada unemployment rates
- In 2009, about half of York Region older adults (aged 50 to 70) either indicated they had plans to retire or had already retired by age of 65

Volunteering

- As a whole, boomers and seniors provide more than half of the volunteer hours in Ontario
- For boomers and seniors in Canada, contributing to the community is the primary motivation for volunteering

Financial Security

- Median income levels are lower for seniors in the three southern municipalities of York Region than for Aurora, King and Whitchurch-Stouffville
- Between 2000 and 2010, the percentage of York Region seniors who reported income from employment grew, while the percentage who reported income from investments decreased
- In 2010, public pensions (Old Age Security and Canada Pension Plan combined) and employment represented 54 per cent of the total income for York Region seniors
- In the Region's *Boomer Retirement Survey*, the majority of respondents (aged 50 to 70) said their main sources of retirement income would be from Canada Pension Plan (CPP), Registered Retirement Savings Plans (RRSPs), personal savings and company pensions
- Since 2008, the numbers of York Region wave 1 boomers and seniors receiving Employment Insurance Benefits have increased, impacting their financial preparation for retirement
- Reports from the banking industry indicate that Canadian boomers do not have adequate savings for retirement
- Canadian boomers and seniors are entering retirement carrying debt, raising questions about their long-term financial security
- The York Region Food Network statistics show that an increasing number of York Region seniors are facing food insecurity
- In 2005, more than a quarter of York Region seniors and boomers faced housing affordability challenges

Housing and Living Arrangements for York Region Boomers and Seniors

- In 2011, 67 per cent of York Region households were maintained by boomers and seniors, and the numbers of boomers and seniors living in single-detached homes in York Region were higher than the rates for Ontario and Canada
- Most York Region boomer and senior household maintainers own their homes and live with their families (i.e. married couple with or without children, common-law couple with or without children or lone parent family)
- The vacancy rate for rental housing for seniors in York Region has decreased since 2011



Providing Care for Seniors

- York Region boomers are the primary caregivers providing unpaid care to seniors
- Due to smaller family sizes, the children of boomers may have greater caregiver responsibilities

Health and Well-being

- About half of York Region boomers and seniors rate their health as very good or excellent
- A much higher proportion of York Region seniors than boomers report having chronic health conditions, such as arthritis and high blood pressure
- It is expected that dementia among York Region seniors will increase rapidly over the next 20 years
- Boomers in York Region are more likely to be hospitalized due to cancer and circulatory and digestive system diseases, whereas seniors are more likely to be hospitalized for circulatory, digestive and respiratory system diseases
- Emergency Medical Services (EMS) calls for York Region boomers and seniors are increasing. In 2012, 61 per cent of calls to EMS were for boomers and seniors, up from 60 per cent in 2010 and 2011

Personal Safety

- The numbers of most serious violations (e.g. assault, criminal harassment, robbery, utter threats) against York Region boomers and seniors have been increasing between 2008 and 2012

Transportation

- In 2009, three-quarters of all Canadian seniors had a driver's license
- Driving is the primary mode of transportation for the majority of York Region employed boomers and seniors
- About half of York Region boomers and seniors live within five minutes walking distance to public transit

What might York Region's future seniors be like?

The purpose of this profiling activity was to understand what the current cohort of boomers and seniors look like across a variety of dimensions. The purpose was to also use this data to begin to develop a picture of what future seniors in York Region might look like to provide some initial guidance and evidence as to what program and policy planners can expect. Based on these analyses and research, the conclusions can be made:



Characteristics of Future Seniors in York Region and Implications for York Region Programs and Services		
	Characteristic	Implications for York Region Programs and Services
Education	<p>More educated</p> <p>Staying in the workforce longer</p> <p>Pursuing secondary careers</p> <p>Seeking out ongoing personal growth</p> <p>Internet and technology savvy</p>	<p>Opportunities for personal and professional development in partnership with community organizations will be increasingly important for seniors</p> <p>Seniors will rely more heavily on the Internet to access accurate and timely information and to engage with their community and fellow residents</p>
Employment	<p>Remaining employed beyond age of 65 depending on personal circumstances</p> <p>Seeking out part-time work, working from home or self-employment opportunities</p>	<p>Navigating the transition process between boomers leaving the workplace and younger generations filling their vacant position</p> <p>Flexibility and accommodation at the workplace will be required to meet the needs of senior employees</p>
Volunteering	<p>Dedication to volunteer will vary based on available time and other commitments seniors have</p> <p>Seniors will volunteer to leverage professional skills and obtain a meaningful and challenging experience</p>	<p>Seniors will be a skilled, knowledgeable and eager cohort of the population that community organizations can draw on for their expertise and lived experience</p> <p>Volunteer opportunities must allow for meaningful opportunities for seniors to give back to their communities</p>
Financial Security	<p>Rely on multiple sources of income</p> <p>Seniors will likely be wealthier than previous cohorts before them and may have the ability to pay for needed services</p> <p>Employment income and home equity will be increasingly important to fund retirement</p> <p>Potentially entering senior years with some form of mortgage or consumer debt</p> <p>At risk for housing affordability</p>	<p>Boomers may enter their senior years with debt or adequate savings and this will be especially important among those who are low income or experiencing chronic health problems</p> <p>Provision of senior discounts based on income-sensitive criteria rather than just age of client</p>



Characteristics of Future Seniors in York Region and Implications for York Region Programs and Services		
	Characteristic	Implications for York Region Programs and Services
	challenges due to supply of appropriate, affordable and accessible housing in York Region	
Housing and Living Arrangements	<p>High proportion of home owners staying in their own residences</p> <p>Downsizing based on financial resources and supply of appropriate housing in York Region</p> <p>Aging in place or neighbourhood with family and community support</p>	<p>Limitations with the supply of seniors' rental housing and new construction projects in York Region that are building accessible, easy to maintain housing that is close to amenities and services</p>
Long-Term Care	<p>Increased demand for long-term care supports as seniors age and health declines, especially among the very old seniors</p>	<p>Increased demand on the Region and community partners to delivery responsive, long-term care programs and services to senior residents</p>
Caregiving to Seniors	<p>Seniors will be likely providing informal caregiving to other seniors</p>	<p>Increased potential for caregiver burden among family and friends providing informal care</p> <p>Increased demand for different resources from informal caregivers for seniors</p>
Health	<p>Boomers currently have health behaviours that may have negative health effects as they move into their senior years</p> <p>Increased rates of dementia and cognitive decline</p>	<p>Increased strain on York Region health programs and services by growing senior population with chronic health conditions</p> <p>Increased demand to provide and develop services to assist individuals with dementia or other cognitive problems</p>
Personal Safety	<p>Increased risk of elder abuse, neglect or family violence with increased caregiver burden and crimes against seniors</p>	<p>Public awareness about elder abuse and additional resources needed to support seniors so they can live safely in their own communities</p>
Transportation	<p>Rely on personal vehicles and driving as their primary mode of</p>	<p>Supporting the independence of seniors using personal vehicles through safety and public</p>



Characteristics of Future Seniors in York Region and Implications for York Region Programs and Services		
	Characteristic	Implications for York Region Programs and Services
	transportation Seniors providing transportation to other seniors	education
Public Transit	Increases in seniors with mobility challenges relying on specialized transit services	Increased demand for Mobility Plus and community bus services through York Region Transit



Introduction

Healthy aging is a reflection of how a community has made positive investments in health care, education and economic prosperity. By 2050, individuals aged 60 and over will make up more than 20 per cent of the global population¹. Given this reality, a great deal of work is underway at the international, national, provincial and municipal levels to address this demographic shift and the growing aging population.

Generally speaking, the aging trajectories of boomers and seniors today are quite different, shaped largely by generational life experiences. For example, seniors today shared the experiences of the Great Depression and fighting in World War II. Comparatively, boomers today grew up in the years of post-war prosperity. As such, these life experiences have shaped two uniquely different cohorts. Seniors are savers, risk and debt averse, believe in teamwork, cooperative and action-oriented, value social and financial legacy and have a strong sense of social responsibility. Conversely, boomers are spenders, risk takers and credit-savvy, individualistic and performance-oriented, live in the moment and are self-reliant and put a greater focus on personal achievement². It is important to delve further into the research and data to gain a more complete picture of boomers and seniors, particularly those living in York Region.

Data in this report clearly highlights that the region will be undergoing an unprecedented demographic shift, which will have a number of implications for policy and service delivery. York Region programs and policies will need to become increasingly timely, adaptive and flexible to respond to the changing demands of an aging population so that residents' needs can continue to be met.

This profile was developed to lay the groundwork for developing a corporate-wide Seniors Strategy. In 2013, the Region carried out research to develop the profile that would:

- Provide a socio-demographic summary of York Region boomers and seniors
- Summarize findings from the literature about the aging population
- Identify what future seniors in York Region might look like

Information for the profile was gathered from a variety of sources including the 2006 and 2011 Censuses, 2011 National Household Survey, Canadian Community Health Survey, program level data, published reports from governments and non-governmental organizations, research papers and peer-reviewed literature. Analyses within the profile were organized according to the following topic areas:

- Who boomers and seniors are
- Where they live

¹ HelpAge International (2013). *Global AgeWatch Index 2013: Insight Report*.
<http://www.helpage.org/download/52949da702099>

² Crawford, J. (2009). A Tale of Two Cohorts. *The Society of Notaries Public of British Columbia*, 18 (1): 56-57.



- Education, employment and volunteering
- Financial security, housing and living arrangements
- Health, well-being and personal safety
- Transportation

Findings from this profile confirm that a one-size-fits-all approach will not work and a comprehensive and in-depth understanding of the differences between baby boomers and seniors will be a pivotal initial step to developing an effective seniors strategy.



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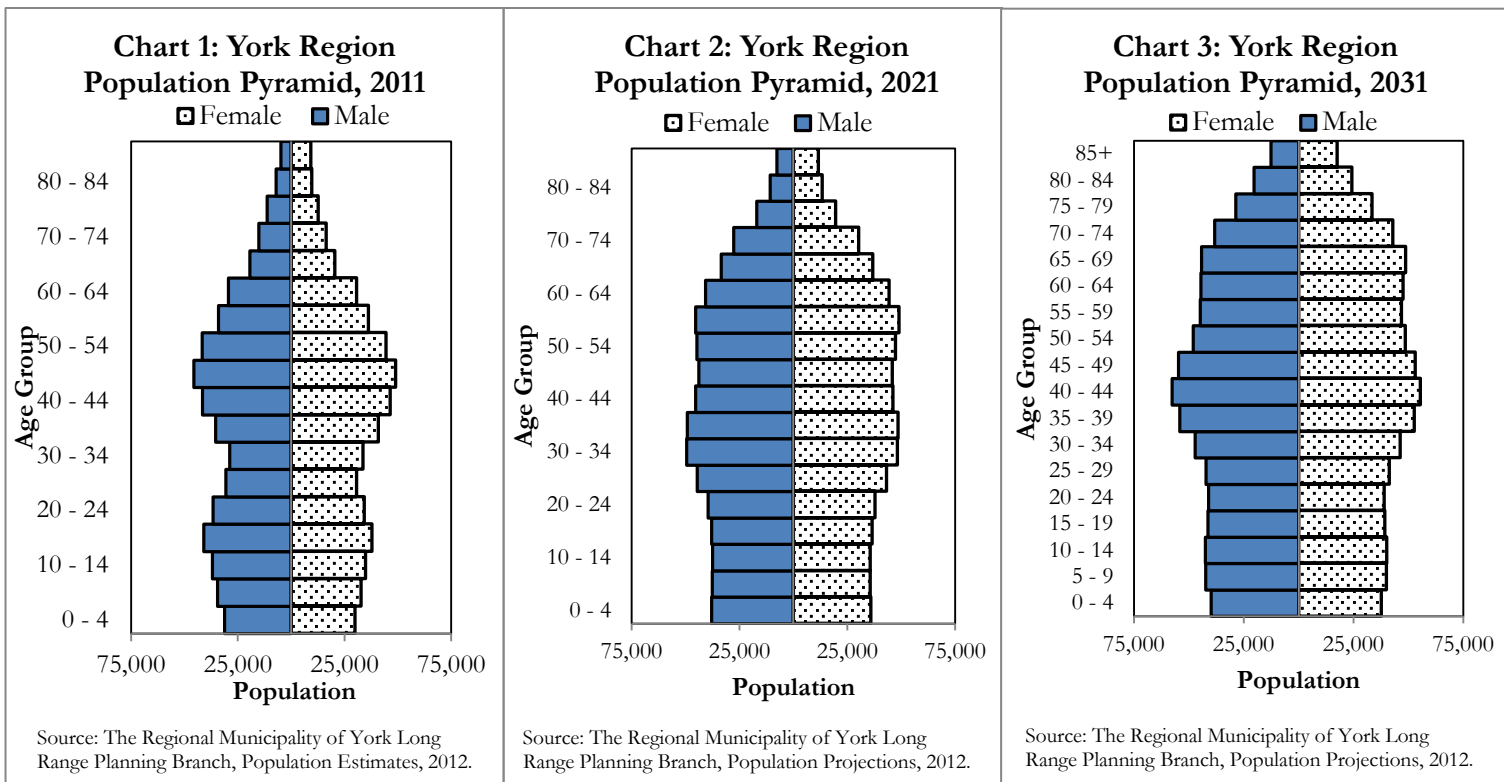
A Profile of York Region Boomers and Seniors

The population of York Region is aging

York Region's population is aging, and over the next 20 years, the senior population will increasingly make up a larger share of its total population. In 2011, a total of 298,900 baby boomers (aged 45 to 64) and 120,935 seniors (aged 65 and over) lived in York Region. Boomers represented 29 per cent of the population and seniors represented 12 per cent.

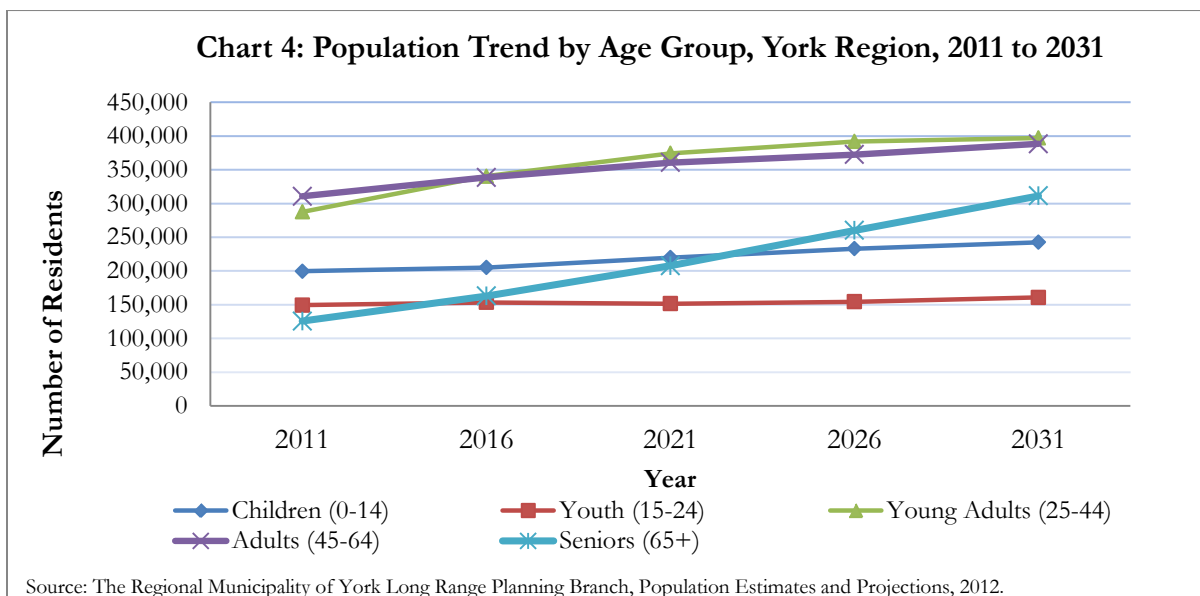
The median age of York Region residents is increasing

- In 2011, the median age for York Region residents was 39.3 years. In comparison, in 2006 the median age was 37.5 years and in 2001 was 36.0 years. (median age means that half of the population was older than that age and half was younger)
- As shown in the following population pyramids, the number of seniors (aged 65 and over) in York Region, regardless of the specific age group, will continue to increase in the next 10 to 20 years. In contrast, the growth of the child population (aged 0 to 14) will remain relatively stable (see Charts 1, 2 and 3).
- For most age groups, the male to female ratio is close to one. However, for seniors aged 80 years and over, there are significantly more women than men.



The senior population in York Region is growing much faster than any other age group

From 2011 to 2031, the projected growth in the senior population will be much more pronounced than the growth in any other age group (see Chart 4). This trend is a result of a combination of different factors, such as increased life expectancy and the aging of the baby boomer generation.

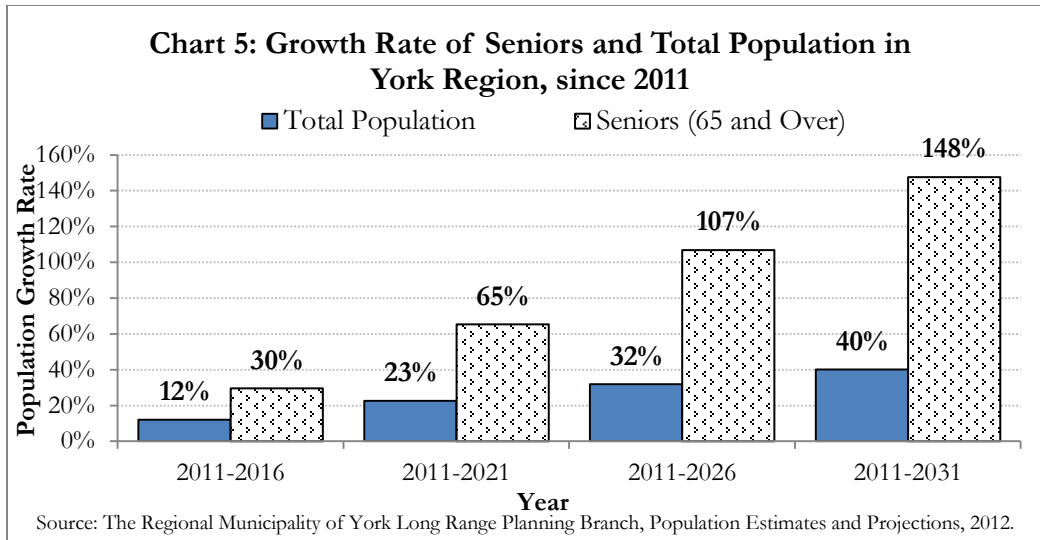


Between 2011 to 2031, the York Region senior population is projected to grow by almost 150 per cent

Over the next two decades, the senior population is projected to grow at a much faster rate than the overall population (see Chart 5).

- Between 2011 and 2021, the senior population is expected to increase by 65 per cent, triple the growth rate of the total population.
- For the two-decade period from 2011 to 2031, the senior population is predicted to grow by 148 per cent, nearly quadruple that of the total population.





York Region seniors are living longer than their provincial counterparts

One of the contributing factors to the substantial growth in the region's senior population is the relative higher life expectancy of its population (see Table 1).

- Based on the three-year average from 2007 to 2009, the life expectancy for the York Region total population was 84.1 years, significantly higher than that of Canada (81.1 years) and Ontario (81.5 years).
- In particular, males in York Region were expected to live three years longer and females more than two years longer than their counterparts in Ontario.

Table 1: Life Expectancy for Ontario and York Region Populations, 2007 to 2009 Average			
	Males	Females	Total
York Region	82.2*	85.8*	84.1*
Ontario	79.2	83.6	81.5
Canada	78.8	83.3	81.1

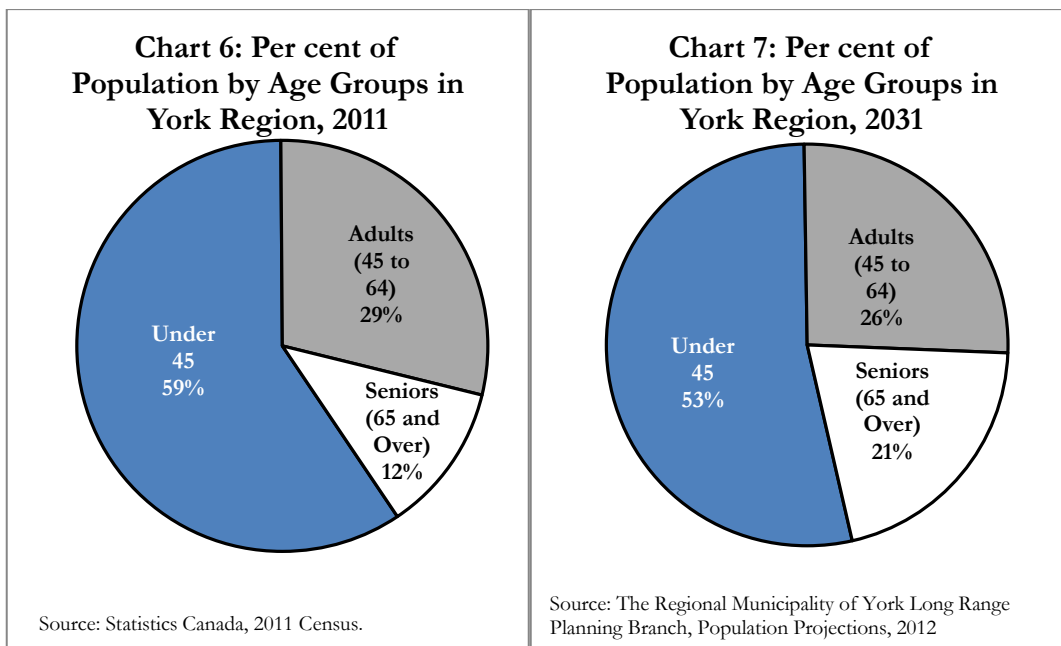
Notes: 1.* represents a significant difference from Ontario and Canada. 2. Life expectancy is the number of years a person would be expected to live, starting from birth (for life expectancy at birth). 3. In this table, the calculation of life expectancy is based on three consecutive years (2007 to 2009) of death data and population estimates.

Source: Statistics Canada, Table 102-4307 – Life expectancy, at birth and at age 65, by sex, three-year average, 2007-2009.



Higher life expectancy and fast growth of senior population will result in York Region seniors accounting for 21 per cent of the population by 2031

Current projections indicate that the share of seniors in the region's total population will expand from 12 per cent in 2011 to 21 per cent by 2031 (see Charts 6 and 7).



