

HOUSING FOR OLDER CANADIANS:

The Definitive Guide to the Over-55 Market



VOLUME **1** Understanding the Market



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WHO ARE OLDER CANADIANS and Why Should a Housing Developer Care?



This guide defines an “older Canadian” as anyone 55 years or older. That means that broad generalizations are impossible, as this group covers a spectrum that includes wage earners; parents with school-aged children; empty nesters; retirees in different employment, income, wealth, family, and health situations, and people in nursing homes.

Nevertheless, as people approach, begin, and live throughout retirement, their housing needs may well change. Some people downsize; others move to a different community or move within their current community in order to be close to active recreation opportunities; while others want to remain in their current accommodation with the option of support services if they need them. Seniors look to the housing market to offer them a range of options to suit their needs. Since there are so many variables and such a diverse range of lifestyles, a housing developer’s best chance of succeeding in this huge market is to target a particular segment.

Not only is the housing market for older Canadians diverse, it is changing over time. We know, for example:

- The number of older Canadians is growing and they are forming a larger proportion of the total population.
- The generation now entering retirement is, on average, wealthier, better educated, and more active than previous generations of retirees.
- With changes in mandatory retirement laws and pension arrangements, some seniors are choosing to continue working past 65, either full time or part time, while many are retiring fully from the labour market at an earlier age

There are, however, a few constants:

- Women continue to outlive men, so the ratio of women to men increases with age, as does the proportion of senior households which are female-led single person households.
- Many older Canadians own their home, which is often their most important asset when they retire.

In this chapter, we will provide a broad overview of the seniors market in Canada, using the most recent statistics available. We hope to help you answer the following questions at a general level, but you will want to supplement this information with data from your local market¹.

- How big a market is this?
- What are the trends in retirement age and in working after retirement?
- What are the income trends and what do seniors spend on housing?
- How does ethnicity affect seniors’ choices in housing?
- What are the trends related to aging in place?
- Do seniors want to rent or buy housing?
- What housing arrangements do seniors want and need?

¹ Data on housing conditions for different geographies are available through Housing in Canada Online (HICO) at http://www.cmhc.ca/en/corp/about/cahoob/cahoob_002.cfm

GROUPING SENIORS

by Age Cohort



To keep the information manageable, we have segmented older Canadian into four groups, or cohorts. Although there are important differences between those 75 to 84 and those 85 and over, we have had to group these cohorts together in some cases, as available data does not always distinguish between them.

Although these four cohorts have many differences, older Canadians have several characteristics and preferences in common. For example, a majority are financially secure with stable incomes and mortgage-free homes. This will allow them to be selective in their housing and lifestyle choices. As they get older, they will be driving less, suggesting a need for pedestrian-friendly housing arrangements located in areas served by other forms of transportation.² Approximately 85% of older Canadians would prefer to age in place, and most will be living in urban areas. They will require supports and housing options to allow them to live independently in their own homes for as long as possible.

PRE-SENIORS – AGED 55 TO 64

Pre-seniors made up 11.6% of the population in 2006 and are projected to account for a similar percentage (11.4%) in 2036 (see Table 1). The gender distribution in this age category was 96.7 men for every 100 women. This group is relatively well-off, with the highest average personal incomes of all age categories in 2005. Of households with a primary maintainer aged 55 to 64, more than three-quarters (77.7%) were owners in 2006; of those, more than half (56.2%) owned their homes mortgage-free. A large proportion (62.3%) of all households with a primary household maintainer aged

55 to 64 live in single detached homes, and just over half (52.5%) had not moved in the five years before the 2006 census.³

YOUNGER SENIORS – AGED 65 TO 74

This group represented 7.2% of the population in 2006 and is projected to account for 11% of the population in 2036. It has 90.5 men for every 100 women. Less than a quarter of this population was employed, with labour force participation rates of 22.2% for men and 10.4% for women. The average personal income of this group is also much lower than that of the younger group, although a much greater proportion (75.8%) of owner households with a primary maintainer aged 65 to 74 years own their homes mortgage-free. A slightly smaller proportion (59.3%) of these households (than of pre-senior households) lives in single-detached homes. Within this age group, 3.0% of those with disabilities required assistance with personal care. In 2006, 52.9% of individuals in this age group had not changed their residence within the preceding five years.

