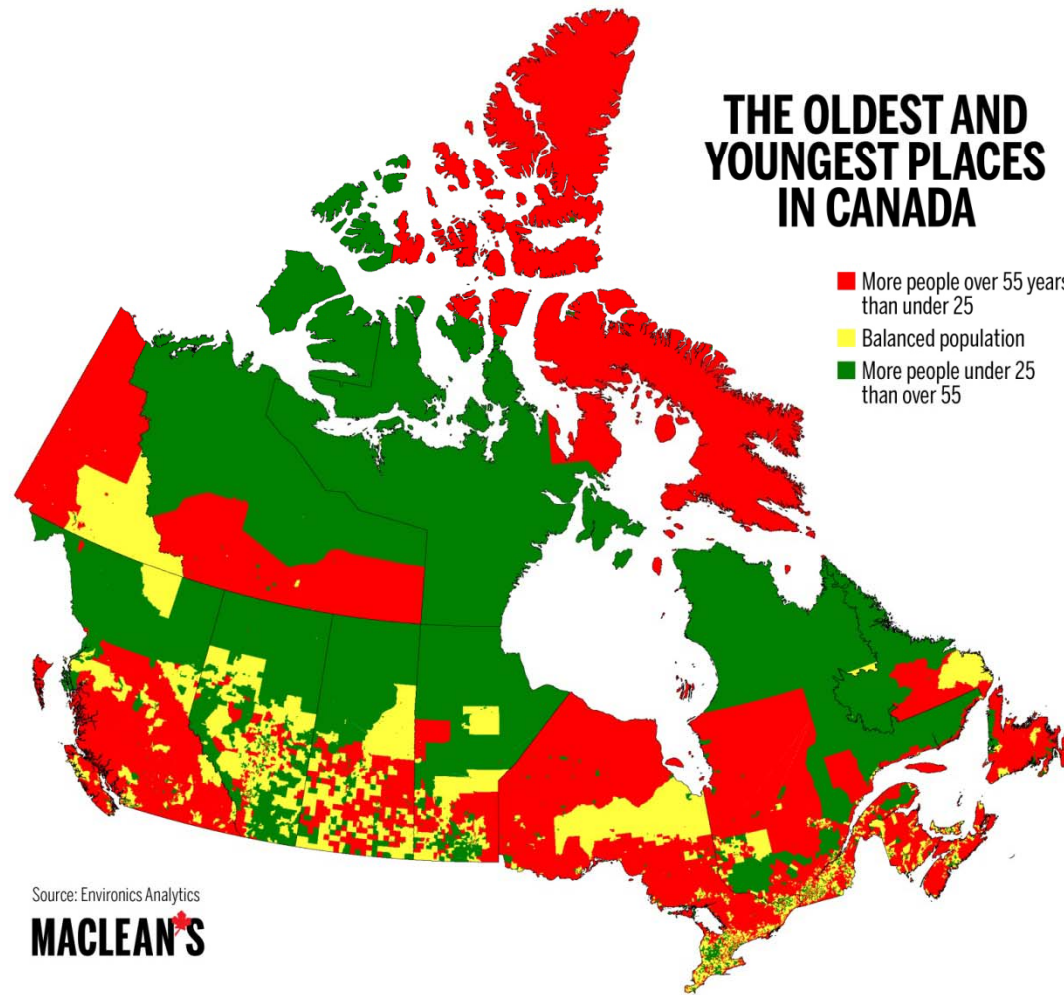


# Housing for Older Canadians

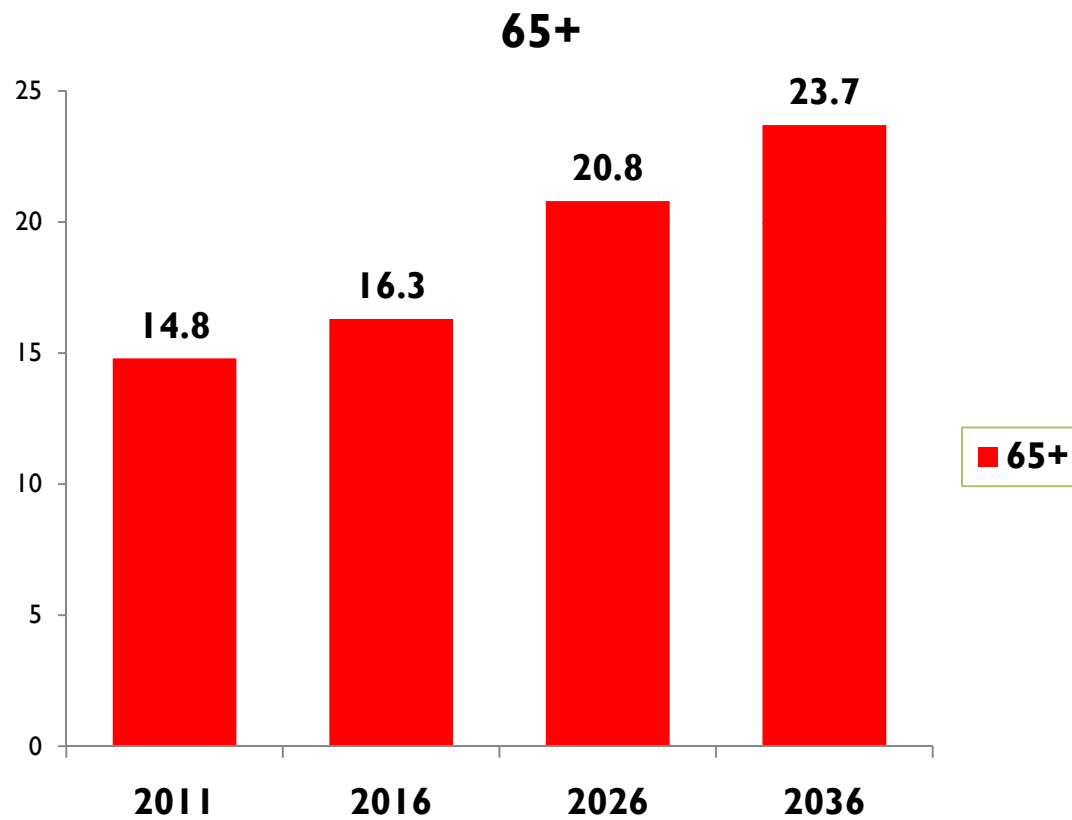
## The Story of Needs and Opportunities



# Oldest and Youngest Places in Canada

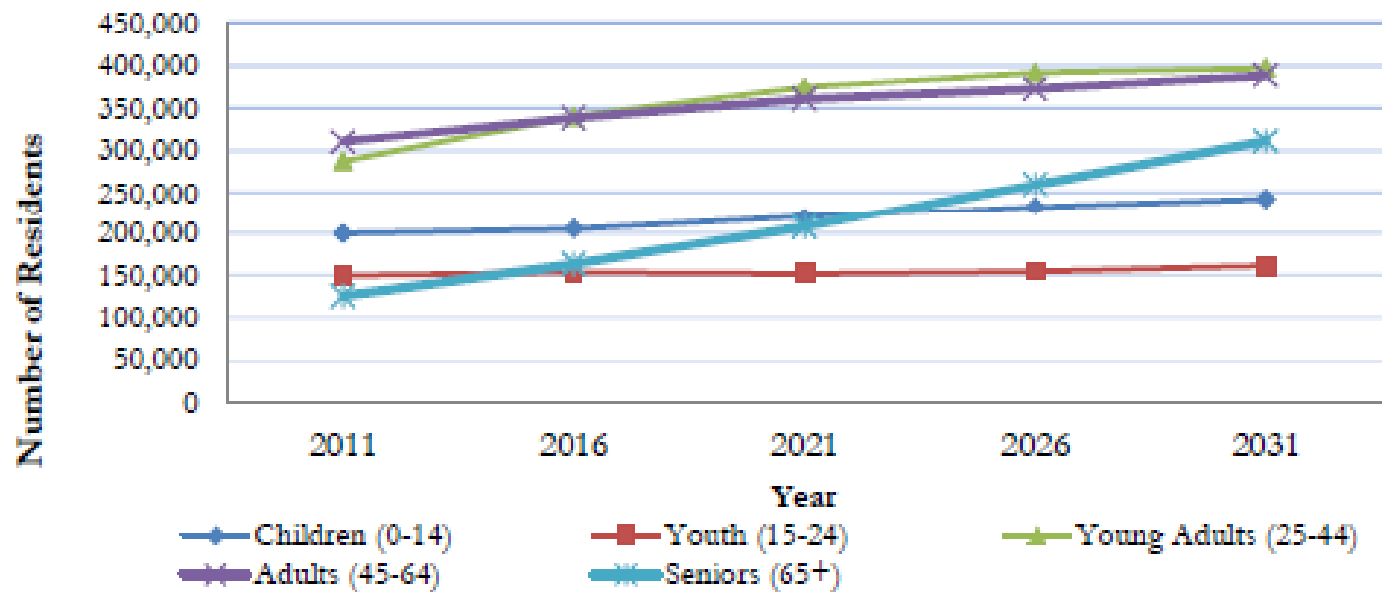


# Population Projections by % of Total Population



# York Region Demographics

Chart 4: Population Trend by Age Group, York Region, 2011 to 2031



Source: The Regional Municipality of York Long Range Planning Branch, Population Estimates and Projections, 2012.