Bottom Line:

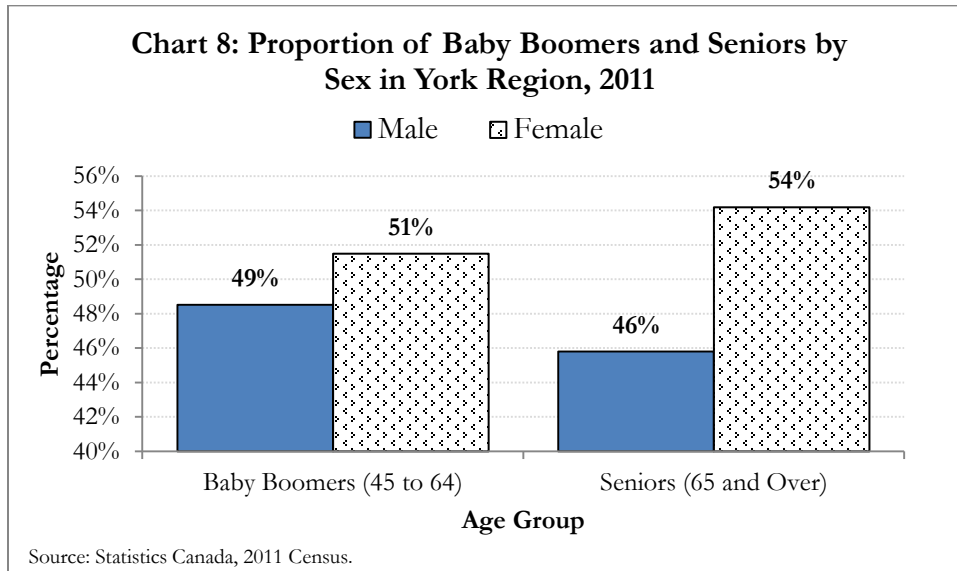
- York Region's population is aging rapidly
- The senior population of York Region is growing faster than any other age group
- On average, York Region residents are expected to live into their mid-eighties



Basic Demographics

Females outnumber males in both the boomer and senior populations

In 2011, 51 per cent of boomers in York Region were female and 49 per cent were male. The female to male ratio was larger for the senior population, with females comprising 54 per cent of the senior population and males making up 46 per cent (see Chart 8).



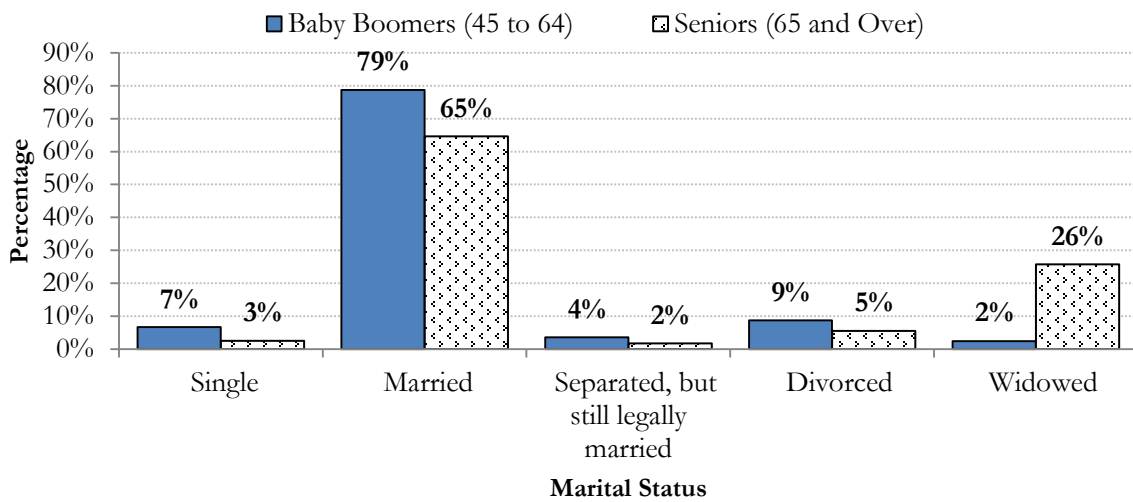
Slight differences were found in the marital status of the boomer and senior populations

The majority of baby boomers (79 per cent) and seniors (65 per cent) were married (see Chart 9). In terms of legal marital status, four per cent of boomers and two per cent of seniors reported themselves as in a common-law relationship (lived with another person as a couple but were not married). Other findings included:

- Two per cent of boomers and 26 per cent of seniors were widowed
- Nine per cent of boomers and five per cent of seniors were divorced
- Seven per cent of boomers and three per cent of seniors were single (never legally married).



Chart 9: Marital Status of Baby Boomers and Seniors, York Region, 2011



Note: Single refers to those never legally married.
Source: Statistics Canada, 2011 Census.

Between 2003 and 2012, there was an increase in the number of new immigrant seniors and boomers who were planning to settle in York Region.

- In 2011, immigrants accounted for 45 per cent of the total population in York Region. The number of immigrants is projected to continually increase over the next two decades, accounting for a greater share of the total population. By 2021, 638,651 immigrants are expected to be living in York Region accounting for 51 per cent of the total population. By 2031, 55 per cent (or 784,392 people) of the York Region population is expected to be immigrants.
- In 2006, 69 per cent (or 60,275) of seniors in York Region were immigrants, with four per cent (or 3,265) of them being recent immigrants at the time (arriving in Canada between 2001 and 2006)³.
- Among the immigrant seniors in York Region, 40 per cent of them landed when they were 45 years or older, another 40 per cent arrived when they were between 25 and 44 years of age, about one-fifth (19 per cent) came when they were youth (aged between 15 and 24), and only three per cent came when they were under 15 years of age⁴.
- According to Citizenship and Immigration Canada’s landing data, between 2003 and 2012, there was an increase in the numbers of new immigrant seniors and boomers who reported

³ Similar data from 2011 National Household Survey was not yet available at time of preparation.

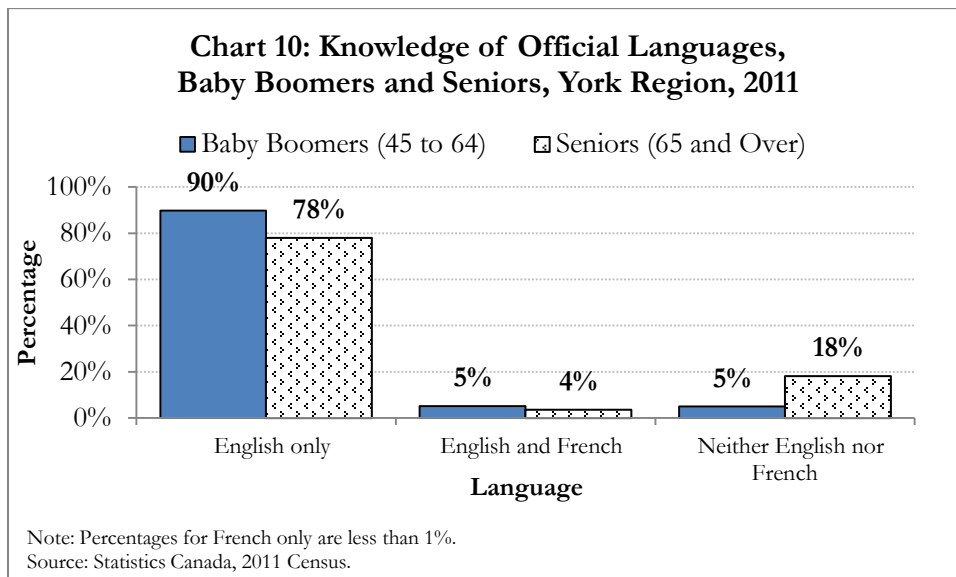
⁴ Similar data from 2011 National Household Survey was not yet available at time of preparation.



planning to settle in York Region. In addition, the number of new immigrant boomers who landed in York Region has grown by 35 per cent (from 1,390 in 2003 to 1,870 in 2012) and the number of new immigrant seniors has increased by 105 per cent (from 630 in 2003 to 1,290 in 2012)⁵.

The majority of York Region boomers and seniors had knowledge of English

- In 2011, 18 per cent of York Region seniors and five per cent of boomers did not have any knowledge of English or French (Chart 10).
 - The proportion of York Region seniors without knowledge of the official languages was more than double that of Ontario (seven per cent) and more than three times that of Canada (five per cent). However, this proportion had decreased since 2006.
- In 2006, 26 per cent of immigrant seniors, regardless of period of landing in York Region, did not have knowledge of English or French, as compared to immigrants of all ages (eight per cent)⁶.
- According to the 2006 Census, 60 per cent of the recent immigrant seniors to York Region (those who arrived in Canada between 2001 and 2006) had no knowledge of either English or French⁷.



⁵ Source: Citizenship and Immigration Canada, RDM, Permanent Residents Facts and Figures, 2003 to 2012.

⁶ Similar data from the 2011 National Household Survey was not available at time of preparation.

⁷ Source: Statistics Canada, 2006 Census.



After English, Chinese is the most common language spoken at home by York Region boomers and seniors

- About two-thirds (66 per cent) of boomers and over half (56 per cent) of seniors reported English as the language they spoke most often at home. The rest indicated speaking a wide variety of non-official languages.
- As shown in Table 2 below, the top five non-official languages spoken most often at home by boomers and seniors in York Region are the same.
 - For both seniors and boomers, Chinese, primarily Cantonese and Mandarin, was the non-official language most commonly spoken at home in York Region.

Table 2: Non-official Languages Spoken Most Often at Home by Baby Boomers and Seniors in York Region, 2011

Baby Boomers (45 to 64)			Seniors (65 and Over)		
	Number	Per cent		Number	Per cent
Chinese	44,905	16%	Chinese	15,955	14%
Russian	8,490	3%	Italian	12,715	12%
Persian (Farsi)	6,495	2%	Russian	2,495	2%
Italian	4,560	2%	Persian (Farsi)	1,905	2%
Tamil	4,475	2%	Tamil	1,645	1%

Notes: 1. Data represent only single responses. 2. Chinese includes different Chinese languages, e.g., Cantonese, Mandarin, Hakka etc... 3. Figures are for all baby boomers and seniors in York Region, not just immigrants
Source: Statistics Canada, 2011 Census.

Bottom Line:

- Immigration to York Region is contributing to the growth of the senior population
- Nearly one-fifth of seniors have no knowledge of English or French
- Chinese is the most common non-official language spoken at home among boomers and seniors in York Region



Geographical Distribution of York Region Seniors and Boomers

The majority of boomers and seniors living in York Region live in the Cities of Markham and Vaughan and the Town of Richmond Hill

- About three-quarters of boomers and seniors in York Region live in the southern three municipalities: City of Vaughan, City of Markham and Town of Richmond Hill (Table 3 and Maps 1 and 2). These are also the most populous and urban areas of the region.

	Baby Boomers (45 to 64)	Seniors (65 and Over)
Markham	30%	31%
Vaughan	26%	27%
Richmond Hill	18%	17%
Newmarket	8%	7%
Aurora	5%	5%
Georgina	5%	4%
Whitchurch-Stouffville	3%	4%
King	2%	2%
East Gwillimbury	2%	2%
Northern Municipalities (6)	26%	25%
Southern Municipalities (3)	74%	75%

Note: The southern municipalities include Vaughan, Markham and Richmond Hill. The northern municipalities include Whitchurch-Stouffville, Aurora, Newmarket, King, East Gwillimbury and Georgina.
Source: Statistics Canada, 2011 Census.



Map 1 - Geographic Distribution of Baby Boomers (Aged 45 to 64) in York Region, 2011 Census

LEGEND

Percentage of Population (45 - 64 years):

Census Tract Count

	No Data	1
	17% - 20%	4
	21% - 23%	25
	24% - 27%	24
	28% - 30%	34
	31% - 33%	48
	34% - 37%	46
	38% - 40%	6

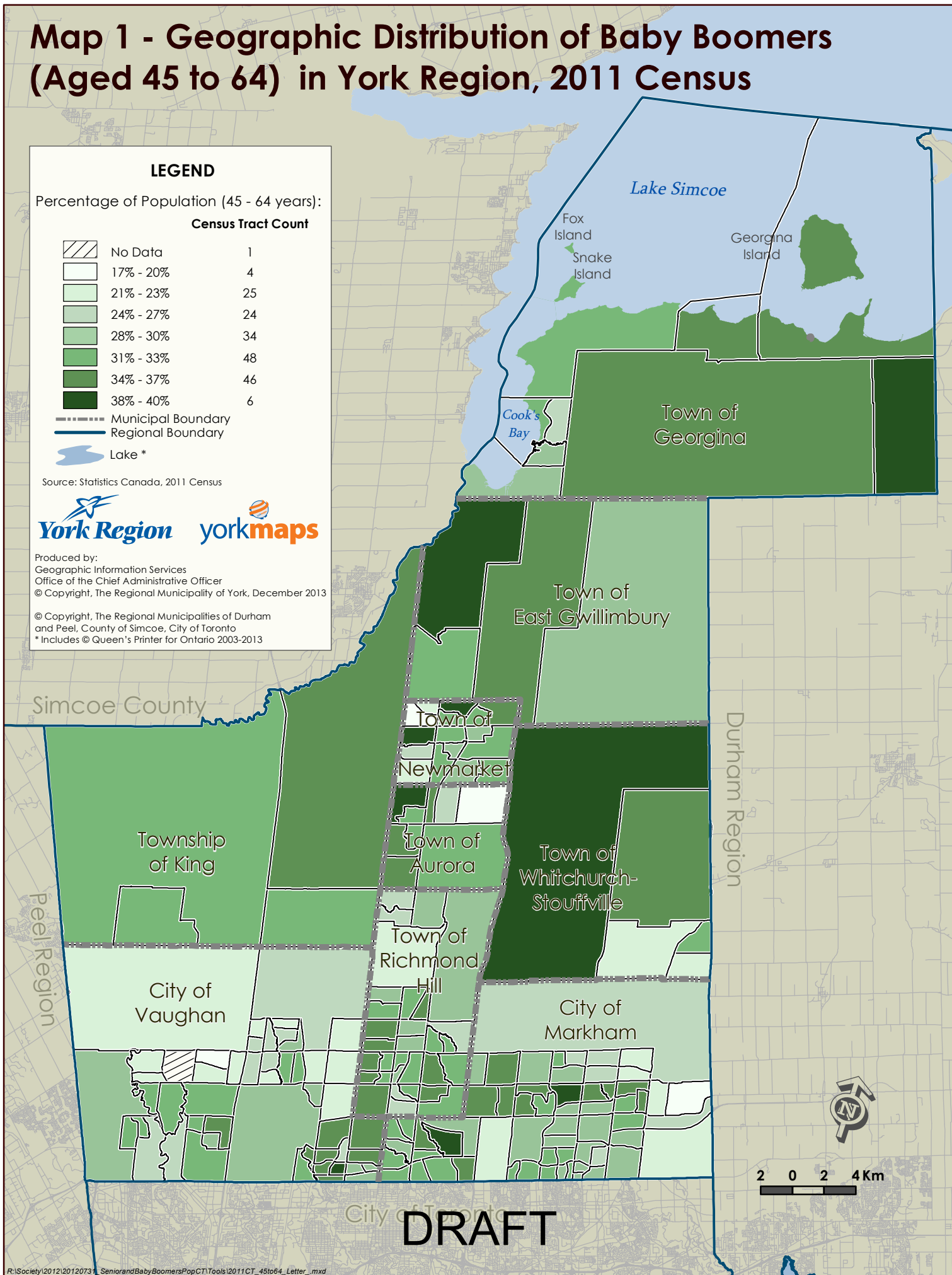
- Municipal Boundary
- Regional Boundary
- Lake *

Source: Statistics Canada, 2011 Census



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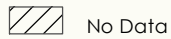


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Map 2 - Geographic Distribution of Seniors (Aged 65 and Over) in York Region, 2011 Census

LEGEND

Percentage of Population (65 and over):



No Data

Census Tract Count

1



4% - 8%

42



9% - 11%

42



12% - 15%

55



16% - 19%

24



20% - 22%

7



23% - 26%

10



27% - 30%

7

----- Municipal Boundary
 ————— Regional Boundary



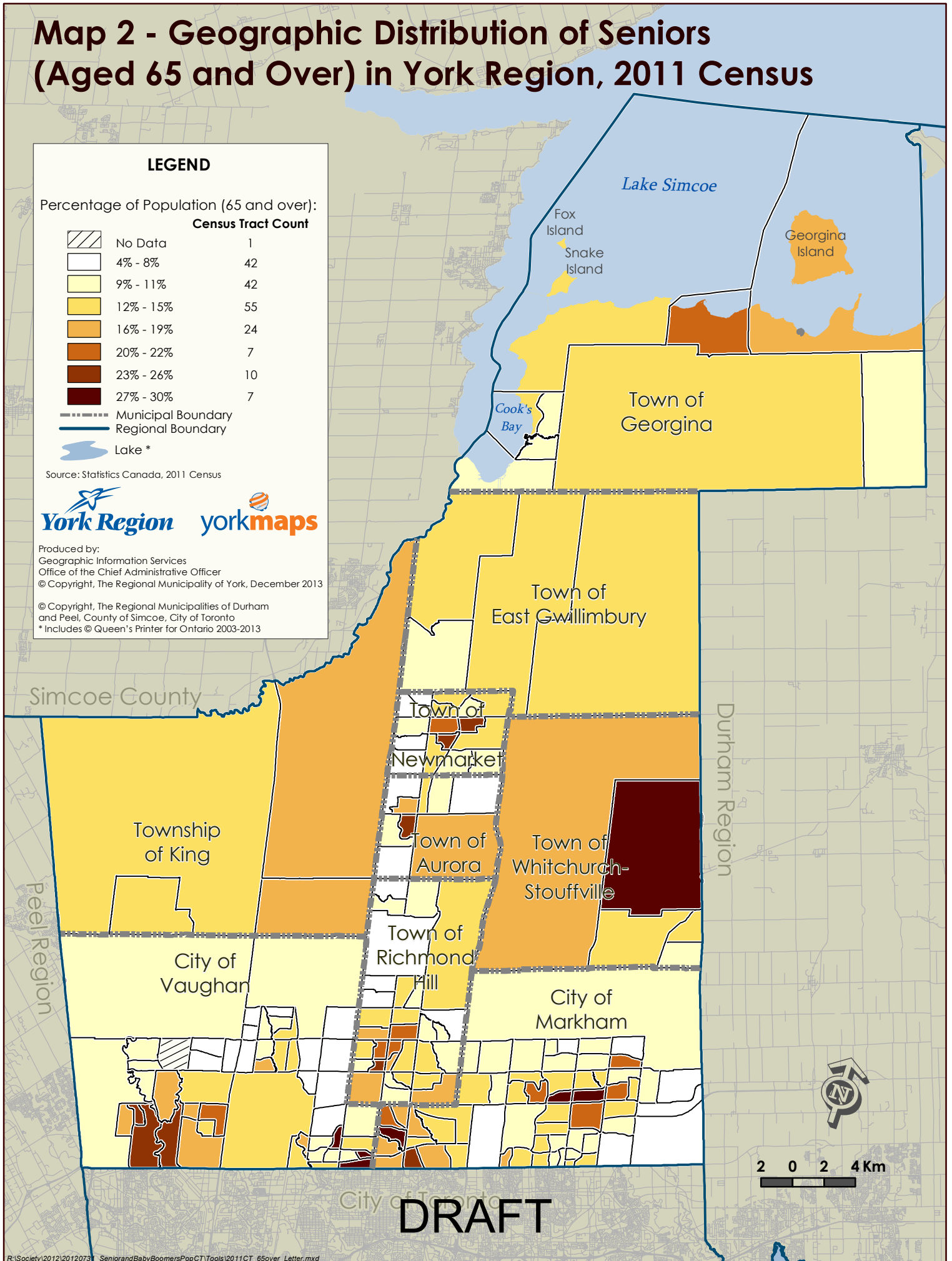
Lake *

Source: Statistics Canada, 2011 Census



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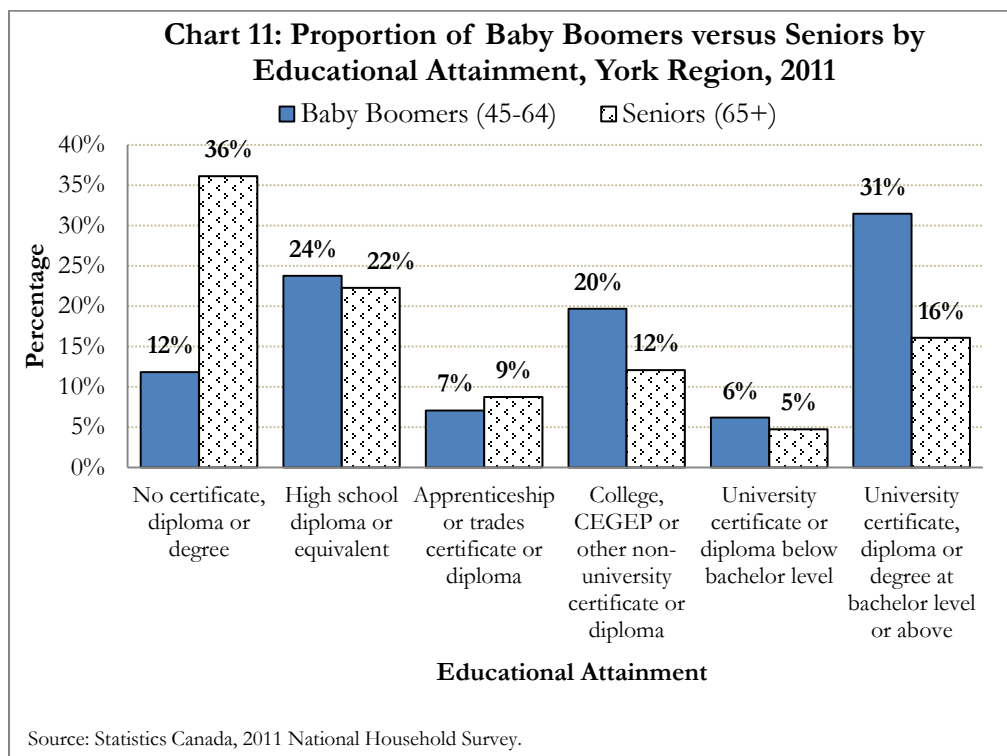


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Education

Baby boomers in York Region have achieved higher levels of education than seniors

- Fifty-seven per cent of the region's boomers have a college or university certificate/diploma/degree, as compared with 33 per cent of seniors (see Chart 11).
- York Region has a higher proportion of boomers (31 per cent) who have a university certificate, diploma or degree at bachelor level or above than that of Ontario (24 per cent) and Canada (21 per cent).
- York Region also has a lower proportion of boomers (12 per cent) who have not graduated from high school as compared to Ontario (14 per cent) and Canada (16 per cent).
- Over one-third (36 per cent) of York Region seniors did not graduate from high school, three times more than boomers (12 per cent) in York Region, but is comparable to seniors in Ontario (34 per cent) and Canada (36 per cent).



Boomers and seniors in York Region have similar educational backgrounds

- In general, boomers and seniors in York Region share the same top three major fields of study in terms of their post-secondary education (see Table 4). This pattern is similar for the rest of the York Region population as well as boomers and seniors across Ontario and Canada.



- Boomers in York Region (16 per cent) are twice as likely as seniors (8 per cent), and slightly more likely than their counterparts in Ontario (13 per cent) and Canada (13 per cent) to have studied business, management and public administration.

Table 4: Top Three Major Fields of Study for Baby Boomers and Seniors, York Region, 2011

Baby Boomers (45 to 64)	Seniors (65 and Over)
Business, management and public administration (16%)	Architecture, engineering, and related technologies (12%)
Architecture, engineering, and related technologies (15%)	Business, management and public administration (8%)
Health and related fields (7%)	Health and related fields (5%)

Source: Statistics Canada, 2011 National Household Survey.