OLDER SENIORS – AGED 75 TO 84

This group made up 4.8% of the population in 2006 and is projected to account for 8.8% of the population

² Miller, Glenn et al. (2006), “Mobility Under Attack – Are Older Canadians Ready to Live Without Their Cars?” *Ontario Planning Journal* 21, no. 4

³ An even larger group has been defined by the Canadian Association of Retired Persons (CARP), which now targets all Canadians over 45 for its products and services.

in 2036. It includes significantly more women than men, with 71.8 men for every 100 women. Only a very small percentage of seniors in this age group is still working, with labour force participation rates of 7.5% and 2.4% for men and women, respectively. The average personal income is also lower than that of the two younger groups. A smaller percentage of households with primary maintainers aged 75 to 84 years are homeowners (67.9%), but a larger proportion of these owner households are mortgage-free (86.3%). Only a little over half (50.6%) still live in single-detached homes and almost a fifth (19.8%) live in apartments in buildings less than five stories high. Individuals in this group are also less likely to move: 60.2% of them had not moved in the five years preceding the 2006 census.

ELDEST SENIORS – AGED 85 AND OLDER

This group accounted for 1.6% of the total population in 2006 and is projected to make up 3.8% of the population in 2036. The vast majority of this group is women, as there were 45.1 men for every 100 women. The proportion of those living in special care facilities and in hospitals increases with age. Therefore a large proportion of this age group will not be living in private households, either as homeowners or renters.

HOW BIG IS THE MARKET and Where is it Located?



In 2006, Canadians aged 55 years and over made up about one quarter of the population, while those aged 65 years and older made up about 14%. It is estimated that more than one-third (35%) of the population will be over 55 by 2036, and almost one quarter (24%) will be over 65 (see Table 1). The continued growth of the 55-64 age group from about 3.7 million persons in 2006 to about 5.0 million in 2036 suggests that housing demand for this group will be strong for decades to come.

Collectively, the number of seniors 65 years and older in Canada in 2036 is projected to be almost equal to the current population of Quebec and Alberta combined, and the number of those over 85 will be more than the current population of Manitoba. Of course, these numbers will be spread across the country,

with variations from province to province and even city to city.

As a percentage of total provincial or territorial populations, Nova Scotia's proportion of older Canadians was the largest in 2006 (28%) and Nunavut's

Table I*: Population Projections for Selected Age Groups by Number and Proportion of Total Population, 2006 and projections to 2036

Age Range		2006	2016	2026	2036
55-64	#	3,674,495	4,948,500	5,312,600	4,993,500
	% of Population	11.6%	13.6%	13.2%	11.4%
65-74	#	2,288,360	3,392,900	4,617,300	4,842,200
	% of Population	7.2%	9.3%	11.5%	11.0%
75-84	#	1,526,280	1,760,700	2,743,300	3,852,800
	% of Population	4.8%	4.8%	6.8%	8.8%
85+	#	520,610	802,700	1,022,900	1,684,600
	% of Population	1.6%	2.2%	2.5%	3.8%
55+	#	8,009,745	10,904,800	13,696,100	15,373,100
	% of Population	25.3%	29.9%	34.0%	35.1%
65+	#	4,335,250	5,956,300	8,383,500	10,379,600
	% of Population	13.7%	16.3%	20.8%	23.7%
75+	#	2,046,890	2,563,400	3,766,200	5,537,400
	% of Population	6.5%	7.0%	9.3%	12.6%
Total Population	#	31,612,895	36,493,800	40,287,700	43,821,700
	% of Population	100.0%	100.0%	100.0%	100.0%

Source: Statistics Canada Community Profile, Census 2006; Statistics Canada Population Projections for Canada and Territories, 2010 (Medium I growth projection)

*Note: Medium Growth Projections were used which combine assumptions of fertility and immigration similar to recent years with moderate growth in life expectancy

the smallest (8.0%)(see Table 2). Among the provinces, Alberta has the lowest proportion of older Canadians (20.3%). Saskatchewan had the highest proportion (8.1%) in regard to those aged 75 years and older, while Newfoundland and Labrador had the highest proportion (13.7%) for those between 55 and 64 years.