# Agenda

- Today`s Seniors
- Housing Market Trends
- Adaptive Rental Housing Models
- Success Stories
- Resources



# Housing for Older Canadians

## The Definitive Guide To The Over-55 Market





# Volume I: Understanding The Market



# Quick Facts About Canadians 55+

## The Housing Market for Older Adults is Changing

The # of Older Adults is growing and forming a **larger proportion** of total population





# Quick Facts About Canadians 55+

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Generation now entering retirement is on average, **wealthier, better educated and more active**, than previous generations

# Quick Facts About Canadians 55+

## The Housing Market for Older Adults is Changing

The **#** of Older Adults is growing and forming a **larger proportion** of total population



Generation now entering retirement is on average, **wealthier, better educated and more active**, than previous generations

Some seniors **are choosing to work beyond age 65**, either FT or PT, while many are retiring fully from the labour force at an earlier age

# Quick Facts About Canadians 55+

## Some Constants

**Women** continue to outlive men – ratio of women to men increases with age



# Quick Facts About Canadians 55+

## Some Constants

**Women** continue to outlive men – ratio of women to men increases with age

Proportion of **female-led** senior households also increases



# Quick Facts About Canadians 55+

## Some Constants

**Women** continue to outlive men – ratio of women to men increases with age

Proportion of **female-led** senior households also increases



Many older Canadians **own their home**, often their most important asset




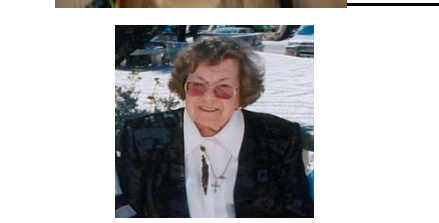
# Understanding The Market

**Seniors encompass wide spectrum of demographic characteristics:**





# Grouping Seniors By Age Co-Hort

	<b>Age</b>	<b>Category</b>
	55-64	“Seniors in training”
	65-74	Young-old
	75-84	Old
	85+	Old-old

# Trends: Retiring vs Work

Distribution of Ages at Retirement:  
Canada, 2000-2004

	Number of Retirees	Percent of Retirees
50-54	90,000	12%
55-59	219,000	30%
60-64	227,000	31%
65-69	142,000	19%
70+	56,000	8%
<b>Total</b>	<b>734,000</b>	<b>100%</b>

Source: Statistics Canada, 2006 Perspectives on Labour and Income,  
Statistics Canada Catalogue No. 75-001-XIE

# Trends: Retiring vs Work



Housing that offers features such as spaces that allow working from home, or that is located within reach of employment opportunities.

65-69	142,000	19%
70+	56,000	8%
<b>Total</b>	<b>734,000</b>	<b>100%</b>

Source: Statistics Canada, 2006 Perspectives on Labour and Income, Statistics Canada Catalogue No. 75-001-XIE

# Trends: Income, Wealth and Pensions

Main Sources of Personal Income for Individuals 65 Years and Older: Canada, 2003

	Earnings	Investment Income	Pension Plans	OAS/GIS/SPA	CPP/QPP
<b>Men</b>					
% Receiving Income from Source	25.1%	56.1%	69.8%	93.6%	95.8%
Average Income Received	\$9,900	\$4,800	\$17,900	\$6,100	\$6,500
% of Total Aggregate Income	8.1%	8.8%	40.5%	18.4%	20.2%
<b>Women</b>					
% Receiving Income from Source	10.9%	58.4%	53.0%	97.4%	85.8%
Average Income Received	\$8,100	\$4,500	\$10,200	\$6,700	\$4,900
% of Total Aggregate Income	4.3%	12.6%	26.3%	31.7%	20.5%

Source: Statistics Canada Community Profiles and Data Provided by Statistics Canada, Census 2006

# Trends: Income, Wealth and Pensions

Main Sources of Personal Income for Individuals 65 Years and Older: Canada, 2003

		Private Pensions	Public Pensions	RRSPs	Other	Total
<b>Men</b>						
% Receiving Income from Source	8.1%	8.8%	40.5%	18.4%	20.2%	95.8%
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Average Income Received	\$8,100	\$4,500	\$10,200	\$6,700	\$4,900	
% of Total Aggregate Income	4.3%	12.6%	26.3%	31.7%	20.5%	



Increasing numbers of older seniors may need to downsize from larger housing units.