York Region seniors are more likely than boomers to have an international education

- Among those who had post-secondary education, 54 per cent of seniors studied outside of Canada compared to 44 per cent of boomers.
- York Region seniors and boomers are more likely to have received their post-secondary education outside of Canada than their counterparts in Ontario (32 per cent of boomers and 35 per cent of seniors) and Canada (26 per cent of boomers and 29 per cent of seniors).

Lifelong and continuing education is valued by York Region boomers and seniors

- According to the York Region *Boomer Retirement Survey* (2009) administered to older adults between 50 and 70 years of age in York Region:
 - Forty-seven per cent of respondents (39 per cent of male respondents and 52 per cent of female respondents) wanted to seek additional education or training upon retirement.
 - Thirty-seven per cent of respondents wanted to seek education for their own personal interests, while 19 per cent of them would like to get a community college certificate or diploma and 10 per cent would like to pursue graduate studies.
- For those boomers planning to stay in the workforce beyond the age of 65, especially for those pursuing second (or third, or fourth) careers, there will be increased demand for work-related educational or training opportunities to meet their professional development needs. As boomers



are more educated than the seniors in York Region, there will likely be a growing demand for degree-credit courses in the future⁸.

- The majority of the boomer and senior learners are interested in taking courses to satisfy their intellectual curiosity on a broad range of topics or in developing skills to express their creativity (e.g. drawing, writing, acting, etc.)⁹.
- Overall, although seniors are not as well educated as boomers, they are striving to learn new things, such as increasing their education or taking classes out of personal interest. Boomers are better educated and it seems that they will continue to improve upon their education as they age and retire from the workforce.

Canadian boomers are nearly twice as likely to use the Internet compared to seniors

- In 2012, 84 per cent of Canadian boomers used the Internet. The percentage of seniors using the Internet, while not at this level, has grown markedly since the early 2000s. Currently, 48 per cent of Canadian seniors use the Internet, compared to 40 per cent in 2010¹⁰.
- Compared to senior Internet users, boomer Internet users are more apt to use the Internet for a wide variety of purposes as shown in Table 5. For example, Canadian baby boomer Internet users are more likely than seniors to:
 - visit/interact with government websites (60 per cent vs. 45 per cent)
 - use the Internet for formal education, training or school work (23 per cent vs. nine per cent)
 - search for employment (25 per cent vs. four per cent)
 - perform electronic banking (67 per cent vs. 49 per cent)
 - research community events (54 per cent vs. 39 per cent)
 - shop online/browse goods (74 per cent vs. 54 per cent)
 - contribute to web content or participate in discussion groups (14 per cent vs. six per cent).

Bottom Line:

- York Region boomers have higher levels of education than seniors
- Boomers and seniors in York Region value lifelong learning and educational opportunities
- Boomers are Internet and technology savvy and use these tools for a variety of purposes

⁸ Thompson, G. & Foth, D. (2003). The Boomers are Coming: Trends in Older Adult Education. *Canadian Journal of University Continuing Education*, 29 (1), pp. 9 – 27.

⁹ Thompson, G. & Foth, D. (2003). The Boomers are Coming: Trends in Older Adult Education. *Canadian Journal of University Continuing Education*, 29 (1), pp. 9 – 27.

¹⁰ Source: Statistics Canada. Table 358-0154 - Canadian Internet use survey, Internet use, by location of use, household income and age group for Canada and regions, occasional (per cent), CANSIM (database). (accessed: 2013-10-28)



Table 5: Internet Activities of Baby Boomer and Senior Internet Users, Canada, 2012

	Baby Boomers (45 to 64)	Seniors (65 and Over)
E-mail	91%	89%
Window shop or browse for information on goods or services	74%	54%
Travel information or making travel arrangements	68%	57%
Read or watch the news	68%	56%
Electronic banking (paying bills, viewing statements, transferring funds between accounts)	67%	49%
Search for medical or health-related information	66%	62%
Visit or interact with government websites	60%	45%
Research community events	54%	39%
Use social networking sites	51%	32%
Download or watch movies or video clips online	39%	20%
Make telephone calls online	36%	26%
Use instant messenger	35%	28%
Obtain or save music (free or paid downloads)	35%	21%
Listen to the radio online	34%	17%
Research investments	29%	23%
Obtain or save software (free or paid downloads)	29%	22%
Download or watch television online	27%	13%
Play online games	25%	27%
Search for employment	25%	4% ^a
Formal education, training or school work	23%	9%
Sell goods or services (through auction sites)	21%	13%
Contribute content or participate in discussion groups (blogging, message boards, posting images)	14%	6%

Note: a: Data to be interpreted with caution.

Source: Statistics Canada. Table 358-0153 - Canadian Internet use survey, Internet use, by age group, Internet activity, sex, level of education and household income, occasional (per cent).



Employment

Proportions of boomers and seniors in York Region who are employed or looking for work are slightly higher than those of Ontario and Canada

- In 2011, about 236,000 boomers and 18,000 seniors in York Region were in the labour force (see Table 6). As expected, the labour force participation rates (percentage of the population that is either employed or looking for work) were much higher for boomers (79.3 per cent) than seniors (15.7 per cent).
- Although similar patterns are observed in Ontario and Canada, labour participation rates for both York Region boomers and seniors are slightly higher than those for Ontario (boomers: 75.2 per cent; seniors: 13.6 per cent) and Canada (boomers: 75 per cent; seniors: 13.5 per cent) indicating that boomers and seniors in York Region are more likely to be in the labour market.
- Unemployment rates for York Region boomers (4.8 per cent) and seniors (5.3 per cent) are lower than those in Ontario (boomers: 5.6 per cent; seniors: 6.1 per cent) and Canada (boomers: 5.8 per cent; seniors: 7.1 per cent)

	Baby Boomers (45 to 64)	Seniors (65 and Over)
In the labour force	236,210	17,990
Labour force participation rate	79.3%	15.7%
Employment rate	75.5%	14.8%
Unemployment rate	4.8%	5.3%

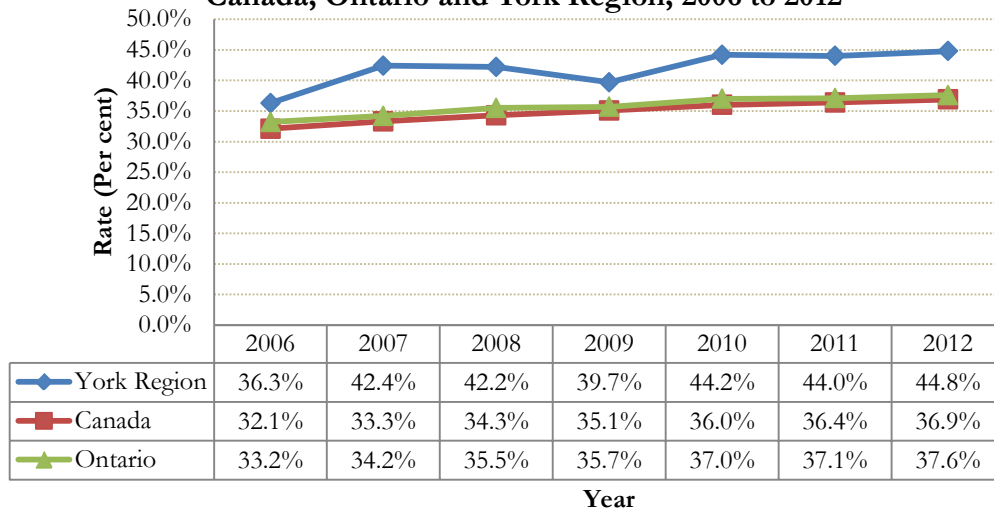
Notes: 1. The labour force participation rate is the number of employed and unemployed as a percentage of the population for that age group. 2. The employment rate is the number of employed persons as a percentage of that age group. 3. The unemployment rate is the number unemployed as a percentage of the labour force (employed and unemployed). Source: Statistics Canada, 2011 National Household Survey.

Since 2006, labour participation rates for older adults (aged 55 and over) in York Region have increased

- Based on data from the Labour Force Survey, labour force participation rates of older adults (aged 55 and over) in York Region have been steadily increasing from 36.3 per cent in 2006 to 44.8 per cent in 2012 (see Chart 12). The magnitude of this increase is much larger than for Ontario (from 33.2 per cent to 37.6 per cent) and for Canada (from 32.1 per cent to 36.9 per cent) during the same period.
- Although increasing proportions of older adults (aged 55 and over) are staying in the labour market longer and postponing their retirement, the trend is more pronounced among older adults in York Region than for those in Ontario and Canada.



Chart 12: Participation Rate for Older Adults (55 and Over) in Canada, Ontario and York Region, 2006 to 2012

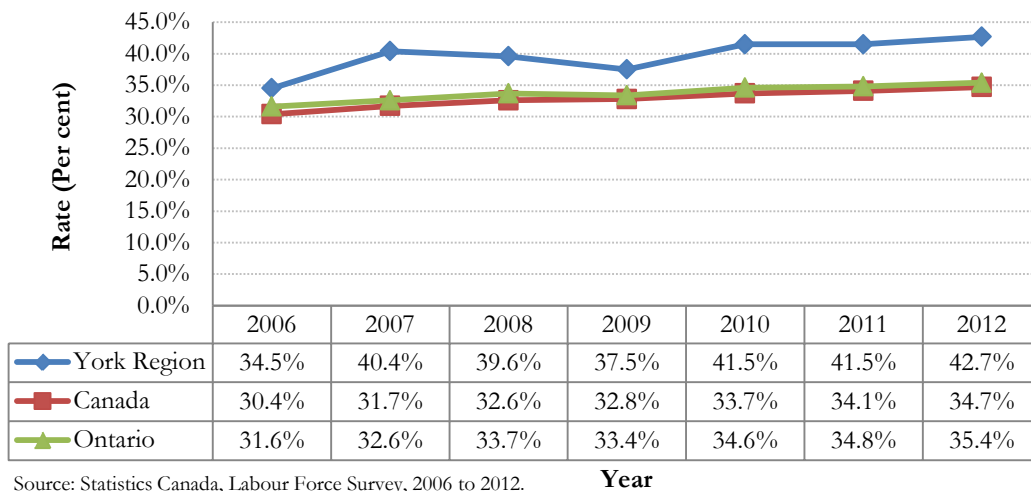


Source: Statistics Canada, Labour Force Survey, 2006 to 2012.

Employment rates for boomers and seniors in York Region are higher than the Ontario and national rates

- Compared to older adults (aged 55 and older) in Canada and Ontario, their counterparts in York Region are more likely to be employed. In 2012, 42.7 per cent of older adults in York Region were employed, compared to 34.7 per cent in Canada and 35.4 per cent in Ontario (see Chart 13).

Chart 13: Employment Rate for Older Adults (55 and Over) for Canada, Ontario and York Region, 2006 to 2012

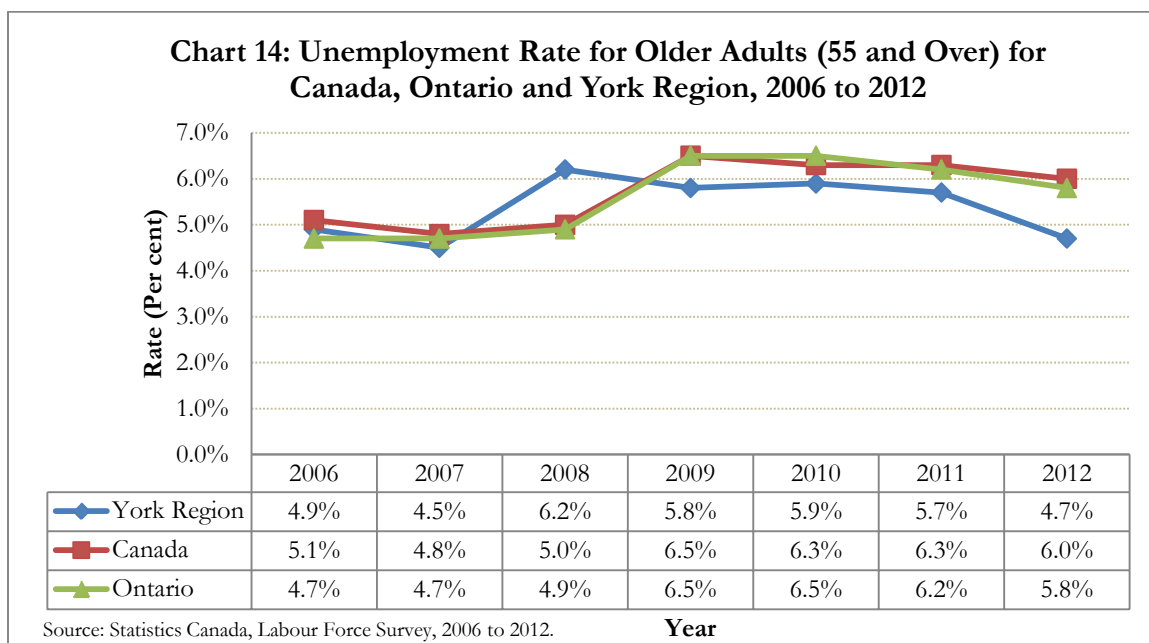


Source: Statistics Canada, Labour Force Survey, 2006 to 2012.



Unemployment rates for older adults (aged 55 and over) in York Region are lower compared to rates for their counterparts in Ontario and Canada

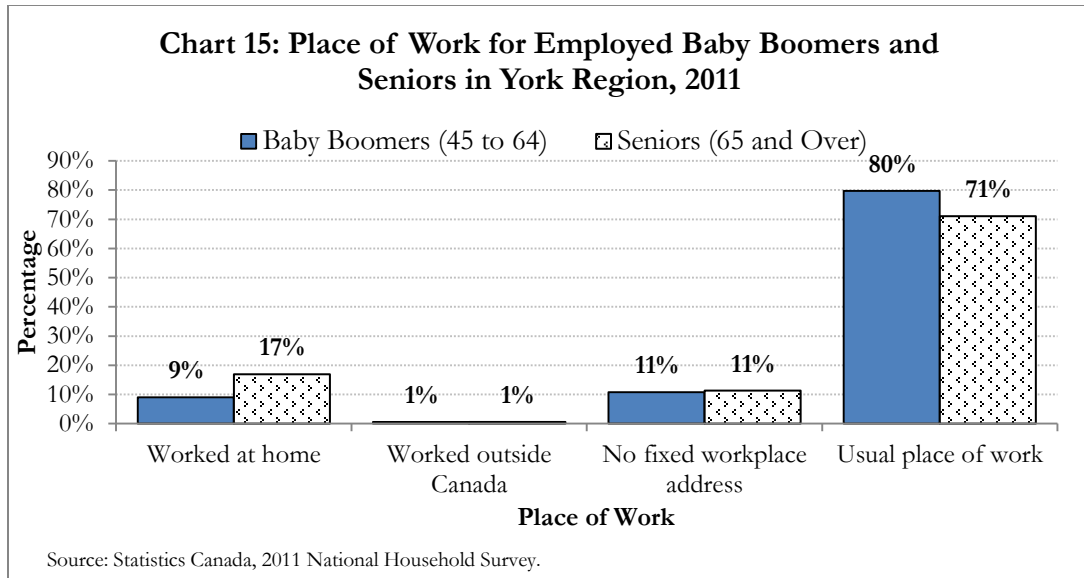
- With the exception of the year 2008, unemployment rates for older adults (aged 55 and over) in York Region were either similar to (before 2008 recession) or below the Ontario and Canada average (from 2009 to 2012) during the period 2006 to 2012 (see Chart 14). About one-third (31 per cent) of seniors in York Region are self-employed compared to only about one-fifth (18 per cent) of boomers. This pattern is similar to those observed in Canada and Ontario.



The majority of employed York Region boomers and seniors have a usual place of work

- The majority of employed York Region boomers (80 per cent) and seniors (71 per cent) have a usual place of work (see Chart 15). Although seniors (17 per cent) in York Region are almost twice as likely as boomers (9 per cent) to work at home, they are less likely to do so than their counterparts in Ontario (22 per cent) and Canada (23 per cent).





Approximately 50 per cent of older adults (aged 50 to 70) in York Region either had a plan to retire or had retired by age of 65

- According to the York Region *Boomer Retirement Survey* (2009), about half (53 per cent) of the surveyed older adults (aged 50 to 70) either had a plan to retire or had retired by age of 65, whereas 21 per cent would like to continue working past the age of 65 or never retire. A quarter of them said they were undecided on when they would retire.
 - Reasons respondents intended to retire past age of 65 included: need more money (51 per cent); like to work (40 per cent); part of family business (eight per cent); and stay busy or active (seven per cent).
 - Top reasons given for retiring by the age of 65 include: wanting more time off (44 per cent); reducing stress (21 per cent); having enough money to retire (20 per cent); wanting a change (15 per cent); and accompanying spouse who is retired (nine per cent).
 - Fifty-eight per cent of respondents reported that they would likely be taking on new occupations such as volunteering, starting a business, or working full time for a different employer after retirement. Top reasons for that include: would like to stay active (26 per cent); want a change (16 per cent); financial need (15 per cent); and pursue personal interest (10 per cent).
 - After retiring from their primary career, if respondents were to choose a second career, the top sectors or occupational fields that they would like to work at include education (12 per cent), health care (10 per cent), self-employment (eight per cent), and social work (seven per cent).



Bottom Line:

- York Region boomers and seniors have higher employment rates and lower unemployment rates compared to their counterparts in Ontario and Canada
- Half of older adults (aged 50 to 70) in York Region planned to retire by age of 65
- Older adults (aged 50 to 70) in York Region would like to continue to work past age of 65 for a number of different reasons including need more money, like to work, part of family business or to stay busy/active



Volunteering

Volunteer activities are mutually beneficial: they improve the well-being of the volunteers and those receiving services

- Seniors have a role in the voluntary sector as both contributors and beneficiaries. Volunteering has been shown to enhance the well-being of those who volunteer, as well as those receiving services. Volunteering is also an effective means to stay socially engaged and connected with the community.
- Beyond the benefits to volunteers, many organizations do not have adequate numbers of volunteers to keep their programs running or the capacity to recruit new volunteers. The boomer generation is seen as a potential, large volunteer pool of highly skilled, active individuals who can and should be harnessed to do good work once they retire:
 - “The post WWII generation set the bar high for volunteer involvement and their readiness to give time, money and energy to countless causes has played a large part in the evolution of Canada’s vibrant voluntary sector... Now on the brink of retirement, they are *potentially* positioned to replicate and augment the Canadian volunteer environment.”¹¹ (p. 4)

Boomers and seniors provide more than half of the volunteer hours in Ontario

- In Ontario, close to half of wave 2 boomers (aged 45 to 54) volunteered, whereas about 40 per cent of wave 1 boomers (aged 55 to 64) and seniors (aged 65 and over) did in 2010 (see Table 7).
- On average, in 2010 each Ontario senior volunteer contributed 222 volunteer hours, higher than the average of 164 hours for all Ontarian volunteers regardless of age group.
- As a whole, senior volunteers contributed to 17 per cent of all volunteer hours in Ontario as compared to 18 per cent by wave 1 boomer volunteers and 18 per cent by wave 2 boomer volunteers.
- In Ontario, wave 1 boomer volunteers spent an average of 246 annual volunteer hours, the highest among all age groups, followed by seniors with 222 hours. This can be explained by different life stages such as having children still at home, what their employment situation is and their physical well-being¹².

¹¹ 2000 National Survey of Giving, Volunteering and Participating (NSGVP). *Benefits of volunteering*. Retrieved from http://www.imaginecanada.ca/files/www/en/giving/factsheets/benefits_of_volunteering.pdf.

¹² Volunteer Canada. (2013). *Volunteering and Older Adults*. Retrieved from <http://volunteer.ca/content/volunteering-and-older-adults-final-report>



	All Ontarians	Wave 2 Baby Boomers (45 to 54)	Wave 1 Baby Boomers (55 to 64)	Seniors (65 and Over)
Volunteer Rate	48%	49%	39%	39%
Average Annual Volunteer Hours	164	154	246	222
Total Annual Volunteer Hours (millions)	857	157	153	150
Percentage of Total Volunteer Hours	100%	18%	18%	17%

Notes: 1. Data are not available for York Region population. 2. Estimates of average annual volunteer hours are calculated for volunteers only.
Source: Statistics Canada, Canada Survey of Giving, Volunteering and Participating, 2010¹³.

The top three volunteer activities are the same for Canadian boomers and seniors

- The top three volunteer activities for baby boomer and senior volunteers are the same: organizing or supervising events, fundraising and sitting on a committee or board followed by teaching, counselling and mentoring, and counselling or providing advice.

Female boomers volunteer more than male boomers, but the trend reverses among seniors

- In Canada, female boomers are more inclined to volunteer than male boomers, while male seniors are more likely to volunteer than female seniors (see Table 8).

¹³ Source: Statistics Canada, Caring Canadians, Involved Canadians: Tables Report. Table 2.7 Volunteer rate and distribution of volunteer hours, by personal and economic characteristics, population aged 15 and older, Ontario, 2010. Retrieved from <http://www.statcan.gc.ca/pub/89-649-x/2011001/tbl/tbl27-eng.htm>.



	Wave 2 Baby Boomers (45 to 54)	Wave 1 Baby Boomers (55 to 64)	Seniors (65 and Over)
All Volunteers	45%	41%	37%
Males	44%	40%	39%
Females	47%	42%	35%

Notes: 1. Data are not available for York Region or Ontario populations. 2. Estimates of average annual volunteer hours are calculated for volunteers only.

Source: Volunteer Canada, *Volunteering and Older Adults*. 2013¹⁴.

Boomers and seniors have different availabilities, reasons and preferences for volunteering

- In their *Volunteering and Older Adults* report (2013), Volunteer Canada highlighted characteristics of baby boomer and senior volunteers in Canada (see Table 9).
- The availability to which Canadian boomers are able to volunteer is impacted by the amount of time and financial resources used to support their children and aging parents¹⁵.
- With shifting demands as boomers age, such as change in employment, and children moving out, boomers are interested in volunteering for longer periods. Similar to seniors, boomers in Canada want to contribute to the community, use their skills and experiences, and support organizations that have helped them at some point or time in their life.

¹⁴ Volunteer Canada. (2013). *Volunteering and Older Adults*. Retrieved from <http://volunteer.ca/content/volunteering-and-older-adults-final-report>

¹⁵ Poetker, J. I. (2009). *Tapping the Power of Boomers as Senior Volunteers*. Kerby Centre. Retrieved from <http://kerbycentre.com/wp-content/uploads/2011/01/Tapping-the-Power-of-Boomers-as-Senior-Volunteers.pdf>



Table 9: Characteristics of Baby Boomer and Senior Volunteers in Canada

Characteristic	Baby Boomer Volunteers	Senior Volunteers
Availability for volunteering	<ul style="list-style-type: none"> • Baby boomers have multiple family demands • Many have increased caregiving responsibilities 	<ul style="list-style-type: none"> • Senior volunteers spent more hours per year than other age groups • Some seniors may have barriers to volunteering that need to be addressed such as mobility or health issues • Many have increased caregiving responsibilities
Reasons for volunteering	<ul style="list-style-type: none"> • Some baby boomers want to use their work skills in volunteering while other want something different 	<ul style="list-style-type: none"> • The primary reason for seniors volunteering is to contribute to the community • The second motivator for volunteering is for social reasons
Preference and commitment to volunteering	<ul style="list-style-type: none"> • Many expect more structured, results-oriented volunteer involvement • Long-term commitments are not generally appealing to baby boomers • Prefer flexible, episodic volunteering opportunities that use their professional skills, have identifiable outcomes, and are personally meaningful and challenging • Baby boomers are looking to integrate their charitable giving and volunteering 	<ul style="list-style-type: none"> • Senior volunteers are loyal to the organizations and causes they believe in

Note: Data are not available for York Region or Ontario population.

Sources: Volunteer Canada, *Volunteering and Older Adults* (2013); Volunteer Canada, Manulife Financial. (2010). *Bridging the Gap: Enriching the Volunteer Experience to Build a Stronger Future for our Communities*; National Seniors Council. (2010). *Report of the National Seniors Council on Volunteering Among Seniors and Positive and Active Aging*, Ottawa, Government of Canada; BRAVO project, (2012).



For Canadian boomers and seniors, contributing to the community is the primary motivation for volunteering

- Almost all boomer and senior volunteers reported making a contribution to the community as their reason for volunteering (see Table 10). The majority of them considered volunteering as a way to use their skills and experiences.
- Seniors were more likely than boomers to report social (e.g. networking, meeting with people, and their friends being volunteers) and religious reasons for volunteering.
- Boomers were more likely to report personal reasons for volunteering (e.g. exploring one’s strength, improve job opportunities).

Table 10: Motivations for Volunteering, Baby Boomer and Senior Volunteers, Canada, 2010

	Wave 2 Baby Boomers (45 to 54)	Wave 1 Baby Boomers (55 to 64)	Seniors (65 and Over)
To make a contribution to the community	94%	96%	95%
To use skills and experiences	77%	80%	82%
Personally affected by the cause of the organization supports	66%	63%	59%
To explore one’s own strengths	44%	44%	39%
To network with or meet people	44%	46%	57%
Friends volunteer	44%	45%	53%
To fulfill religious obligations or beliefs	21%	26%	35%
To improve job opportunities	13%	7%	3% ^a

Notes: 1. Data are not available for York Region or Ontario population. 2. Data are from special tabulations of Statistics Canada’s Canada Survey of Giving, Volunteering and Participating (2010) reported in Volunteer Canada, *Volunteering and Older Adults* (2013). 3. a: Use with caution. 4. Volunteers were asked about their motivations for volunteering for the organization to which they contributed the most hours.

Source: Statistics Canada, Canada Survey of Giving, Volunteering and Participating, 2010.

Bottom Line:

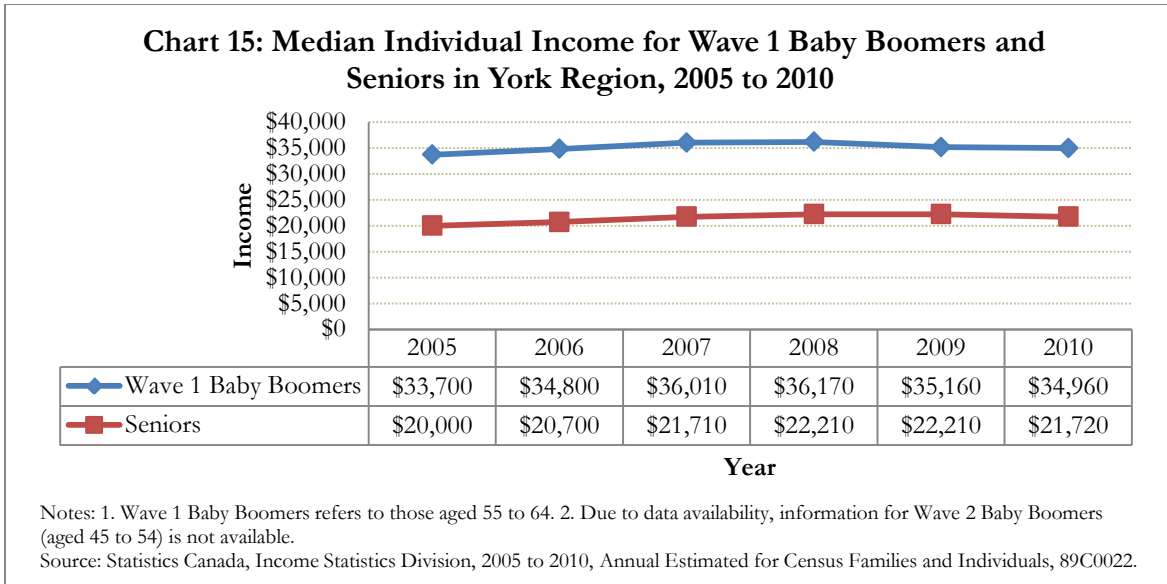
- Boomers and seniors in Canada will volunteer if they have the time, the outcome is meaningful and the volunteering experience will be personally rewarding
- Boomers and seniors contributed to half of the total volunteer hours in Ontario



Financial Security of York Region Seniors and Boomers

Median income for York Region seniors is less than that of wave 1 boomers

- Between 2005 and 2010, median individual total incomes remained roughly the same for wave 1 boomers and increased slightly for seniors (see Chart 15).



Median individual total incomes are lower for seniors in the southern part of the region than for Aurora, King and Whitchurch-Stouffville

- Map 3 shows median total incomes for seniors across York Region in 2010. The median incomes for seniors living in the southern three municipalities (Markham, Vaughan and Richmond Hill) were generally lower than those living in Aurora, King and Whitchurch-Stouffville.

Seniors in York Region have significantly lower median individual total incomes compared to those in Ontario and Canada

- In 2010, the median individual total income for wave 1 boomers in York Region (\$34,960) was comparable with those in Ontario (\$35,640) and Canada (\$34,150). However, the median individual total income for seniors in York Region (\$21,720) was significantly lower than that of those of Ontario (\$25,310) and Canada (\$23,090).






Map 3: Median Total Income for Seniors (Aged 65 and Over) in York Region, 2010

LEGEND

Median Total Income by Census Tract ¹

Income Range	Census Tract Count
\$13,830 - \$19,140	46
\$19,141 - \$24,910	48
\$24,911 - \$31,230	37
\$31,231 - \$54,020	22
Data Not Available ²	2

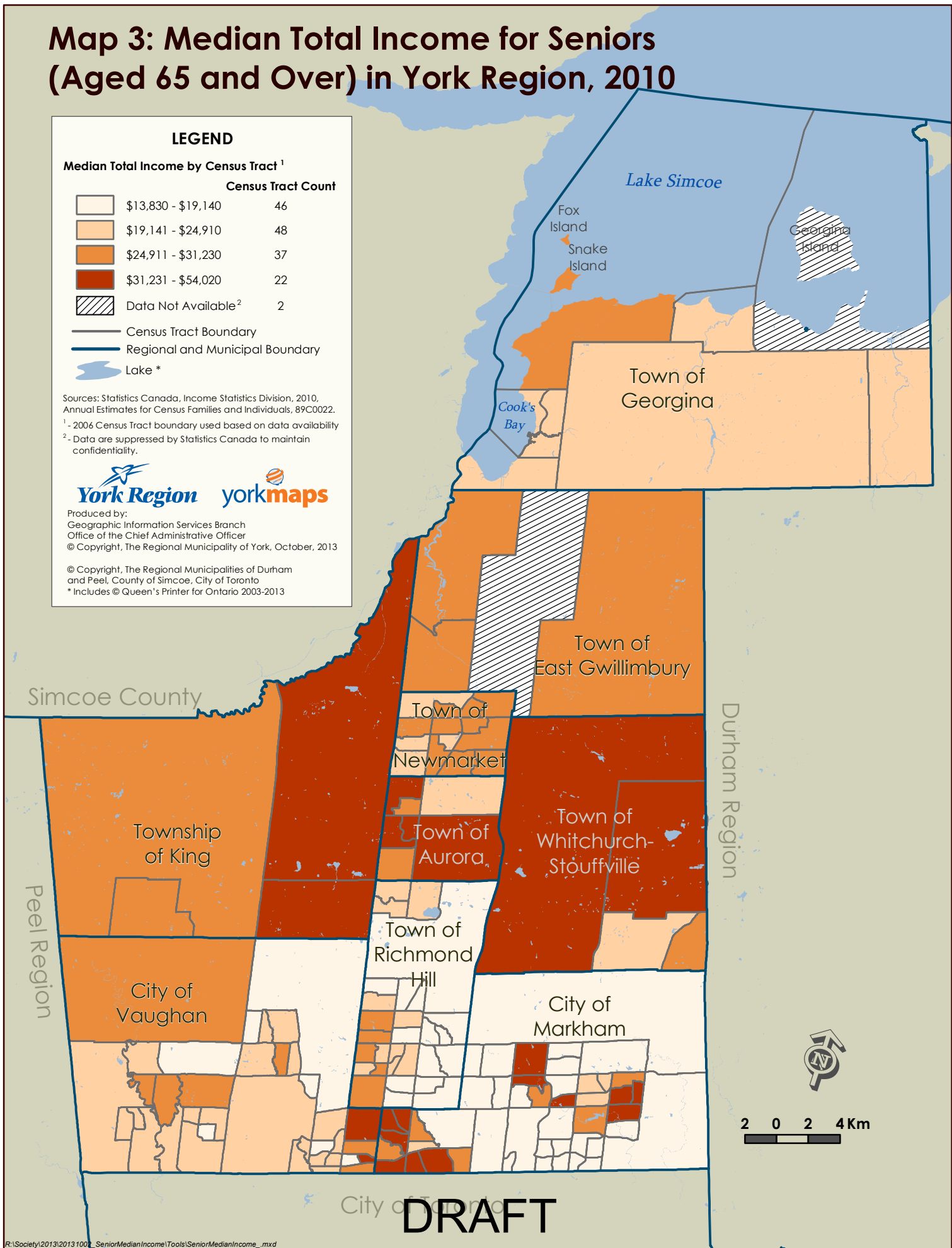
-  Census Tract Boundary
-  Regional and Municipal Boundary
-  Lake *

Sources: Statistics Canada, Income Statistics Division, 2010, Annual Estimates for Census Families and Individuals, 89C0022.
¹ - 2006 Census Tract boundary used based on data availability
² - Data are suppressed by Statistics Canada to maintain confidentiality.

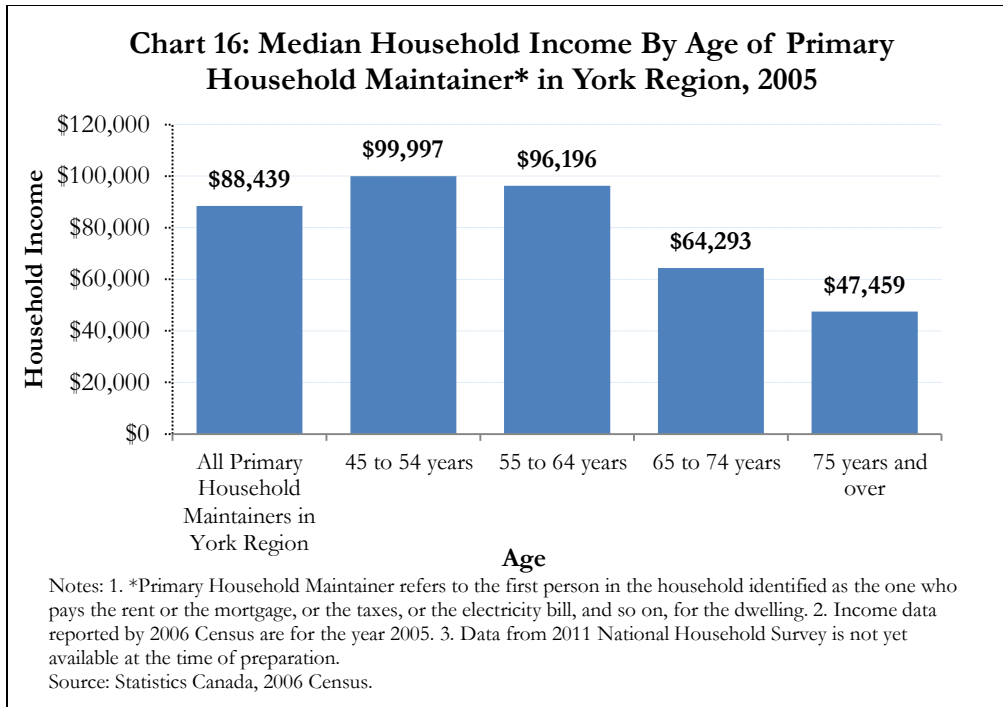


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DRAFT



- In 2005, households with boomers as primary household maintainers had the highest median household incomes (\$99,997 for those aged 45 to 54 and \$96,196 for those aged 55 to 64) among all households in York Region and significantly higher than households on average (\$88,439 for all age groups) in York Region (see Chart 16).
- In comparison, households with seniors as primary household maintainers only had median household incomes about two-thirds (in the case of those aged 65 to 74) or half (in the case for those aged 75 and over) of the boomer-led households.
- Based on the before-tax low income cut-off (LICO-BT), the low income rate for the boomer population in York Region (11 per cent) was comparable with the rates for boomers in Ontario (12 per cent) and Canada (12 per cent) in 2005.
- In 2005, the proportion of seniors living with low income in York Region (12 per cent) was slightly lower than those for Ontario (12 per cent) and in Canada (14 per cent).
- Older seniors (aged 75 and over) in York Region had a higher rate of low income at 14 per cent compared to younger seniors (aged 65 to 74) at 11 per cent.

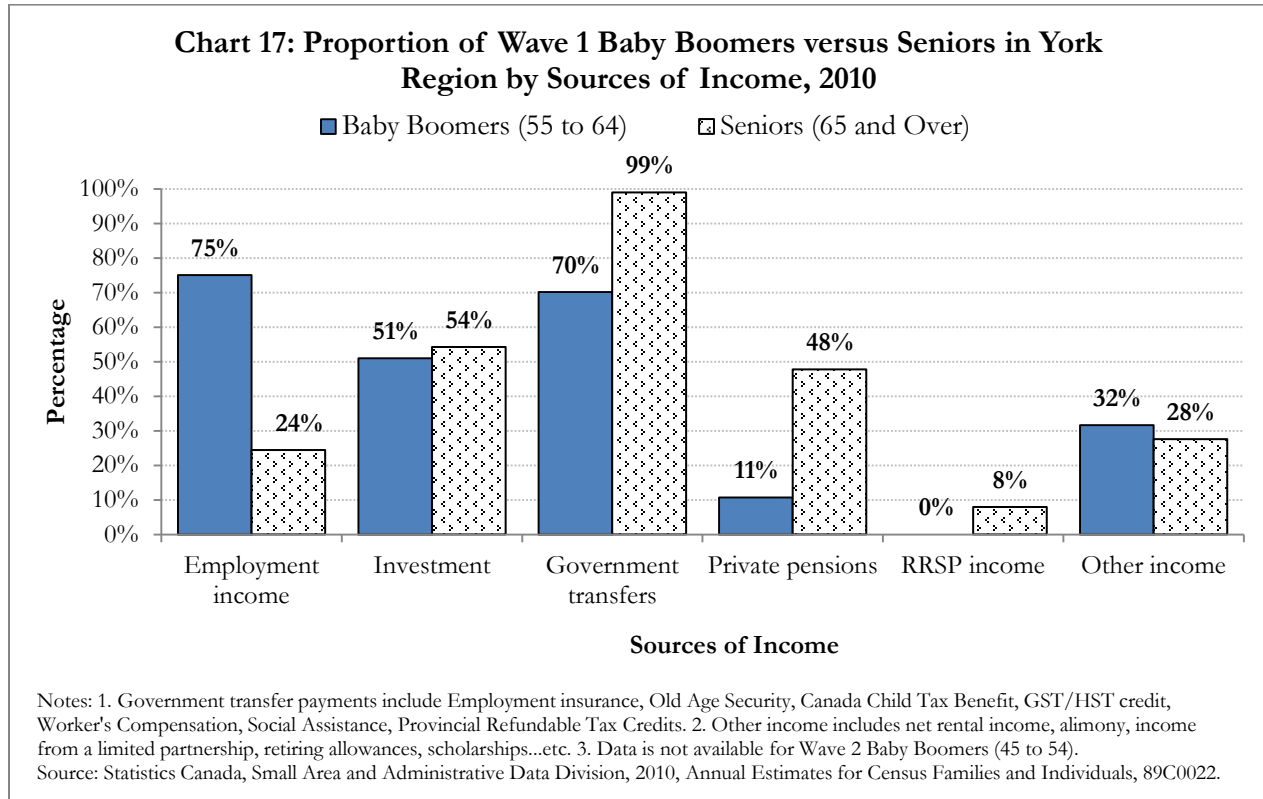
Boomers and seniors living in York Region receive income from a variety of sources

- Based on tax filer data, compared to Canada and Ontario, similar proportions of wave 1 boomers and seniors in York Region received income from the different sources (see Chart 17).
- In 2010, almost all (99 per cent) seniors in York Region received government transfers (e.g. Employment Insurance, Old Age Security, CPP/QPP), followed by 54 per cent who had income



from investments and 48 per cent collected private pensions. Close to a quarter (24 per cent) of seniors received employment income.

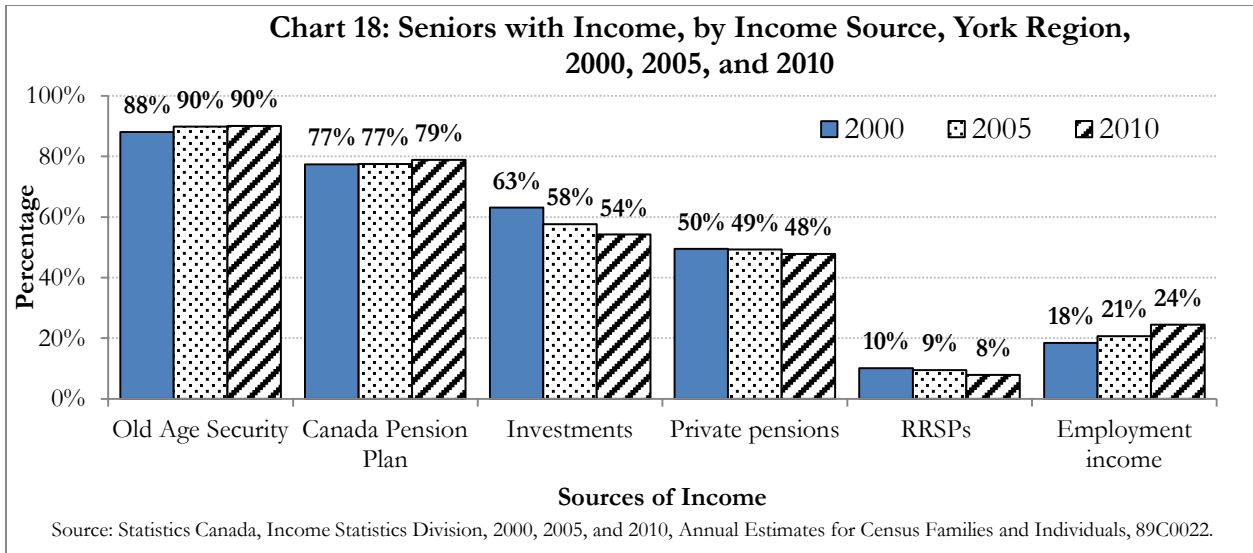
- In 2010, the majority of wave 1 boomers received income through employment (75 per cent), followed by government transfers (e.g. GST/HST credit, provincial refundable tax credits, Employment Insurance, child tax benefit, etc.) (70 per cent), and investments (51 per cent).



Seniors in York Region were more likely to report income from employment and less income from investments or RRSPs in 2010 compared to 2000

- Although the proportions of seniors in York Region receiving Old Age Security (OAS), Canada Pension Plan (CPP), and private pensions stayed about the same from 2000 to 2010, there has been an increasing trend of seniors receiving income from employment and a decreasing trend of receiving income through Registered Retirement Savings Plans (RRSPs) and investments (see Chart 18).
- Nearly 10 per cent or 11,720 seniors in York Region did not receive Old Age Security (OAS) or Guaranteed Income Supplement (GIS), compared to only four per cent in Ontario and three per cent in Canada as a whole.

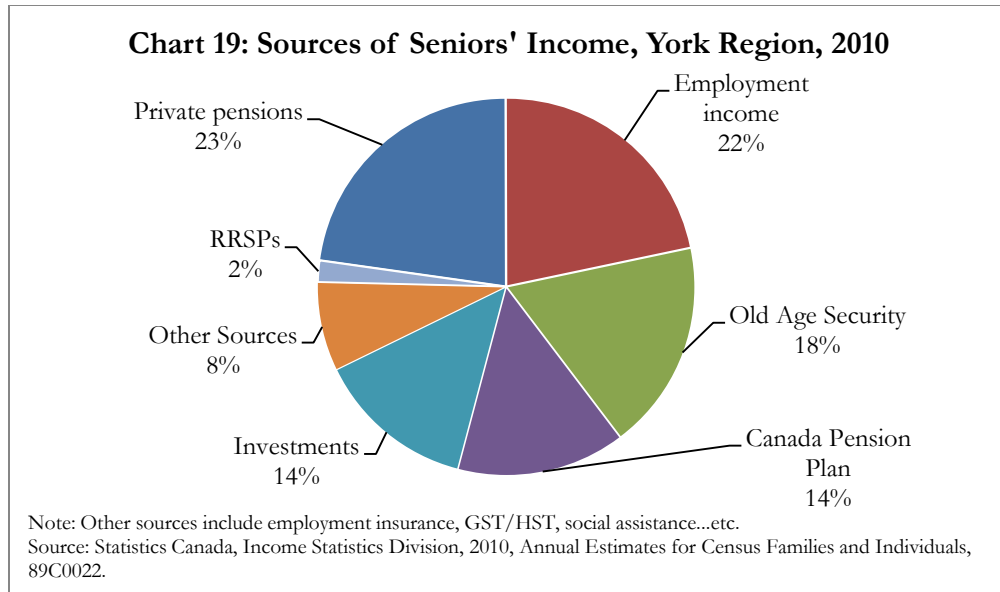




Public pensions and employment income represented 54 per cent of a York Region senior's total income in 2010

- Public pensions (Old Age Security and Canada Pension Plan combined) represented 32 per cent of the total individual income for York Region seniors in 2010 (See Chart 19). One-quarter (25 per cent) of seniors' income came from private pensions and withdrawals from their RRSPs.
- Employment income contributes to a much larger portion of seniors' income in York Region (22 per cent) than in Ontario (14 per cent) and Canada (14 per cent) as a whole. However, private pensions only represented 23 per cent of seniors' income in York Region as compared to 31 per cent in Ontario and 29 per cent in Canada.





York Region boomers and seniors indicated their main sources of retirement income would be from CPP, RRSPs, personal savings and company pensions

- Findings from the York Region *Boomer Retirement Survey* (2009) indicated that 14 per cent of boomers (aged 50 to 64) and 63 per cent of seniors (aged 65 to 70) were retired.
 - Regardless of retirement status of respondents, the majority of boomers and seniors indicated that the main sources of retirement income would come from Canada Pension Plan, RRSPs, and personal saving and company pensions (see Table 11). Twenty-five per cent of boomers planned to rely on the expected proceeds from selling their houses, whereas only eight per cent of seniors did.