P/QPP

95.8%  
\$6,500

Source: Statistics Canada Community Profiles and Data Provided by Statistics Canada, Census 2006

# Trends: Diversity and Housing

## How does ethnicity affect seniors' housing choices

- Immigrant seniors more likely to reside in CMAs
- Recent immigrant seniors are less likely to live alone
- Ethnic groups have various settlement patterns and housing preferences

**Table 9: Ethnic Origins reported by Canadians**

Ethnic Origin	% of Ethnic Origin		
	55-64	65-74	75+
British Isles	38.3%	35.1%	38.6%
French	16.7%	15.5%	13.5%
Aboriginal	3.1%	2.2%	1.3%
North American*	31.0%	27.6%	25.7%
Caribbean	1.4%	1.1%	0.7%
Latin, Central, and South American	0.6%	0.4%	0.2%
European	28.2%	31.0%	30.8%
African	0.6%	0.5%	0.3%
Arab**	0.8%	0.7%	0.5%
West Asian***	0.6%	0.6%	0.4%
South Asian****	3.1%	2.8%	1.6%
East and Southeast Asian*****	5.1%	5.1%	4.3%
Oceania	0.1%	0.1%	0.1%

Source: Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue 92-629-X



# Trends: Diversity and Housing

Table 9: Ethnic Origins reported by Canadians

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- Recent immigrant seniors are less likely to live alone
- Ethnic groups have various settlement patterns and housing preferences



A market for a wide range of housing options, including housing for multi-generational households

	% of Ethnic Origin		
			+
			%
			%
			%
			%
			%
Latin, Central, and South American	0.6%	0.4%	0.2%
European	28.2%	31.0%	30.8%
African	0.6%	0.5%	0.3%
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Source: Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue r Ethnic Origins reported by Canadians

# Trends: Staying in Communities or Moving

Mobility (Changed Place of Residence in Last Five Years) of Selected Age Groups,  
Canada, Provinces, 2006

Location	% of Movers (all ages*)	% of Movers in 55-64 Age Range	% of Movers in 65-74 Age Range	% of Movers in 75+ Age Range
Newfoundland and Labrador	27.9%	14.7%	12.1%	12.8%
Prince Edward Island	32.3%	21.7%	16.5%	17.3%
Nova Scotia	33.2%	18.6%	16.1%	14.0%
New Brunswick	32.5%	18.3%	14.7%	14.5%
Quebec	38.1%	23.0%	18.2%	14.5%
Ontario	41.3%	25.3%	21.3%	18.6%
Manitoba	36.6%	20.5%	16.9%	18.8%
Saskatchewan	36.1%	19.9%	17.0%	19.4%
Alberta	47.8%	28.1%	22.4%	24.0%
British Columbia	46.6%	32.9%	27.6%	23.6%
Yukon	44.9%	27.9%	22.7%	22.4%
Northwest Territories	49.8%	31.9%	20.9%	18.9%
Nunavut	42.2%	34.8%	25.9%	**
Canada	40.9%	25.1%	20.7%	19.5%

Source: Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-556-XCB2006017

\*Includes seniors and non-seniors.

# Trends: Staying in Communities or Moving

Mobility (Changed Place of Residence in Last Five Years) of Selected Age Groups,  
Canada, Provinces, 2006



Older Canadians need a range of housing options to accommodate their diverse lifestyles

<b>Manitoba</b>	36.6%	20.5%	16.9%	18.8%
<b>Saskatchewan</b>	36.1%	19.9%	17.0%	19.4%
<b>Alberta</b>	47.8%	28.1%	22.4%	24.0%
<b>British Columbia</b>	46.6%	32.9%	27.6%	23.6%
<b>Yukon</b>	44.9%	27.9%	22.7%	22.4%
<b>Northwest Territories</b>	49.8%	31.9%	20.9%	18.9%
<b>Nunavut</b>	42.2%	34.8%	25.9%	**
<b>Canada</b>	40.9%	25.1%	20.7%	19.5%

Source: Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-556-XCB2006017

\*Includes seniors and non-seniors.