Table 11: Main Sources of Retirement Income for Boomers and Seniors in York Region, 2009

Source of Income	Boomers (50 to 64)	Seniors (65 to 70)
RRSPs	76%	72%
Canada Pension Plan	71%	87%
Personal savings	62%	69%
Company pension	58%	58%
Sell home	25%	8%
Inheritance	16%	14%
Sell business	7%	4%
Other sources	5%	2%
Sell vacation property	4%	2%

Note: The Boomer Retirement Survey was administered to a total of 1,000 York Region residents aged 50 to 70 years, thus boomers aged 45 to 49 and seniors aged 71 and over were not included.

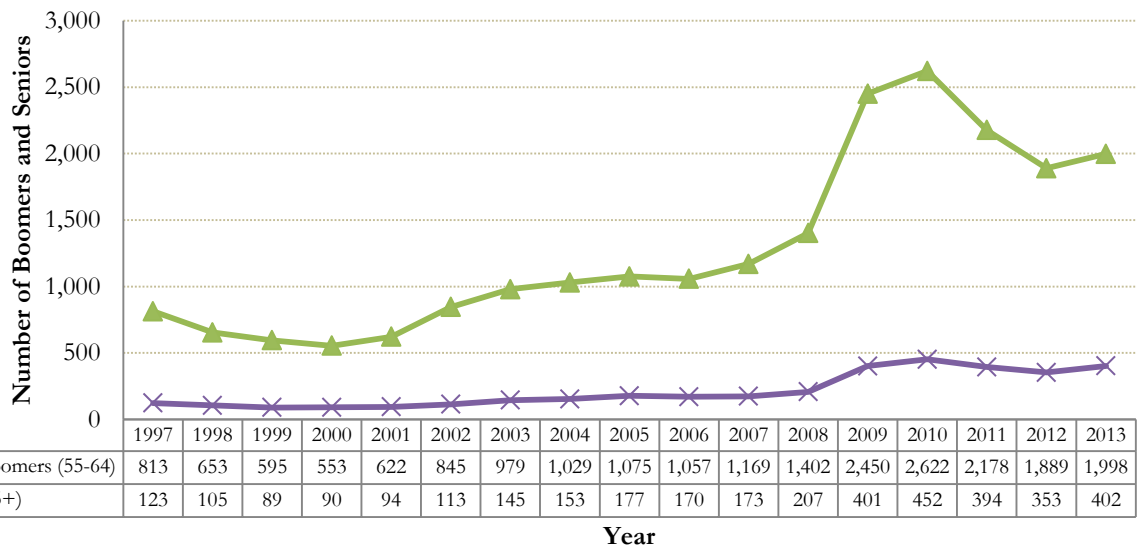
Source: The Regional Municipality of York, Aging Workforce Study Boomer Retirement Survey, 2009.

Since 2008, the numbers of York Region wave 1 boomers and seniors receiving Employment Insurance benefits have increased, indicating potential challenges for their financial preparation for retirement

- The number of wave 1 boomers in York Region receiving Employment Insurance benefits rose significantly after the 2008 recession from a monthly average of 1,402 people in 2008 to 2,450 in 2009 (see Chart 20). Being unemployed or underemployed in the latter years of their working life presents challenges to boomers in their financial planning for retirement. This could result in postponing their retirement, lowering their post-retirement living standard, and facing financial insecurity.
- The 2008 recession also impacted seniors as shown by the doubling of Employment Insurance benefits recipients aged 65 and over from 207 people in 2008 to over 400 in 2009.



Chart 20: Number of Wave 1 Baby Boomers and Seniors in York Region Received Regular Employment Insurance Benefits, 1997 to 2013 (Annual Monthly Average)



Notes: 1. Data presents annual monthly average of number of beneficiaries. 2. Due to data availability, data for Wave 2 Baby Boomers are not available. 3. Data for 2013 includes information from January to May 2013.
 Source: Statistics Canada. Table 276-0032 - Employment Insurance Program (EI), beneficiaries by province, census division, total and regular income benefits, declared earnings, sex and age, monthly (persons).

Canadian boomers do not have sufficient savings for retirement

- Similar findings across reports published by the Canadian banking industry indicate that Canadian boomers do not have adequate savings for retirement. According to TD Economics, 37 per cent of boomers in Canada have less than \$100,000 in combined household financial assets—including the value of RRSPs, Registered Education Savings Plans (RESPs), and Tax Free Savings Accounts (TFSA), but not including company pensions, life insurance policies, or home equity—and 16 per cent had no financial assets whatsoever¹⁶.
- Boomers may not be saving for their retirement due to spending a higher percentage of their disposable income on leisure and luxury items, resulting in insufficient savings¹⁷.
- Canadian boomers have built their retirement nest eggs by accumulating savings in non-registered and registered accounts and diversifying investments in stocks, bonds and cash¹⁸.
- According to the BMO Retirement Institute Report (2012), 41 per cent of Canadian boomers considered equity in their home an option to save for retirement. Close to half (47 per cent) of

¹⁶ TD Canada. (2012). *TD Age of Retirement Report*. Retrieved from http://stream1.newswire.ca/media/2012/01/05/20120105_C2113_DOC_EN_8634.pdf

¹⁷ BMO Retirement Institute Report. (2009). *Boomers Revise their “Retire-By” Date as Financial Landscape Changes*. Retrieved from http://www.bmo.com/pdf/mf/prospectus/en/09-216_Retirement_Institute_Report_E_Final.pdf

¹⁸ BMO Retirement Institute Report. (2012). *Home sweet home or retirement nest egg?* Retrieved from http://www.bmo.com/pdf/mf/prospectus/en/12-1347%20BMO%20Retirement%20Institute%20Report%20-%20Q4%20Cdn%20Oct_FINAL2.pdf



them said their home was their biggest financial asset, and on average accounted for 51 per cent of their net worth¹⁹.

- According to RBC, in 2010 over half of Canadian boomers did not have a formal written financial report, which could attribute to lack of savings²⁰. For the 46 per cent that did have a financial plan, 71 per cent indicated that they were better off financially in retirement because of it.

Canadians are entering retirement carrying debt, raising questions about their long-term financial security

- According to TD Economics (2007), Canadian seniors incurred debt at three times the average pace for Canadians. As well, debt-loads of seniors grew three times the rate of income and contributed to as much as half of the overall Canada debt growth²¹. Canadians are entering retirement with more debt, raising questions about their financial security during retirement years.
- The BMO Retirement Institute Report (2012) indicated that more and more Canadian boomers were approaching retirement with some level of debt, even though a growing number of them were uncomfortable about carrying debt in retirement²².
- For Canadian boomers, debt is a major factor in determining when to retire. In 2012, 60 per cent of boomers still had consumer debt, 39 per cent had mortgage debt, four per cent had investments loans, and the rest had other debts. Two-thirds of Canadian boomers would consider or would definitely delay retirement because of debt²³.
- Over the last decade, boomers and seniors are the only age groups in Canada where debt growth has surpassed asset growth. In fact, seniors debt grew at a pace double that of assets. They have larger than average increases in automobile assets, as well as lines of credit. Boomers and seniors both were active users of credit lines for investment purposes, particularly in real estate²⁴.

Many older Canadians would be willing to return to work after retiring to supplement their incomes if needed

- According to the 2011 RBC RRSP poll, 66 per cent of older adults (aged 55 to 69) indicated that they would have enough money saved so that they would not outlive their retirement savings. In

¹⁹ BMO Retirement Institute Report. (2012). *Home sweet home or retirement nest egg?* Retrieved from http://www.bmo.com/pdf/mf/prospectus/en/12-1347%20BMO%20Retirement%20Institute%20Report%20-%20Q4%20Cdn%20Oct_FINAL2.pdf

²⁰ Ipsos Reid. (2010). *RBC 2010 RRSP Poll*. Retrieved from <http://www.rbc.com/newsroom/pdf/0119-rrsp.pdf>

²¹ TD Economics. (2011). *Canada's Aging Household Debt Burden*. Retrieved from http://www.td.com/document/PDF/economics/special/dp1011_debt.pdf

²² BMO Retirement Institute Report. (2012). *Home sweet home or retirement nest egg?* Retrieved from http://www.bmo.com/pdf/mf/prospectus/en/12-1347%20BMO%20Retirement%20Institute%20Report%20-%20Q4%20Cdn%20Oct_FINAL2.pdf

²³ TD Canada. (2012). *TD Age of Retirement Report*. Retrieved from http://stream1.newswire.ca/media/2012/01/05/20120105_C2113_DOC_EN_8634.pdf

²⁴ TD Economics. (2011). *Canada's Aging Household Debt Burden*. Retrieved from http://www.td.com/document/PDF/economics/special/dp1011_debt.pdf



case this did not occur, 50 per cent indicated that they would work in retirement, and another 48 per cent would use government programs for additional financial help²⁵.

- The BMO Retirement Institute Report (2009) shows that the majority of pre-retirees and retirees indicated they would return to work to earn more money, stay mentally active, and keep in touch with people. Although in 2009, 64 per cent of Canadian older adults (aged 55 and over) had retired, over one in 10 had to work for pay following their retirement, and less than half cited financial considerations as their motive for this arrangement²⁶.
- Overall, debt may also be a serious concern to boomers and seniors in York Region who want to retire. Additional research will be conducted by the Region in 2014 to assess the causes of debt and types of debt held by boomers and seniors in York Region.

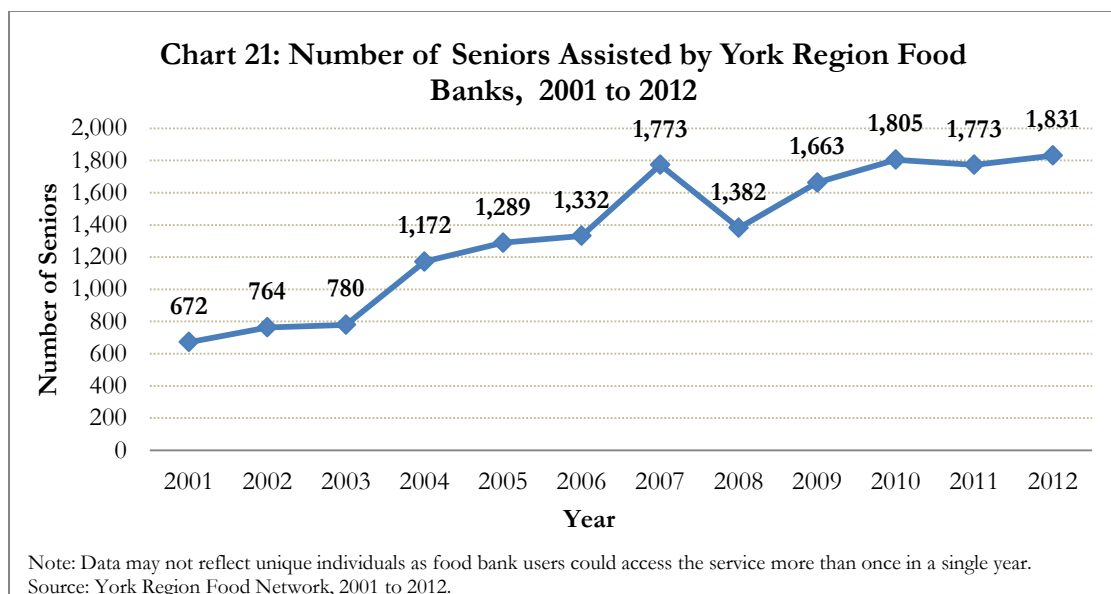
An increasing number of seniors in York Region are facing food insecurity

- More seniors in York Region are facing food insecurity as indicated by the growth rate of the number of seniors who used the food bank services from 2001 to 2011 compared to the growth rate of the total senior population in York Region. During this 10-year period, seniors assisted by food banks in York Region grew by 164 per cent, whereas the senior population only grew by 82 per cent.
- The rate of food bank use by seniors grew the fastest among all age groups. From 2001 to 2012, the increase in seniors accessing food bank services was 172 per cent (see Chart 21). In comparison, the increase was 45 per cent for infants (aged 0 to 2), 39 per cent for children (aged 3 to 12), 14 per cent for youth (aged 13 to 18), and 62 per cent for adults (aged 19 to 64).
- Although the number of seniors may not represent unique individuals, as food bank users could access the service multiple times in a year, the significant growth in usage points to a concern about increasing food insecurity among seniors in York Region.

²⁵ Ipsos Reid. (2011). *22nd Annual RBC RRSP Poll*. Retrieved from <http://www.rbc.com/newsroom/pdf/rrsp-wave2-set.pdf>

²⁶ BMO Retirement Institute Report. (2009). *Boomers Revise their "Retire-By" Date as Financial Landscape Changes*. Retrieved from http://www.bmo.com/pdf/mf/prospectus/en/09-216_Retirement_Institute_Report_E_Final.pdf





More than a quarter of York Region seniors and boomers faced housing affordability challenges in 2005

- “One measure of housing affordability is the percentage of an individual or family’s income that is used to pay housing. Housing is considered affordable if people are paying 30 per cent or less of their annual income. Those who are below median income (living in poverty) and are paying more than 30 per cent are in “core housing need” and at risk of becoming homeless. Further, households that are below median income and paying more than 50 per cent of their income are considered to be in “severe housing need.”²⁷ (p. 16).
- In 2005, greater proportions of York Region boomer and senior households were facing housing affordability issues, compared to their counterparts in Ontario and Canada.
 - In York Region, 26 per cent of boomer households and 28 per cent of senior households spent 30 per cent or more of their gross income on shelter costs, which include mortgage payments, rental payments, property taxes, condominium fees and utilities. Utilities include electricity, fuel such as gas, oil, or wood, and water and other municipal services (see Table 12).
 - In comparison, within Ontario, only 19 per cent of boomer households and 16 per cent of senior households spent 30 per cent or more of their gross income on shelter costs.
 - Across Canada, only 16 per cent of boomer households and 14 per cent of senior households spent 30 per cent or more of their gross income on shelter costs.
- Similarly, the proportions of boomer- and senior-owned households in York Region with a mortgage are above the Ontario and Canada rates.
 - In York Region, 60 per cent of boomer-owned households and 24 per cent of senior-owned households had a mortgage.

²⁷Gaetz, S., Donaldson, J., Richter, T., & Gulliver, T. (2013). *The State of Homelessness in Canada, 2013*. Homeless Hub Paper #4. Retrieved from <http://www.homelesshub.ca/ResourceFiles/SOHC2103.pdf>.



- Within Ontario, 58 per cent of boomer-owned households and 20 per cent of senior-owned households had a mortgage.
- Across Canada, 56 per cent of boomer-owned households and 20 per cent of senior-owned households had a mortgage.
- Twelve per cent of boomer households and 10 per cent of senior households in York Region were at risk of homelessness by paying 50 per cent or more of their gross income on housing costs.
- From October 2009 to 2012, about 35 senior households in southern York Region (Vaughan, Richmond Hill and Markham – with a senior population of 90,160) were helped by the Homelessness Prevention Program to avoid homelessness²⁸.

Table 12: Housing Affordability of Baby Boomer and Senior Households in York Region, 2005

	Baby Boomers (45 to 64)	Seniors (65 and Over)
Spending 30% or more of household income on housing costs	26%	28%
Spending 50% or more of household income on housing costs	12%	10%
Presence of a mortgage	60%	24%
No-presence of mortgage	40%	76%
<small>Note: 1. 2006 Census reports housing affordability for the year of 2005. 2. Data from 2011 National Household Survey was not yet available at the time of preparation. Source: Statistics Canada, 2006 Census.</small>		

Low income senior homeowners living in York Region had accessed the Property Tax Deferral Program

- Through the Property Tax Deferral Program, low-income seniors who own their own principal residence in York Region may be eligible for an annual deferral of all or part of their property taxes. Deferred taxes are to be repaid in full upon the sale or transfer of title to the property. In 2008, 135 senior homeowners in York Region received tax deferrals, and in 2009, 123 senior homeowners did (see Table 13).

²⁸ Source: Jewish Family and Child Service.



Table 13: Number of Participants in Property Tax Deferral Program for Senior Homeowners in York Region, 2008 and 2009		
	2008	2009
Aurora	1	5
East Gwillimbury	0	0
Georgina	14	5
Newmarket	6	2
King	4	4
Richmond Hill	90	90
Vaughan	18	15
Whitchurch-Stouffville	2	2
Total	135	123

Notes: 1. Information collected for 2008 and 2009 was provided by municipal representatives for each municipality that responded to the poll conducted by the Finance Department of The Regional Municipality of York in 2010. 2. Data does not include information from Markham. There were no participants in East Gwillimbury. 3. Data for 2010 to 2012 were not yet available at the time of preparation.

Source: The Regional Municipality of York, Finance Department, 2010.

Bottom Line:

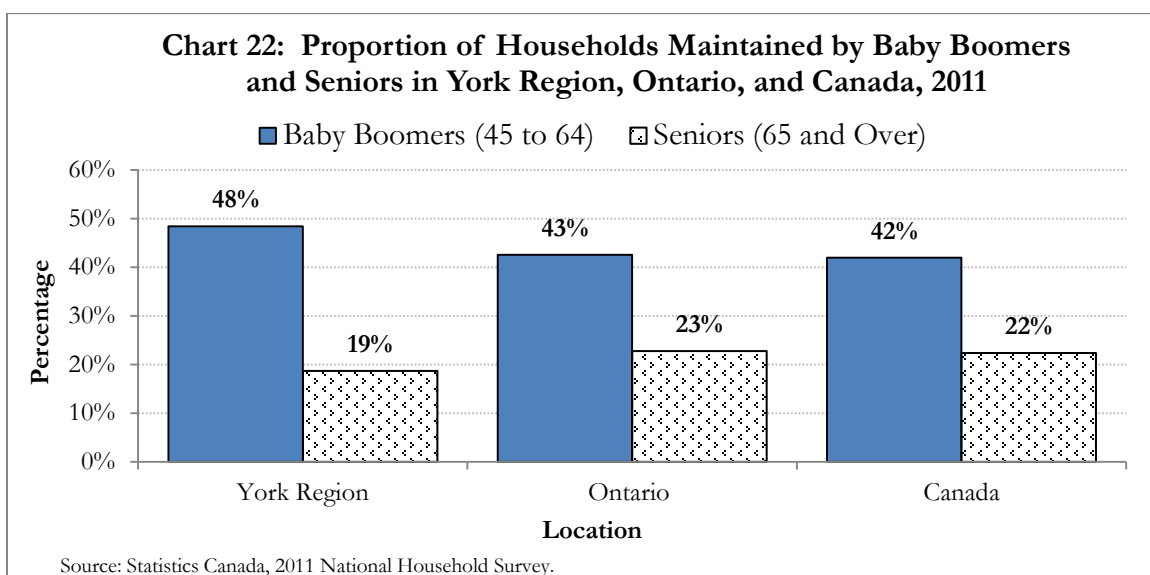
- Boomers and seniors derive income or retirement income from a wide variety of sources
- Local and national concerns with the increasing number of seniors carrying mortgage debt and consumer debt into their later years
- Increasing number of seniors are at risk of being food insecure
- A significant number of York Region boomer and senior households are facing housing affordability challenges



Housing and Living Arrangements for York Region Boomers and Seniors

In 2011, two-thirds of households in York Region were maintained by boomers and seniors

- In 2011, almost half of all households in York Region (48 per cent) were maintained by boomers and about one-fifth (19 per cent) were maintained by seniors.
- Compared to households in Canada and Ontario, a larger percentage of households in York Region were maintained by boomers while a smaller percentage were maintained by seniors (see Chart 22).
- The Conference Board of Canada (2011) projected that by 2030, 80 per cent of new households in Canada will be formed by Canadian seniors²⁹.



York Region boomers and seniors are more likely to live in single-detached homes compared to those in Ontario and Canada

- In 2011, the majority of boomers (75 per cent) and seniors (69 per cent) in York Region lived in single-detached homes, while only four per cent of boomers and 12 per cent of seniors lived in apartments that have five storeys or more (see Table 14). Twenty per cent of boomers and 19 per cent of seniors in York Region lived in other types of dwellings (e.g. semi-detached, row houses, apartments with fewer than five storeys).

²⁹ Conference Board of Canada. (2011). *Retirement Homes—The Future of Canada's Housing Market?* Retrieved from http://www.conferenceboard.ca/economica/hot_eco_topics/default/11-09-01/retirement_homes-the_future_of_canada_s_housing_market.aspx?pf=true



- Overall, the proportions of boomers and seniors living in single-detached homes are higher in York Region than in Ontario and Canada, while the proportions of living in an apartment or other types of dwellings are lower.
- The Conference Board of Canada (2013) indicated that while some Canadian boomers may opt to stay in their single-detached homes for the rest of their lives, a sizable share will move into smaller, lower-maintenance homes. Some factors that may drive this decision are life changes such as becoming “empty nesters”.³⁰
- According to the Royal LePage National Survey (2013), 41 per cent of Canadian baby boomers who do plan to move, almost half (44 per cent) were looking to purchase a house of similar or larger size. For those who plan to downsize when buying their next residence, the most popular reasons provided were to reduce maintenance (74 per cent), free up money for retirement (48 per cent) and for travel (31 per cent). As well, Canadian boomers in Ontario are more likely to move to a more rural location than to the downtown core of a city or town.³¹

Table 14: Percentage of Baby Boomers and Seniors by Structural Type of Dwelling in York Region, Ontario and Canada, 2011

	Baby Boomers (45 to 64)			Seniors (65 and Over)		
	Single-Detached Home	Apartment	Other Dwelling	Single-Detached Home	Apartment	Other Dwelling
York Region	75%	4%	20%	69%	12%	19%
Ontario	67%	10%	23%	62%	16%	21%
Canada	67%	6%	27%	60%	10%	28%

Note: Apartment refers to building that has five or more storeys. Other dwelling includes semi-detached, row house, apartment duplex and building with fewer than five storeys.

Source: Statistics Canada, 2011 Census.

The majority of York Region boomers and seniors are home owners

- In 2006, most boomer (91 per cent) and senior (86 per cent) households in York Region owned the homes they were living in. A higher proportion of senior households (14 per cent) than boomer

³⁰ Conference Board of Canada. (2013). *Who Will Buy the Baby Boomers' Single-Detached Homes?* Retrieved from http://www.conferenceboard.ca/economics/hot_eco_topics/default/13-07-23/who_will_buy_the_baby_boomers_single-detached_homes.aspx?pf=true

³¹ Royal LePage. (2013). *Most Baby Boomers Have No Intention of Downsizing, According to Royal LePage National Survey.* Retrieved from <http://www.royallepage.ca/realestate/news/most-baby-boomers-have-no-intention-of-downsizing-according-to-royal-lepage-national-survey/>



households (9 per cent) rented their homes. Compared to Canada and Ontario, senior and boomer households in York Region were much more likely to be homeowners than renters (see Chart 23).

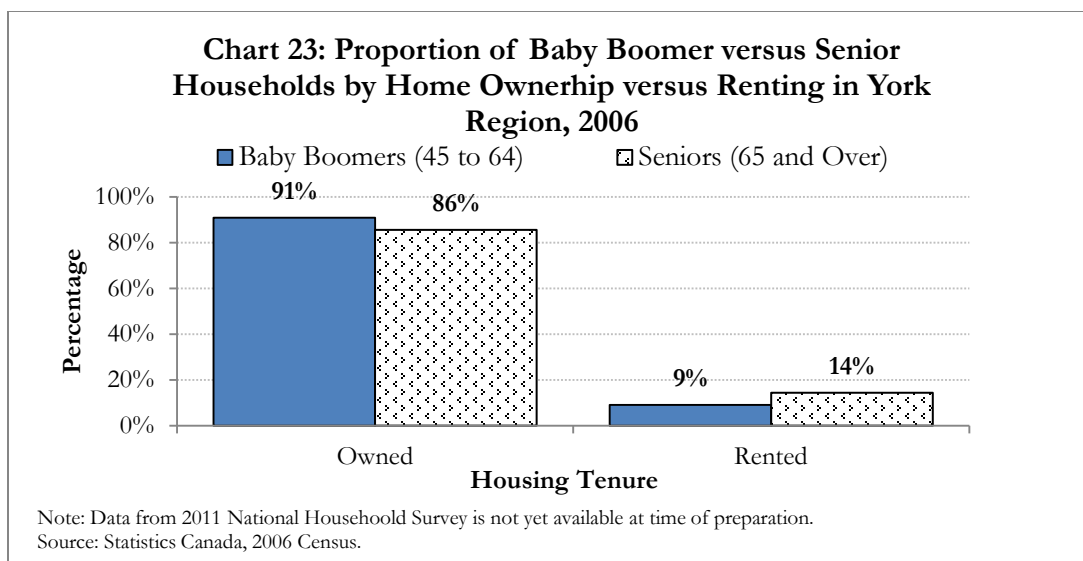
- Homeownership rates for senior households in Ontario and Canada were 76 per cent and 72 per cent respectively as compared to 86 per cent in York Region.
- According to the recent *RBC Retirement Myths and Realities Poll*³², 88 per cent of retired and 83 per cent of not yet retired Canadian older adults (aged 50 and over) would like to stay in their current home and pay for home care as needed. Fifty-six per cent retired and 50 per cent not retired adults (aged 50 and over) would like to live in a retirement residence with care provided (i.e. assisted living).
- The key triggers for retired Canadian older adults (aged 50 and over) to move out of their home are a change in health condition (66 per cent), downsizing (57 per cent), death of partner (54 per cent), and cashing in on the value of their home (36 per cent).
- Younger Canadian seniors (aged 65 to 74), who are generally in better health than older seniors, are more likely than older seniors to move to more rural areas because these areas may offer cheaper housing, lower crime rates and a more outdoor lifestyle.³³
- Older Canadian seniors (aged 75 and over) are more likely to stay where they are or move to a more urban area. For some older seniors, moving to an urban area provides them with better access to the support services they need, such as shopping, social, and medical and health services, transportation and access to supportive housing.³⁴

³² 2013 RBC Retirement Myths & Realities Poll. Retrieved from <http://www.rbc.com/newsroom/pdf/1024-13-myths-poll.pdf>

³³ Canada Mortgage and Housing Corporation. (2009). *Impacts of the Aging of the Canadian Population on Housing and Communities*. CMHC Research Highlight. Socio Economic Series Issue. Retrieved from <https://www03.cmhc-schl.gc.ca/catalog/productDetail.cfm?cat=143&itm=10&lang=en&fr=1385400038172>

³⁴ Canada Mortgage and Housing Corporation. (2009). *Impacts of the Aging of the Canadian Population on Housing and Communities*. CMHC Research Highlight. Socio Economic Series Issue. Retrieved from <https://www03.cmhc-schl.gc.ca/catalog/productDetail.cfm?cat=143&itm=10&lang=en&fr=1385400038172>





Most York Region boomers and seniors live with their families

- In 2011, the majority of both boomers (93 per cent) and seniors (85 per cent) in York Region lived with their families (see Chart 24). A similar trend was seen in Ontario and Canada.
- Seniors in York Region were about three times more likely to be living alone than boomers (14 per cent vs. five per cent). However, they were much less likely to be living alone than their counterparts in Ontario (24 per cent) and Canada (27 per cent).
- Only five per cent of boomers in York Region were living alone, compared to 12 per cent in Ontario and 14 per cent in Canada.
- The two surveys conducted by RBC and the Canadian Mortgage and Housing Corporation (CMHC) indicate that boomers and seniors want to stay in their own homes as they age:
 - According to the recent *RBC Retirement Myths and Realities Poll*³⁵, 91 per cent of Canadian older adults (aged 50 and over)³⁶, regardless of retirement status, reported that they would like to stay in a home of their own (not necessarily their current home), in their current neighbourhood and close to their friends and family. Specifically, 22 per cent of retired and 24 per cent not retired Canadian older adults (aged 50 and over) would like to live with family members who could provide or co-ordinate home care.
 - According to the CMHC, about 85 per cent of Canadians over 55 years old want to remain in their present home for as long as possible, even if there are changes in their health³⁷. As

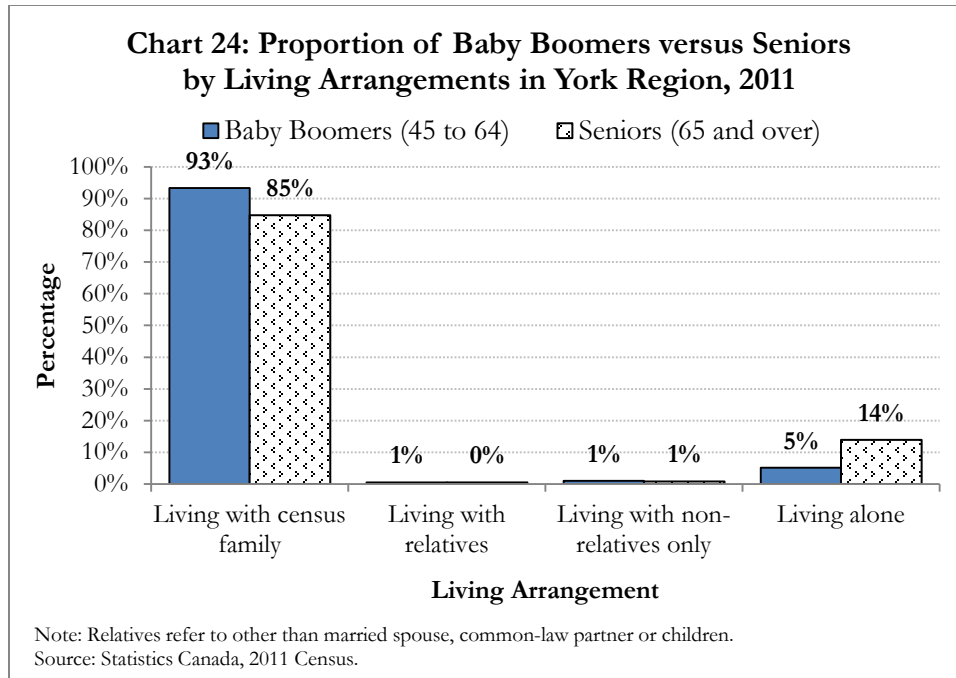
³⁵ 2013 RBC Retirement Myths & Realities Poll. Retrieved from <http://www.rbc.com/newsroom/pdf/1024-13-myths-poll.pdf>

³⁶ The poll interviewed with a sample of 2,159 Canadian adults (aged 50 and over) with household assets of at least \$100,000. Data for not retired versus retired adults are based on total sample sizes of 1,093 and 1,066 respectively.

³⁷ Canada Mortgage and Housing Corporation (2008). "Impacts of the Aging of the Canadian Population on Housing and Communities," Research Highlight, Socio-Economic Series, Ottawa: Canada Mortgage and Housing Corporation. Retrieved from <https://www03.cmhc-schl.gc.ca/catalog/productDetail.cfm?cat=143&itm=10&lang=en&fr=1386092981328>



York Region’s population is aging and the desire for seniors to “age in place” is increasing, more and more residents will be playing an increasing role in providing care and assistance to seniors.



The vacancy rate for seniors’ rental housing in York Region is decreasing

- According to the Seniors’ Housing Survey³⁸ of the CMHC, from 2010 to 2013, the total number of private and non-private rental spaces in seniors’ residences has increased 32 per cent from 2,261 to 2,990 rental spaces.
- From 2010 to 2013, the vacancy rate has gone down slightly whereas the average rent has gone up by almost five per cent (see Table 15).
- In 2013, although the capture rate of seniors’ residences³⁹ in York Region was lower than the Ontario average at 5.1 per cent, it is the third highest in the Greater Toronto Area as compared to the rates of Halton (5.3 per cent), Durham (4.7 per cent), Peel (3.3 per cent) and Toronto (3.0 per cent).

³⁸The survey included private and non-private residences that met these criteria: 1. Have been in operation for at least one year; 2. Have at least 10 rental units; 3. Offer an on-site meal plan; 4. Do not provide high levels of healthcare (defined as 1.5 hours or more of care per day) to all of their residents. Nursing homes and long-term care homes are examples of residences that were not included in the survey; 5. Offer rental units. Life lease units and owner-occupied units are excluded from this survey; 6. Have at least 50% of residents who are 65 years of age or older.

³⁹ The main age group living in seniors’ residences is persons aged 75 years and older. Capture rate is the ratio of the total number of residents living in the seniors’ housing divided by its estimated 75 years and older population, expressed as a percentage.



Table 15: Seniors' Housing in York Region, 2010 to 2013

	2010	2011	2012	2013
Total Number of Rental Spaces	2,261	2,649	2,883	2,990
Vacancy Rate for Standard Rental Space	17.3%	20.4%	18.1%	16.8%
Capture Rate	4.0%	4.2%	4.6%	4.6%
Average Rent	\$3,738	\$3,667	\$3,924	\$3,914

Notes: 1. Data include information for both private and non-private residences. 2. Examples of rental spaces include one half of a semi-private unit, a private or bachelor unit, a one-bedroom unit and a two-bedroom unit. In most cases a rental space is the same as a unit. The exception is the case where a unit has been divided to rent to multiple residents. Semi-private and ward units are an example of this. Data for rental spaces are for all unit types. 3. The main age group living in seniors' housing are persons aged 75 years and older. Thus, the capture rate is the ratio of the total number of residents living in the seniors' housing divided by its estimated population aged 75 years and over, expressed as a percentage. 4. Rent refers to the actual amount a resident pays per month for their rental space and all mandatory services. For vacant rental spaces, the rent is the amount the owner is asking for the rental space.

Source: Canada Mortgage and Housing Corporation, Seniors' Housing Report--Ontario, 2010 to 2013.

Bottom Line:

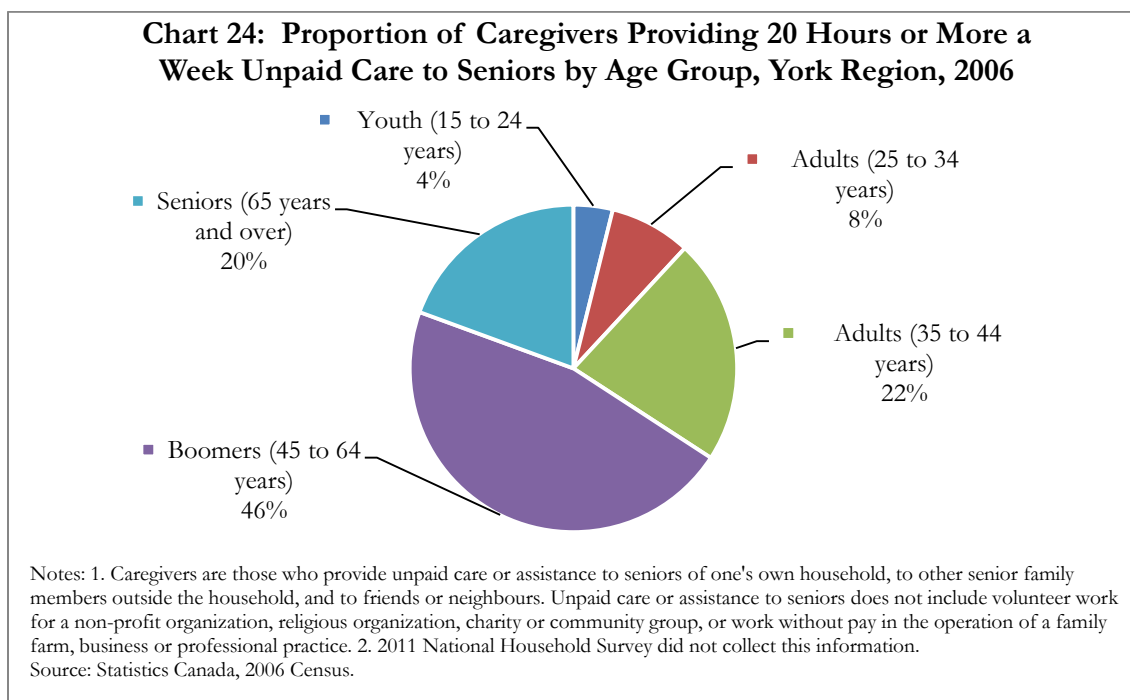
- Boomers and seniors in York Region are homeowners of single-detached homes
- Boomers and seniors tend to live with their families
- Vacancy rate for seniors' rental housing is decreasing



Providing Care for Seniors

Boomers in York Region are the primary unpaid caregivers to seniors and the caregiving role falls most often to females

- In 2006, about one-fifth (21 per cent) of residents in York Region had provided unpaid care or assistance to seniors.
- In York Region, boomers made up of 46 per cent of caregivers who provided 20 hours or more a week to assist seniors, whereas seniors contributed to one-fifth of this group of caregivers (see Chart 24).
- Regardless of number of hours spent providing unpaid care to seniors, about one out of four boomers (26 per cent) and 15 per cent of seniors in York Region provided care or assistance to seniors. Similar patterns were observed for Canada and Ontario.
- Female boomers were more likely than their male counterparts to provide care for seniors.

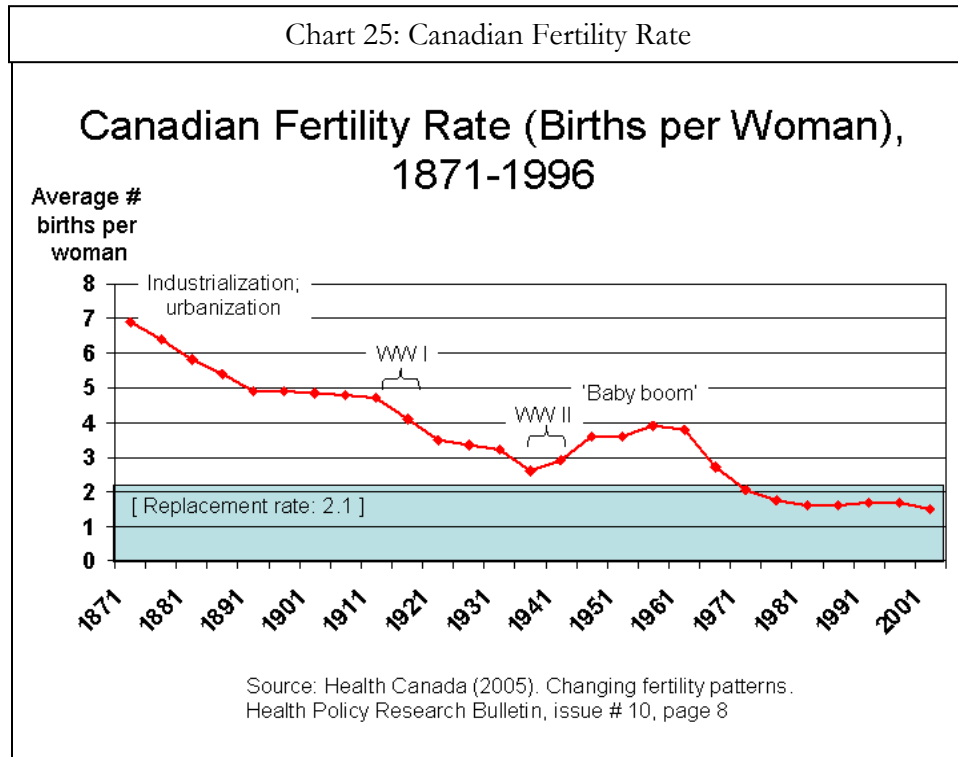


Smaller family sizes for boomers will likely result in an increased role of caregiving falling onto the children of future seniors

- Boomers had fewer children than their parents' generation. According to the Statistics Canada report *Generations in Canada: Age and Sex*, the generation of the children of the baby boomers was smaller (9.1 million) than the baby boomer generation (9.6 million) in 2011.



- Fertility dropped from 3.1 children per woman at the end of the baby boom (1965) to 1.6 in the mid-1980s⁴⁰ (see Chart 25).
- As a result of smaller family size, the children of boomers have fewer siblings with whom to share the caregiver responsibilities and it is anticipated that they will experience higher caregiver burden.⁴¹



With an aging population, the demand on the supply of long term care beds may be expected to grow

- Currently there are 3,726 long-stay beds in York Region, of which 16 are respite beds and 49 are convalescent beds.
- The maximum percentage of seniors (aged 75 and over) in York Region who could have access to long-term care beds has fallen from almost 10 per cent to six per cent between 2005 and 2012. With the increase in the number of very old seniors who will have serious physical and cognitive

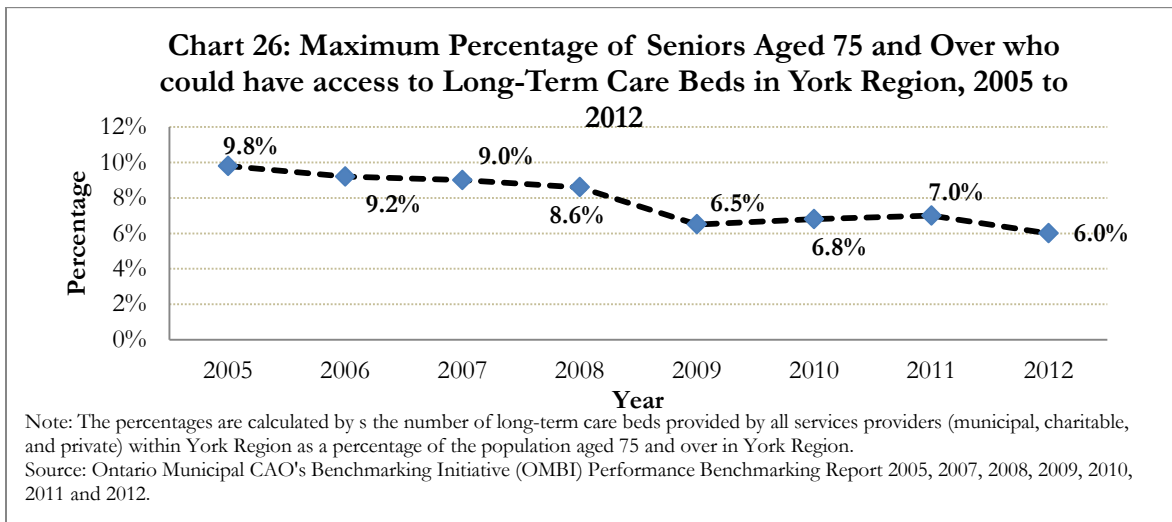
⁴⁰ Statistics Canada. (2011) *Generations in Canada: Age and Sex, 2011 Census*. Retrieved from http://www5.statcan.gc.ca/access_acces/alternative_alternatif.action?t=98-311-XWE2011003&k=425&l=eng&loc=http://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-311-x/98-311-x2011003_2-eng.pdf

⁴¹ MacLean's. (September 3, 2013). *The Curse of Small Families*. Retrieved from <http://www2.macleans.ca/2013/09/03/the-curse-of-small-families/>



disabilities and need more substantial support, there will be growing demand for long-term care support in York Region (see Chart 26).

- In Ontario, there have been significant pressures on the long-term care system throughout the province. Between 2002 and 2008, median wait times increased over 100 per cent⁴². In 2009, for someone in hospital, wait times were an average 105 days. For people waiting at home, the wait time was 173 days⁴³.
- According to the recent *RBC Retirement Myths and Realities Poll*⁴⁴ (2013), only 12 per cent of retired and 14 per cent not retired Canadian older adults (aged 50 and over) would like to receive care in a long-term care facility.



Bottom Line:

- Female boomers are primarily responsible for caregiving to seniors
- Smaller family sizes of boomers will impact caregiving options and caregiver burden for future seniors
- Increased demand for long-term care supports may result from diminished informal caregiving supports

⁴² Institute for Clinical Evaluative Sciences (ICES). (2010). *Aging in Ontario: An ICES Chartbook of Health Service Use by Older Adults*. Retrieved from http://www.ices.on.ca/file/AAH%20Chartbook_interactive_final_Feb2010.pdf

⁴³ Ministry of Health and Long-Term Care. Long-Term Care Homes System Report, November 2009 and September 2008 in AMO. (2011). *Coming of Age: The Municipal Role in Caring for Ontario's Seniors*. Retrieved from http://www.oanhss.org/oanhssdocs/Issue_Positions/External_Resources/AMO_LTC.pdf

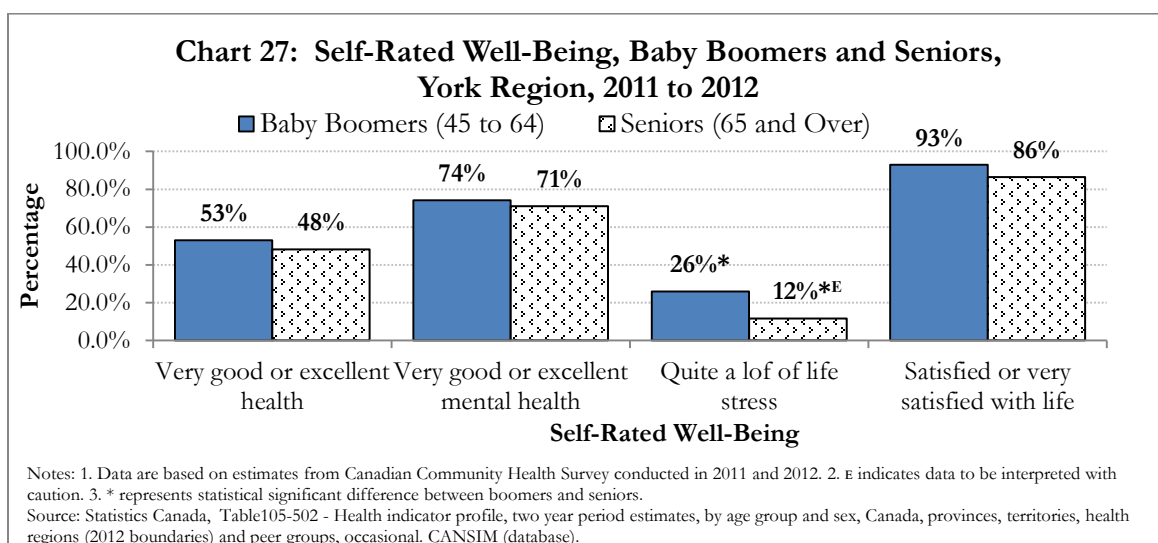
⁴⁴ 2013 RBC Retirement Myths & Realities Poll. Retrieved from <http://www.rbc.com/newsroom/pdf/1024-13-myths-poll.pdf>



Health and Well-being

Nearly half of boomers and seniors in York Region rate their health as very good or excellent

- Overall, boomers and seniors in York Region are similar to their counterparts in Ontario and Canada in the rating of their well-being as reflected by the four indicators shown in the chart below (see Chart 27).
 - About half of boomers (53 per cent) and seniors (48 per cent) perceived their health as very good or excellent.
 - Close to three-quarters (74 per cent) of boomers and 71 per cent of seniors rated their mental health as very good or excellent.
 - Boomers were significantly more likely than seniors to report quite a lot of stress in life (26 per cent vs. 12 per cent).
 - A great majority of boomers (93 per cent) and seniors (86 per cent) were satisfied or very satisfied with life.
- According to the *Heart and Stroke Foundation poll* in 2012, more than 60 per cent of Canadian boomers reported the quality, instead of length of time they spend living is more important. In addition, Canadian boomers may think they are healthier than they actually are as a significant portion of them have engaged in health risk behaviors (e.g. physical inactivity, poor diet, smoking, stress and excessive alcohol)⁴⁵.