# The Challenge



- Seniors today are a diverse group and a moving target
- Seniors housing market is becoming increasingly diverse – responses have to be more flexible and varied
- While this generation of seniors are wealthier than in the past, current economic downturn leaves some seniors with affordability challenges
- More options needed, including at the affordable end
- “Aging in place” can incorporate many approaches

# Aging in Place

**“Aging in Place” can have several meanings:**

- Staying in the same home they have occupied for years when they raised their family
- Staying in same community but in unit more suited to changing needs
- Living independently in supportive housing



**Basically – any alternative to long-term care facility**

# Continuum of Options

- Continuum of options available for seniors:





# Adaptable Rental Housing Models

- Adaptable rental housing models key to flexibility needed to support aging in place:

- Flexhousing
- Secondary suites



# FlexHousing™

## Definition

Building concept that allows people to easily adapt their home to meet future needs and lifestyles

## Based on 3 A's

**A**daptability  
**A**ccessibility  
**A**ffordability



# FlexHousing™

## FlexHousing™

Richmond B.C FlexHouse™ project:  
House can be converted from a four-bedroom  
family home to a duplex or a set of rental suites



# What are Secondary Suites?

- self-contained dwelling units
- kitchen
- sanitary facilities
- bedroom(s)/sleeping area
- Sometimes have a separate entrance





# Success Story



**McKenzie Heights - Pembroke, Ontario**

CANADA MORTGAGE AND HOUSING CORPORATION

# Success Story



## Dalhousie Church Lofts Brantford, Ontario





# Success Story



**Legion Terrace- Acton, Ontario**

# Success Story



**Dr. FM Walker's Veteran and Seniors Villa  
-Alliston, Ontario**

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# Where to Find Resources

The screenshot displays the CMHC website interface. At the top, there is a navigation bar with links for Français, Home, About CMHC, Library, Contact Us, Careers, and Newsroom. On the right side of the navigation bar, there are social media icons for Facebook, YouTube, and Twitter, along with the text "follow CMHC on:". Below the navigation bar is the CMHC logo and the text "CANADA MORTGAGE AND HOUSING CORPORATION". To the right of the logo is a search bar with the placeholder text "Type your search here..." and a red "search" button. The main content area is divided into three columns. The left column is titled "Consumers" and lists links for Buying a Home, Mortgage Loan Insurance, Renting a Home, Green Housing, Accessible & Adaptable Housing, and Programs and Financial Assistance, with a "more" button below. The middle column is titled "Business / Government / Housing Organizations" and lists links for Mortgage Loan Insurance, Housing Market Information, Affordable Housing in Canada, Building and Design, Sustainability, Research Highlights, Mortgage-Backed Securities, Investments, and Canadian Registered Covered Bonds, with a "more" button below. A red arrow points from the "Consumers" column to the "Business / Government / Housing Organizations" column. The right column is titled "First Nations, Métis and Inuit, Housing Organizations" and lists links for On First Nations, Off First Nations, and Northern Housing, with a "more" button below. Below this column are two promotional banners: "New to Canada?" with a photo of a family and the text "New information and videos now available in eight languages.", and "Canadian Registered Covered Bonds" with a photo of a person at a desk. At the bottom of the page, there is a "Canada" logo on the left and a footer with links for Privacy Policy, Terms and Conditions, Completed Access to Information Requests, Site Map, and Help, along with the copyright notice "©1996 – 2013 CMHC-SCHL".

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- ▶ [Accessible & Adaptable Housing](#)
- ▶ [Programs and Financial Assistance](#)

**more**

**Business / Government / Housing Organizations**

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- ▶ [Housing Market Information](#)
- ▶ [Affordable Housing in Canada](#)
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- ▶ [Research Highlights](#)
- ▶ [Mortgage-Backed Securities](#)
- ▶ [Investments](#)
- ▶ [Canadian Registered Covered Bonds](#)

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search

## Consumers

Switch Entry Page

- > [Buying a Home](#)
- > [Mortgage Loan Insurance](#)
- > [Renting a Home](#)
- > [Green Housing](#)
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## Publications and Reports

@Home With CMHC  
[Subscribe now!](#)

**New to Canada?**  
All the housing information you need in eight languages

## Accessible & Adaptable Housing

CMHC provides information that you and your caregiver can use to make your housing accessible. Fact sheets, check lists and guides show you ways to adapt your home to meet your changing needs.



## Accessible Design

- ▶ [House Designs and Floor Plans](#)
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- ▶ [Fire Safety for You and Your Home](#)
- ▶ [Home Automation](#)

## Aging at Home

- ▶ [At Home With Alzheimer's](#)
- ▶ [Preventing Falls on Stairs](#)
- ▶ [Garden Suites](#)
- ▶ [Maintaining Seniors' Independence: A Guide to Home Adaptations](#)

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Arlene Etchen  
[aetchen@cmhc.ca](mailto:aetchen@cmhc.ca)  
[www.cmhc.ca](http://www.cmhc.ca)