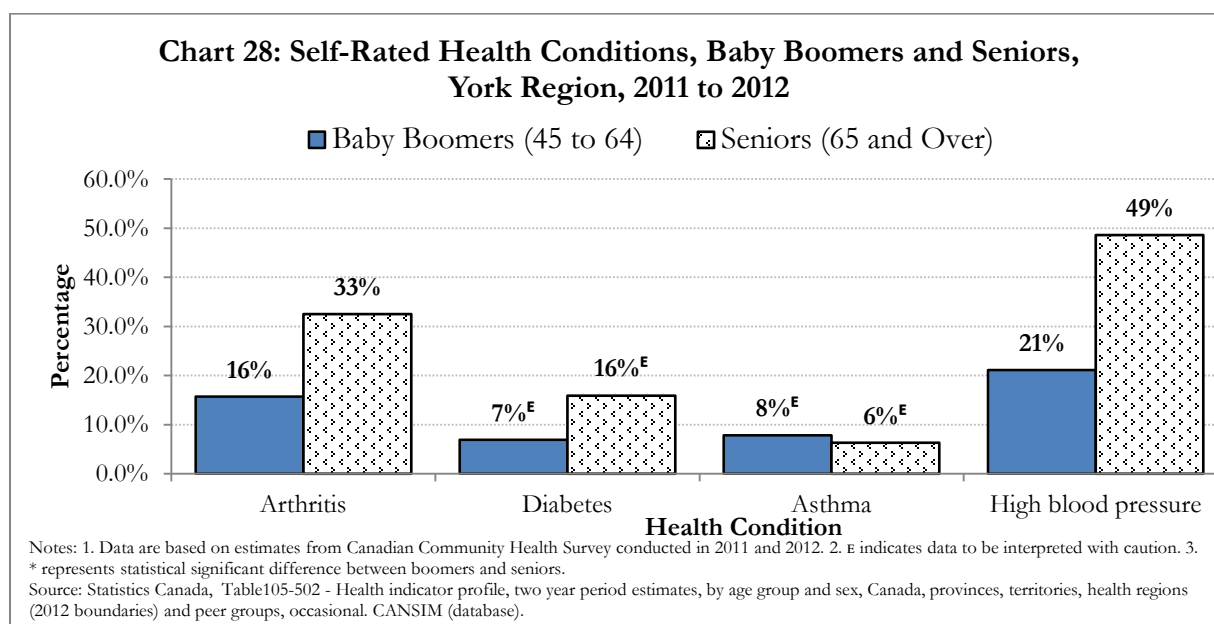


⁴⁵ Canadian Heart and Stroke Foundation. (2013). *2013 Report on the Health of Canadians: Reality Check: Boomer Dreams For Later Life May Not Come True*. Retrieved from <http://www.heartandstroke.com/atf/cf/%7B99452D8B-E7F1-4BD6-A57D-B136CE6C95BF%7D/Report-on-Cnd-Health--D17.pdf>



Boomers and seniors reporting chronic and other health conditions increases with age

- With the exception that boomers and seniors in York Region are less likely to report suffering from arthritis than their counterparts in Ontario and Canada, the rates of diabetes, asthma and high blood pressure among boomers and seniors in York Region are similar to those in Ontario and Canada.
- Almost half (49 per cent) of the seniors in York Region reported having high blood pressure, a rate more than double that of the boomers (21 per cent) (see Chart 28).
- Close to one-third (33 per cent) of seniors suffer from arthritis as compared to 16 per cent of boomers.
- Diabetes appeared to be significantly more prevalent among seniors than boomers. About 16 per cent of seniors have diabetes as compared to seven per cent of boomers.
- Rates of asthma for boomers (eight per cent) and seniors (six per cent) in York Region are similar.
- According to the Canadian Institute for Health Information (CIHI) (2011), the proportion of seniors who suffered from at least one chronic condition⁴⁶ increased with age, from 71 per cent for younger seniors (aged 65 to 74) to 80 per cent for those aged 75 to 84 but did not increase further among the very old seniors aged 85 and over. Moreover, regardless of the specific age group, seniors with three or more reported chronic conditions had nearly three times the number of health care visits than seniors of the same age group with no reported chronic conditions⁴⁷.

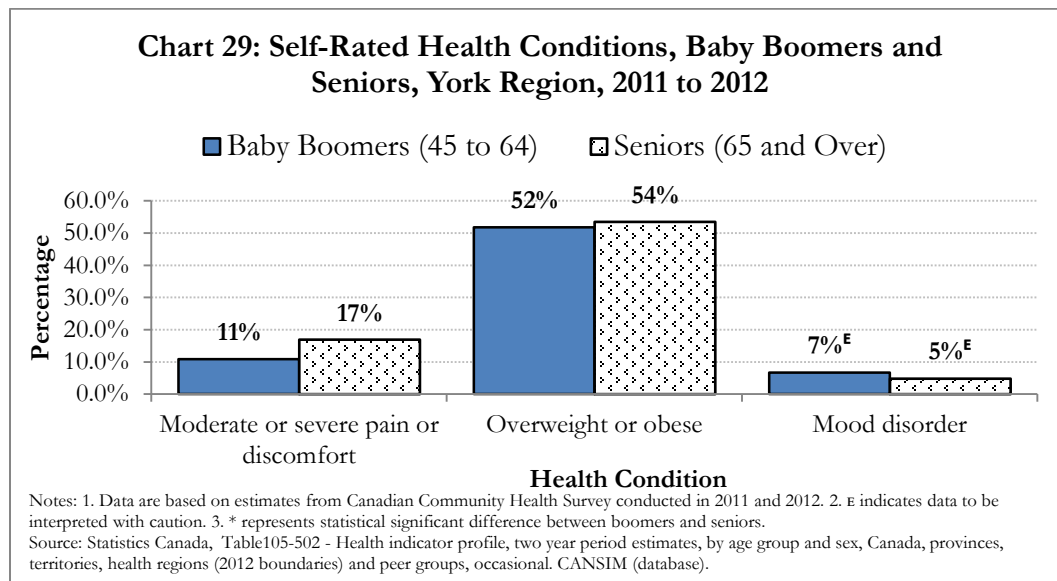


⁴⁶ According to the Canadian Institute for Health Information (CIHI), chronic condition includes high blood pressure, arthritis, heart disease, diabetes, cancer, chronic pain, asthma, depression, stroke and emphysema.

⁴⁷ Canadian Institute for Health Information (2011). *Seniors and the Health Care System: What if the Impact of Multiple Chronic Conditions?* Retrieved from https://secure.cihi.ca/free_products/air-chronic_disease_aib_en.pdf.



- As compared to seniors and boomers in Ontario and Canada, those in York Region are less likely to report moderate or severe pain or discomfort, with only 17 per cent of boomers and 11 per cent of seniors indicating that they had moderate or severe pain (see Chart 29).
- Over half of boomers (52 per cent) and seniors (54 per cent) in York Region felt that they were overweight or obese. The rate for boomers is lower than those for Ontario and Canada, but the rate for seniors is about the same.
- A small percentage of boomers (seven per cent) and seniors (five per cent) in York Region reported mood disorders. The rate for seniors is similar to the rates for Ontario and Canada. The rate for York Region boomers is the same as the Canada rate, but lower than the Ontario rate.



Many boomers are at risk of contracting a sexually transmitted infection

- Canadian baby boomers underestimate their risk of contracting sexually transmitted infections (STIs) and are not practising safe sex, largely because of their misconception that their age exempts them from contracting STIs and the limited sex education they received in their youth⁴⁸.
- According to the *Canadian Liver Foundation (CLF) Poll*, many Canadian boomers are sexually active, but are not practising safe sex. While the majority of Canadian boomers surveyed (82 per cent) indicated that it is important to have an active sex life at every age, one-fifth (20 per cent) reported using condoms less now as pregnancy is not as much of a concern. More than half (56 per cent) said that they were not worried about contracting STIs, and nearly one-third (30 per cent) of unmarried boomers indicated that they have had unprotected sex with a new partner since turning

⁴⁸ Vogel, Lauren (2010). Canadian baby boomers shirk safe sex. *Canadian Medical Association Journal*, 182(18): E827-E828. Retrieved from <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3001526/>.



40⁴⁹.

- In 2012, the incidence rate of chlamydia in York Region was 65.2 confirmed cases per 100,000 for wave 2 boomers (aged 45 to 54) and 16.3 confirmed cases per 100,000 for older adults aged 55 and over. The rates for wave 2 boomers (aged 45 to 54) and older adults aged 55 and over were both lower than the overall rate of 146.48 confirmed cases per 100,000 for the York Region population as a whole in 2012⁵⁰.
- Between 2008 and 2012, the incidence of chlamydia in York Region for both age groups, ages 45 to 54 and ages 55 and over, was trending upwards⁵¹.
- In 2012, the incidence rate of gonorrhoea in York Region was 5.2 confirmed cases per 100,000 for those aged 45 and over. This rate was stable over the past 5 years. The rate for adults aged 45 and over was lower than the overall rate of 15.89 confirmed cases per 100,000 for the York Region population as a whole in 2012⁵².

The prevalence of dementia among seniors will increase rapidly over the next 20 years

- As the senior population continues to increase over the next two decades, the prevalence of dementia will also increase rapidly.
- By 2016 the number of dementia cases among seniors will increase by 26 per cent over the 2012 level (see Chart 30). By 2022, the increase will be 70 per cent and, by 2031, that increase will be 163 per cent. These increases are much higher than those for Ontario as a whole (25 per cent by 2016; 55 per cent by 2022 and 106 per cent by 2031).
 - The increase in cases of dementia (as indicated by the light grey bars in Chart 30) are caused by the fact that not only is the number of seniors increasing (as indicated by the dark grey bars), but the oldest age groups (i.e. those aged 85 to 89 and aged over 90), who have the highest rates of dementia (e.g. over 50 per cent in the 90 and over age group), are growing even more rapidly.
 - That means that we will be caring for over 15,000 cases in 2016 compared to about 12,000 in 2012 and, by 2031, there will be over 31,000 cases in York Region (see Chart 31).
- According to the Alzheimer Society of Canada (2009), as many as 50 per cent of Canadians and their families could be facing Alzheimer's disease or another form of dementia⁵³.

⁴⁹ Canadian Liver Foundation. (2010). *New Canadian Live Foundation Poll Finds Canadian Boomers Have Active Sex Lives, But Many Aren't Playing it Safe*. Retrieved from http://www.liver.ca/Liver_News/livernews10051001.aspx

⁵⁰ Ontario Ministry of Health and Long-Term Care, integrated Public Health Information System (iPHIS) database, extracted by York Region Community and Health Services Department [06/August/2013]. Rates were calculated using population estimates from Statistics Canada CANSIM Table 051-0052 - Estimates of population by census division, sex and age group.

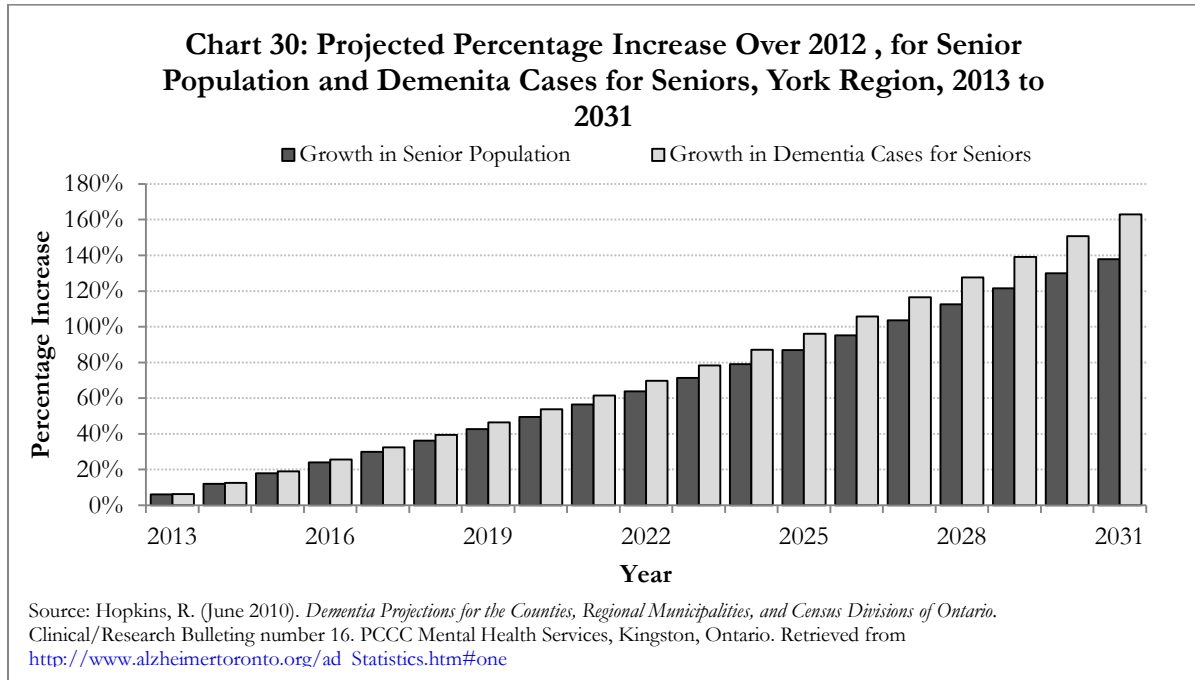
⁵¹ Ontario Ministry of Health and Long-Term Care, integrated Public Health Information System (iPHIS) database, extracted by York Region Community and Health Services Department [06/August/2013]. Rates were calculated using population estimates from Statistics Canada CANSIM Table 051-0052 - Estimates of population by census division, sex and age group.

⁵² Ontario Ministry of Health and Long-Term Care, integrated Public Health Information System (iPHIS) database, extracted by York Region Community and Health Services Department [06/August/2013]. Rates were calculated using population estimates from Statistics Canada CANSIM Table 051-0052 - Estimates of population by census division, sex and age group.

⁵³ Harrigan, MaryLou (2010). *Older Adult Abuse and Dementia: A Literature Review*. Alzheimer Society of Canada. Retrieved from http://www.alzheimer.ca/~media/Files/national/Articles-lit-review/article_elderabuse_2011_e.ashx

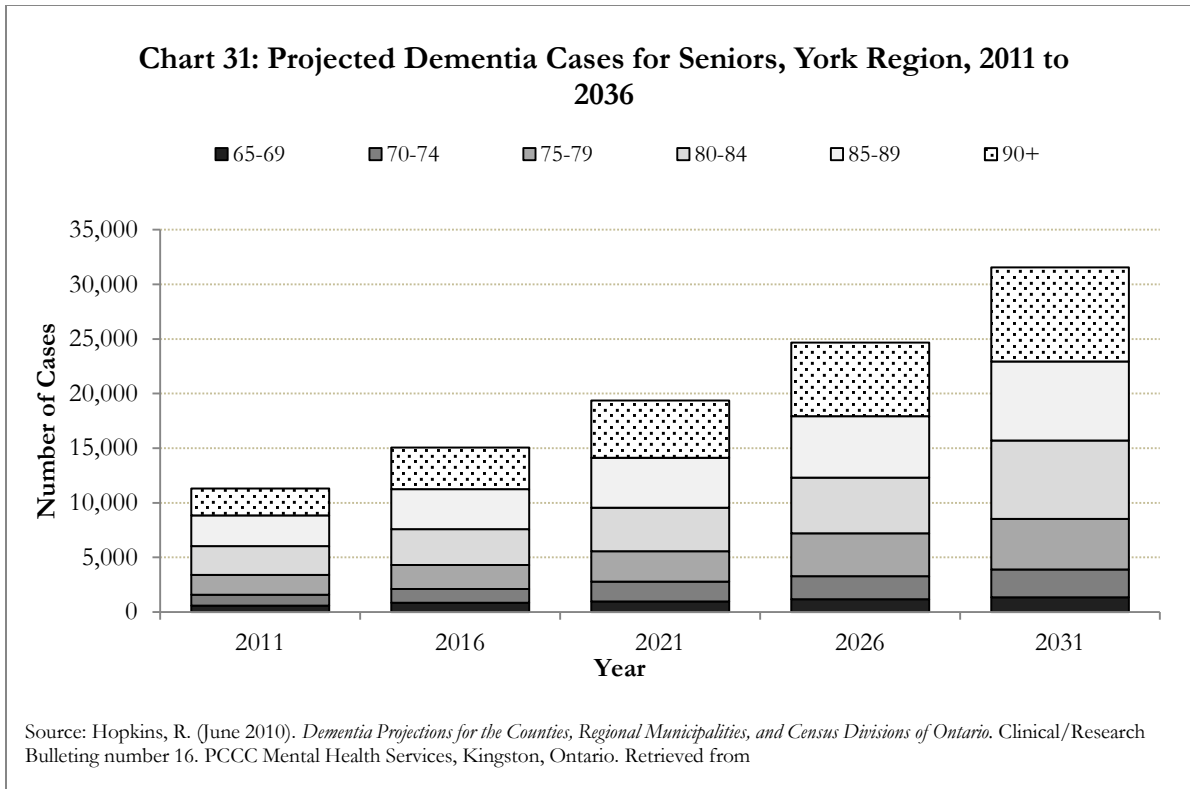


- Individuals with dementia are not the only ones who suffered from the disease. Dementia also puts a long-term progressive burden on the informal and formal caregivers, including severe strain and financial burden for the family as well as strain on health care providers, the health care system, and the community as a whole⁵⁴.



⁵⁴ Alzheimer Society of Canada (2010). *Rising Tide: The Impact of Dementia on Canadian Society: Executive Summary*. Retrieved from http://www.alzheimer.ca/on/~media/Files/national/Advocacy/ASC_Rising%20Tide-Executive%20Summary_Eng.ashx





Boomers in York Region are more likely to be hospitalized due to cancer and circulatory and digestive system diseases, while seniors are more likely to be hospitalized for circulatory, digestive and respiratory system diseases

- In 2012, the leading causes of hospitalization for York Region baby boomers were circulatory system diseases (16 per cent), digestive system diseases (16 per cent), cancer (16 per cent), genitourinary diseases (nine per cent), injury (eight per cent) and respiratory system diseases (five per cent) (see Table 16).
- In 2012, the leading causes of hospitalization for York Region seniors were circulatory systems diseases (22 per cent), digestive systems diseases (11 per cent), respiratory system diseases (10 per cent), cancer (nine per cent), injury (nine per cent) and genitourinary diseases (seven per cent).
- Comparing boomers and seniors, baby boomers are more likely to be hospitalized due to cancer and digestive system disease (e.g. hernia, gallstones, etc.) than seniors, while seniors are more likely to be hospitalized due to circulatory (e.g. heart failure) and respiratory system diseases (e.g. chronic obstructive pulmonary disease, pneumonia).
- According to the Canadian Institutes of Health Research, over the past decade Canada has seen a drop in hospitalization for hip fractures, improvements in functional health, particularly in older men, and an increase in the number of seniors who have never smoked⁵⁵.

⁵⁵ Canadian Institutes of Health Research. (2007). *The Future is Aging*. Retrieved from <http://www.cihr-irsc.gc.ca/e/34013.html>



Table 16: Leading Causes of Hospitalizations among Baby Boomers and Seniors, York Region, 2012

	Baby Boomers (45 to 64)	Seniors (65 and Over)
Circulatory System Diseases	16%	22%
Digestive System Diseases	16%	11%
Neoplasms (Cancer)	16%	9%
Respiratory System Diseases	5%	10%
Injury	8%	9%
Genitourinary Diseases	9%	8%
Others	31%	32%

Source: Inpatient Discharges Data 2012, Ontario Ministry of Health and Long-Term Care, IntelliHEALTH Ontario, Extracted [September 2013].

Boomers and seniors in York Region visit the Emergency Department for different reasons

- In 2012, there were a total of 56,441 emergency visits by York Region seniors (aged 65 and over) to the hospital emergency department (ED). Of these visits, 17 per cent (9,854 visits) were due to injury or poisoning (e.g. falls, food poisoning, medication complications). Falls by themselves were the leading external cause of injury-related visits to the ED. The next most common reasons for ED visits were diseases of the circulatory system such as ischemic heart disease and stroke (12 per cent), diseases of the respiratory system (seven per cent), and diseases of the digestive system (seven per cent)⁵⁶.
- There were a total of 69,142 emergency visits by York Region boomers (aged 45 to 64) to the hospital ED. Of these visits, 26 per cent (17,780 visits) were due to symptoms, signs and abnormal clinical and laboratory findings not elsewhere classified (“not otherwise specified”, “unknown etiology” or “transient”). Injury or poisoning accounted for 24 per cent of visits (16,830 visits). Exposure to inanimate mechanical forces was the leading external cause of injury-related visits to the ED. The next most common reasons for ED visits were diseases of the musculoskeletal system and connective tissue (nine per cent), diseases of the digestive system (seven per cent), and diseases of the genitourinary system (seven per cent)⁵⁷.

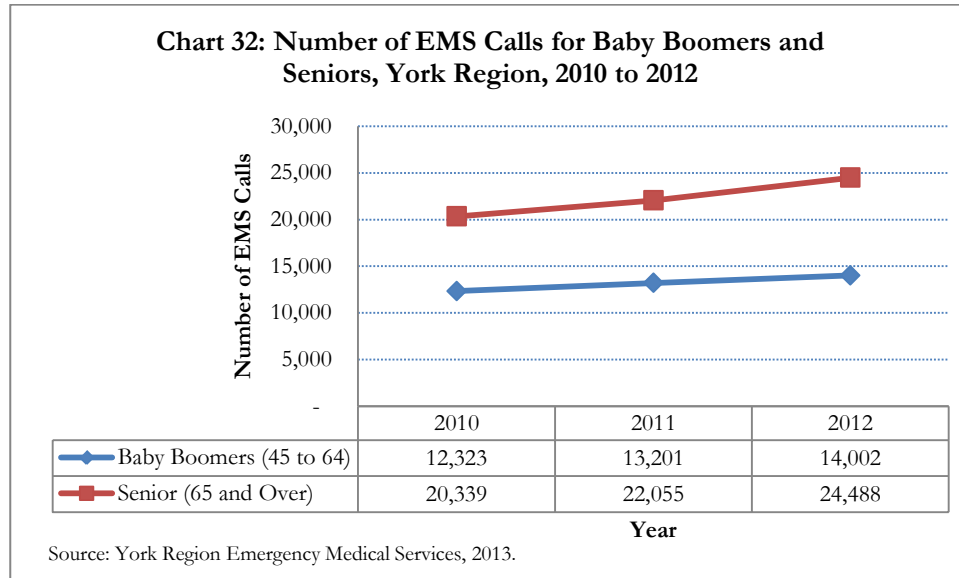
⁵⁶ Source: Ambulatory Visits 2012, IntelliHEALTH ONTARIO, Ontario Ministry of Health and Long-Term Care, October 2013.

⁵⁷ Source: Ambulatory Visits 2012, IntelliHEALTH ONTARIO, Ontario Ministry of Health and Long-Term Care, October 2013.



Emergency Medical Services (EMS) calls for York Region boomers and seniors are increasing

- Between 2010 and 2012, there was an increase in the number of EMS calls for boomers and seniors. EMS calls for boomers increased by 14 per cent from over 12,300 in 2010 to about 14,000 in 2012, whereas calls for seniors increased by 20 per cent, from over 20,300 in 2010 to nearly 24,500 in 2012 (see Chart 32).



York Region boomers and seniors accounted for 61 per cent of all the calls to York Region EMS in 2012, a trend that is likely to continue

- Among all the EMS calls, over one-third were for seniors and slightly over one-fifth were for boomers (see Table 17). The share of EMS calls for seniors is more than three times greater than seniors’ share in the population (e.g. in 2011 only 12 per cent of the York Region population was seniors).
- Between 2010 and 2012, the percentages of EMS calls for boomers and seniors have remained relatively stable.
- As the York Region population is aging, it is expected that the number and share of calls for seniors will increase accordingly.

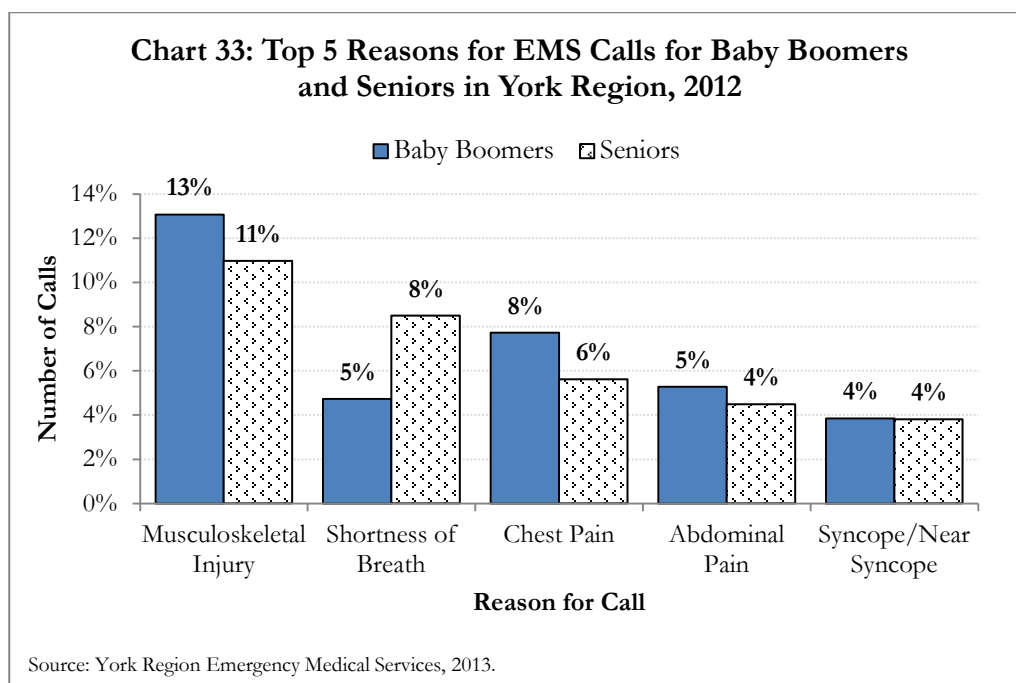


Year	Under 45*	Boomers (45 to 64)	Seniors (65 and Over)
2010	40%	23%	37%
2011	39%	23%	38%
2012	39%	22%	39%

Note: * 'Under 45' includes calls where age was not obtained.
Source: The Regional Municipality of York Emergency Medical Services, 2013.

Injuries were the number one reason for York Region boomers and seniors to call EMS

- In 2012, the main reasons for EMS calls for boomers and seniors were musculoskeletal injury (e.g. Carpal Tunnel Syndrome, Tendinitis, Tenosynovitis and Bursitis), shortness of breath, chest pain, abdominal pain and syncope/near syncope (i.e. fainting) (see Chart 33).



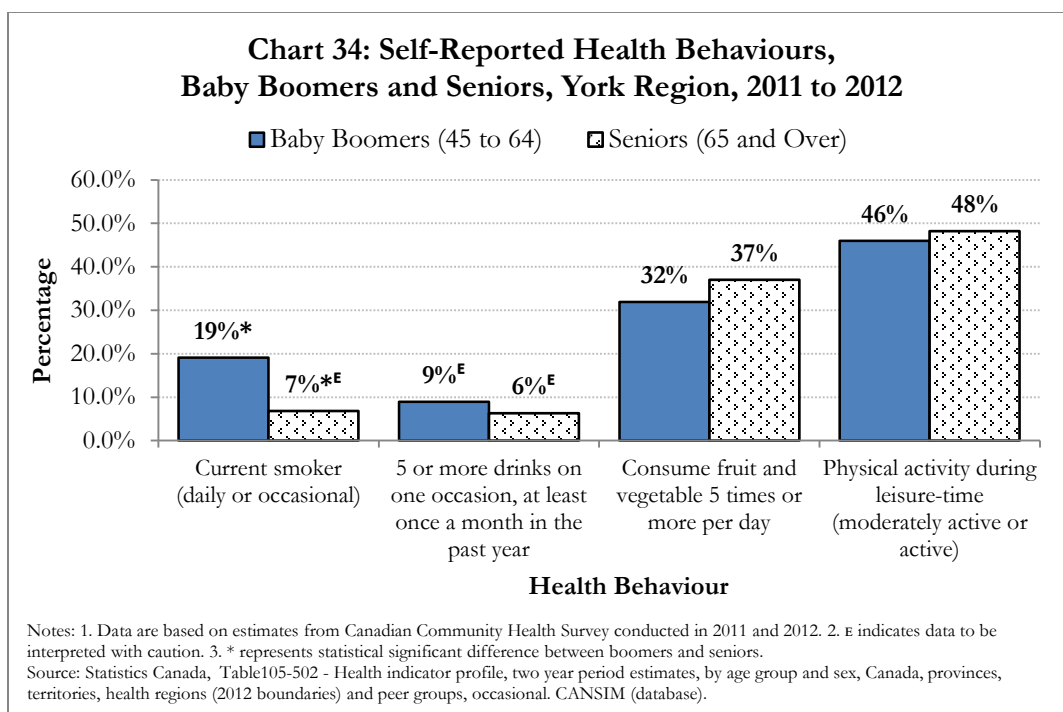
The health behaviours of York Region seniors are similar to their counterparts across Ontario and Canada

- Overall, seniors in York Region are similar to those in Ontario and Canada in their health behaviors (such as smoking, healthy eating, drinking, and engaging in physical activity). Compared



to boomers in Canada and Ontario, boomers in York Region are less likely to report themselves as heavy drinkers. They are also less likely to consume sufficient vegetables and fruits as compared to their Canadian counterparts.

- A significant higher proportion of boomers (19 per cent) than seniors (seven per cent) smoke on a daily or occasional basis. Among boomers, nine per cent of them and six per cent seniors had five or more drinks on one occasion, at least once a month in the past year (see Chart 34).
- When it came healthy eating, 32 per cent of boomers and 37 per cent of seniors consumed fruits and vegetables at least five or more times per day.
- During leisure time, 46 per cent of boomers and 48 per cent of seniors indicated that they were moderately active or active when it came to physical activity.
- Leading a healthy lifestyle is critical to reducing the chances of health issues when aging. Close to one-fifth of boomers in York Region smoke which could potentially turn into health challenges (e.g. respiratory diseases, cancer) to be confronted by future seniors.
- According to the Heart and Stroke Foundation, one in five Canadian boomers smokes. In fact, smoking and exposure to second-hand smoke can cost Canadians two and a half years of life by increasing risk for heart disease and stroke⁵⁸. The health challenges of smokers in the years prior to death could also be more severe and create strain in both the formal and informal health care systems.



⁵⁸ Canadian Heart and Stroke Foundation. (2013). *2013 Report on the Health of Canadians: Reality Check: Boomer Dreams For Later Life May Not Come True*. Retrieved from <http://www.heartandstroke.com/atf/cf/%7B99452D8B-E7F1-4BD6-A57D-B136CE6C95BF%7D/Report-on-Cnd-Health--D17.pdf>



Bottom Line:

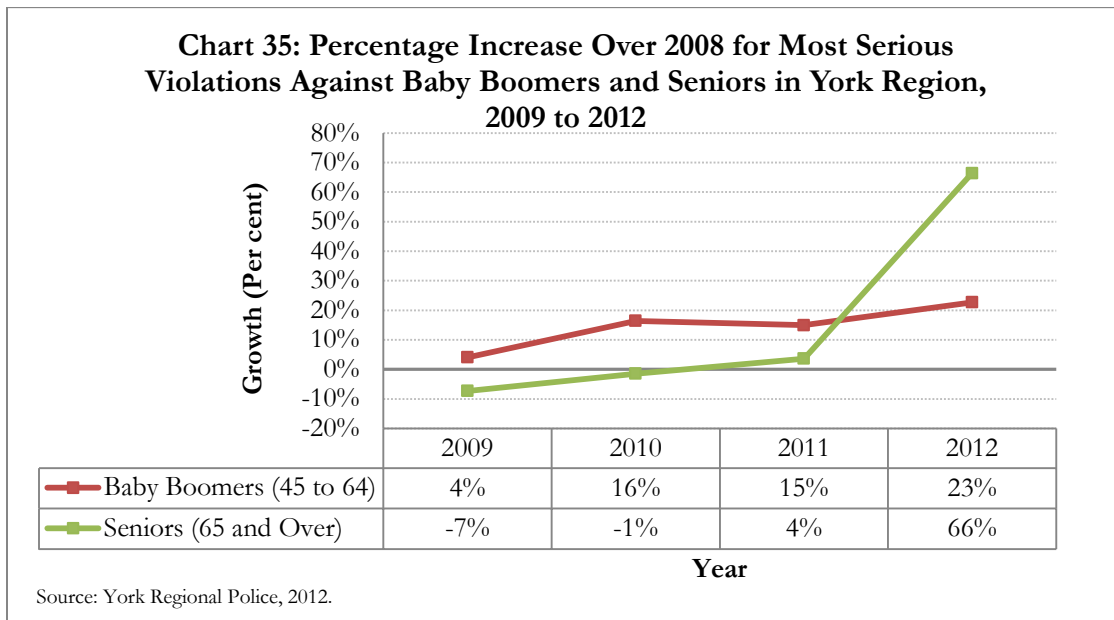
- Boomers and seniors are at risk of chronic conditions as they age
- Boomers and seniors are not immune from the risks of sexually transmitted infections
- Dementia rates will increase amongst seniors, particularly as they age
- EMS calls for York Region seniors are increasing
- Boomers and seniors do not engage in adequate health behaviours that can reduce the risks of chronic disease



Personal Safety

The number of most serious violations against York Region older adults is increasing

- In 2012, there were 1,492 most serious violations (e.g. assault, criminal harassment, robbery, uttering threats) against older adults (including both boomers and seniors) in York Region with 85 per cent of these crimes experienced by boomers, and 15 per cent experienced by seniors (see Chart 35).
- Between 2008 and 2012, there was an overall increase of 28 per cent in the number of most serious violations against older adults in York Region. Seniors saw an increase of 66 per cent, from 137 violations in 2008 to 228 in 2012, while boomers saw an increase of 23 per cent, from 1,030 to 1,264 violations during the same period. These increases could be partly due to the increased awareness about reporting violations by seniors and baby boomers.
- Seniors have higher levels of physical disability, mental vulnerability and financial dependence than younger adults. Typically, families and relatives are responsible for meeting the needs of seniors, which places more vulnerable seniors at potential risk of family violence. Statistics Canada data indicates that, while the rate of police-reported violent crimes against Canadian seniors is lower than those for younger people, the rate of family violence against seniors has increased by 14 per cent between 2004 and 2009. Family violence against senior men was most often committed by their grown children, whereas senior women were almost equally likely to be victimized by their grown children and their spouse⁵⁹.



⁵⁹ Statistics Canada. (2011). Police-reported Family Violence against seniors, 2009 in *Family Violence in Canada: A Statistical Profile*. : Retrieved from <http://www.statcan.gc.ca/pub/85-224-x/2010000/part-partie3-eng.htm>



Bottom Line:

- Although overall crime rates in York Region have decreased, most serious violations against seniors have increased in recent years



Transportation

Driving is an important source of independence and in 2009 three-quarters of seniors across Canada had a driver's licence

Based on data from the Canadian Community Health Survey – Healthy Aging (CCHS), Statistics Canada published the *Profile of Seniors' Transportation Habits*⁶⁰ and highlighted the following transportation characteristics of Canadian seniors:

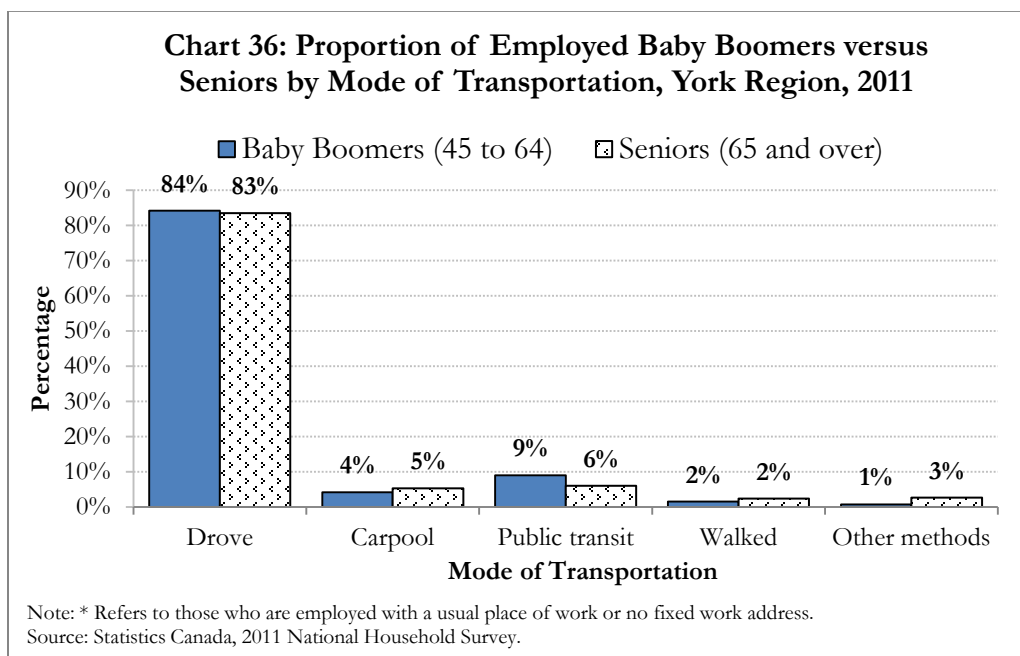
- In 2009, three-quarters of all Canadian seniors had a driver's licence. Among the Canadian census metropolitan areas (CMA), the lowest proportion of seniors with a driver's licence were in Toronto CMA (63 per cent) and Montreal CMA (64 per cent). In both, less than one-half of senior women had a licence.
- For men, being an older senior was not an obstacle to driving. Of those seniors (85 and over), 67 per cent of men and 26 per cent of women had a licence. This number of senior drivers will continue to increase at a rapid pace.
- Among Canadian men aged 65 to 74, 84 per cent got around mainly by driving their car, and only 9 per cent by being a passenger in a car. That left four per cent using public transit, three per cent walking or biking and the rest using accessible transit or taxis.
- Seniors do not use public transit more often as their main form of transportation as they get older. The proportion of seniors who had used public transit at least once in the previous month declined with increasing age. For example, 25 per cent of women aged 55 to 64 had used public transit at least once in the previous month, compared with 18 per cent of women aged 85 and over.
- Public transit was used more frequently by seniors living in the largest CMAs. Only one per cent of Canadian seniors living outside CMAs and CAs reported that their primary form of transportation was accessible transit or taxis, compared with three per cent in Toronto.
- Data shows that before the age of 85, a very small minority of Canadian seniors use either accessible transit or taxis. The picture is different for people 85 and over, especially women: nine per cent of them used accessible transit or taxis as their primary means of transportation.
- The type of neighborhood people live in is related to whether they drive a car or have a driver's licence and the number of trips they make by car, by public transit or by foot. Even in high-density residential areas in Canada, the majority of men reported that their primary form of transportation was the car (56 per cent for men as compared to 26 per cent of women).
- Walking and cycling were considerably more popular than public transit as occasional means of transportation. For example, in Toronto 33 per cent of seniors reported using public transportation on an occasional basis compared to 40 per cent walking or biking.

⁶⁰ Turcotte, Martin (2012). Profile of seniors' transportation habits. *Canadian Social Trends*. Statistics Canada Catalogue no. 11-0008-X. Retrieved from <http://www.statcan.gc.ca/pub/11-008-x/2012001/article/11619-eng.pdf>



Driving is the primary mode of transportation to work for the majority of York Region boomers and seniors

- The majority of both boomers (84 per cent) and seniors (83 per cent) in York Region who were employed and did not work from home drove to work (see Chart 36). These proportions are higher than the Ontario (boomers: 79 per cent; seniors: 78 per cent) and national averages (boomers: 80 per cent; seniors: 79 per cent).
- Only a small portion of boomers (nine per cent) and seniors (six per cent) took public transit to work.
- York Region employed seniors are less likely to take public transit to work. Only six per cent of them did so as compared to nine per cent in Ontario and eight per cent in Canada.



Nearly half of York Region boomers and seniors live within five minutes walking distance to public transit

- According to the Ontario Ministry of Transportation's *Transit-Supportive Guidelines*⁶¹, communities are recommended to be built in a way that at least 90 per cent of all population or jobs are within a 400 m distance (or five minutes walking distance) from transit. In 2011, 49 per cent (or 147,877)

⁶¹ Ontario Ministry of Transportation (2012). *Transit-Supportive Guidelines*. Queen's Printer for Ontario. Retrieved from <http://www.mto.gov.on.ca/english/transit/supportive-guideline/transit-supportive-guidelines-2012-en.pdf>



boomers in York Region lived outside a five-minute walking distance to the closest bus stop, whereas 50 per cent (or 60,929) of seniors were within the five-minute walking distance.

- Mobility Plus is York Region’s door-to-door shared ride accessible public transit service for individuals with disabilities who are unable to use conventional public transit due to a physical or functional disability. Eligibility for Mobility Plus is not based on either income or unavailability of accessible conventional transit in the area in which the person resides⁶².
- From January to August in 2013, there were 634 new applicants for the York Region Mobility Plus service. Among them, 81 per cent (or 514) were seniors, 11 per cent (or 69) were boomers, and the remaining eight per cent (or 51) were under 45 years of age. As the share of the overall population of seniors increases, it can be expected that there will be increasing demand by seniors for such transportation assistance⁶³.
- York Region Transit’s community bus routes are designed for seniors and people with disabilities who can use fully accessible conventional transit rather than Mobility Plus. Community bus routes provide better connections to facilities such as senior residences, medical facilities, community centres and shopping areas⁶⁴.
- Between January and September 2013, ridership for York Region Transit’s community buses was 17,182 for Newmarket Community Bus, 15,710 for Markham Community Bus and 37,738 for Richmond Hill Community Bus⁶⁵.

Bottom Line:

- Driving is a form of independence for seniors
- Half of York Region boomers and seniors live within a five-minute walk of public transit

⁶² The Regional Municipality of York. *York Region Transit Mobility Plus Application Package*. Retrieved from http://mobilityplus.yrt.ca/en/ridingwithUs/resources/MobilityPlusApplication_SEP10_web.pdf

⁶³ Source: York Region Transit.

⁶⁴ York Region Transit. Retrieved from <http://www.yorkregiontransit.com/en/ridingwithus/yrtviva.asp>

⁶⁵ Source: York Region Transit.



Implications for Program Planning and Policy Development

With a rapidly growing seniors population, we know there will be impacts on the programs, services and policies administered by the Region. With the information provided on current and future seniors, this profile can assist when considering the potential implications on program planning and policy development. Potential implications include:

- Seniors will make up 21 per cent of the York Region population by 2031
- Seniors are living longer; there will be more “older” seniors than in previous generations
- Seniors will be better educated than previous cohorts before them
- The proportion of seniors who are immigrants will grow
- All of the York Region programs and services used by seniors will experience increased demands
- There will be a continuing and growing need to deliver Region programs and services in accessible, inclusive ways, with the capacity to provide interpretation services and materials translated into other languages, particularly in the southern part of the region
- Financial security will be a concern for a number of boomers who will enter retirement without adequate savings and carrying debt
- Seniors will prefer to stay in their own homes for as long as possible, but will need assistance doing so as they age
- There may be increased demand for property tax deferrals and assistance with housing maintenance costs for low income seniors who own their homes
- More affordable senior rental housing will be needed
- Programs that help seniors maintain overall good health and limit the development of chronic conditions will be important in helping people to stay healthy and be able to continue living in their own homes for as long as possible
- With smaller family sizes and fewer younger family members available to provide care for older seniors, there may be increased family stress due to these responsibilities, and an expanding need for more medical and community support programs to help seniors remain living in their homes
- There could be an increased demand for transit services such as York Region’s Mobility Plus and community buses
- With the increased longevity of seniors and growing rates of dementia, there will be increased need for long-term care supports to accommodate the growing numbers of elderly people with cognitive and/or severe physical challenges

As the Region gathers and collects additional data, we will be in a better position to identify the long-term impacts of a rapidly growing senior population on York Region programs and services.

In an effort to be proactive and responsive, the Region is developing a Seniors Strategy. The scope of the strategy will be corporate-wide and will include priorities and directions that will help position the Region to both sustain our services and proactively respond to the rapidly changing senior demographic.

The strategy has three broad objectives:

1. To provide a clear understanding of the Region’s corporate role in serving seniors



2. To establish a shared corporate strategic direction to meet the needs of seniors
3. To position the corporation to respond to the changing demands on our programs and services

As the demographics and needs of current and future seniors change, it will be increasingly important to have a strategy in place to manage and deliver services that meet and exceed our residents' high expectations. Completed and proposed activities will help shape the future of York Region services for seniors, today.



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