It is important to consider the proportion of elderly in a community when developing seniors housing, as this factor determines the need for this type of housing. Within each province, the demographic profile of individual communities can vary widely. For example, among the Census Agglomerations (CAs)⁴ and Census Metropolitan Areas (CMAs)⁵, Wood Buffalo in Alberta had the smallest proportion of seniors (population

aged 65 and over) in 2006 at only 1.9% of its total population. This is followed by Yellowknife in the Northwest Territories at 2.1%. In contrast, Parksville in British Columbia had the largest proportion of seniors in 2006 at 32.6% of its total population. The lowest proportion of seniors among Census Metropolitan Areas in 2006 was Calgary at 8.9% of its total population. Since women tend to outlive men, the gender balance changes for older cohorts. Table 3 shows the 2006 and projected balance for the country as a whole. The numbers in the table represent the number of men for every 100 women in each age cohort. They show that there were 96.7 men for every 100 women aged 55 to 64 in 2006, and 45.1 men for every 100 women aged 85 and over.

Table 2: Percentage of Selected Age Population Groups: Canada, 2006

Location	55-64 years	65-74 years	75-84 years	85+	Total Older Adults
Newfoundland and Labrador	13.7%	7.7%	4.5%	1.5%	27.4%
Prince Edward Island	12.7%	7.8%	4.9%	1.9%	27.3%
Nova Scotia	13.0%	7.9%	5.1%	2.0%	28.0%
New Brunswick	12.8%	7.6%	5.0%	1.9%	27.3%
Quebec	12.5%	7.6%	4.9%	1.6%	26.6%
Ontario	11.1%	7.0%	4.8%	1.6%	24.5%
Manitoba	10.6%	6.6%	5.1%	2.1%	24.4%
Saskatchewan	10.2%	7.1%	5.6%	2.5%	25.4%
Alberta	9.7%	5.6%	3.7%	1.3%	20.3%
British Columbia	12.0%	7.4%	5.1%	1.8%	26.3%
Yukon	10.7%	4.2%	2.1%	0.6%	17.6%
Northwest Territories	5.8%	1.5%	1.4%	0.4%	9.1%
Nunavut	5.5%	2.0%	0.6%	0.2%	8.3%
Canada	11.6%	7.2%	4.8%	1.6%	25.2%

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

Current projections show men's life spans improving, so that the ratio of men to women in each age group is expected to increase. This trend is expected to be most noticeable for people over 85, which would mean relatively more elderly couples and relatively fewer single women in this age group by 2036. This is a consideration when determining the size and type of seniors housing units that will be needed.

Table 3: Gender Ratio, Canada, 2006 by Selected Age Groups and projections to 2036

Age Range	2006	2016	2026	2036
0-19	104.9	105.5	105.1	105.1
55-64	96.7	97.4	99.3	98.2
65-74	90.5	92.7	94.0	96.8
75-84	71.8	80.6	84.6	87.6
85+	45.1	53.2	59.5	64.5
Total	95.9	98.5	98.3	98.0

Source: Statistics Canada Community Profile, Census 2006; Statistics Canada Population Estimates and Projections, 2006 (Medium 1 growth projection)

*The ratio refers to the number of men per 100 women

WHAT ARE THE TRENDS in Retirement vs. Continuing to Work?



Although 65 is the standard retirement age in Canada, mandatory retirement has been eliminated in most jurisdictions and the earned income exemption for the Guaranteed Income Supplement was recently raised.⁶ This means that seniors who wish to continue working after 65 can do so more easily. The decision to continue working affects housing choices: those who are still working will need to remain within commuting distance of their place of employment and may not be attracted to housing marketed specifically to retirees.

As might be expected, the 2006 statistics show that labour force participation rates decrease as people near 65. In 2006, the labour force participation rate for men aged 45 to 54 was about 89%. This decreased to 68% for those aged 55 to 64; 22% for those aged 65 to 74; and 7.5% for those 75 and older. This same trend is seen for labour force participation rates for women, although participation rates for women are lower than those for men in all age groups (see Table 4).

With the elimination of mandatory retirement, labour force participation rates for older Canadians increased between 2001 and 2006. Rates for Canadians 55 to 64 years increased from 54.0% to 59.7% during that five-year period; for Canadians 65 to 74 years, it increased from 12.6% to 16.0%; and rates for Canadians 75 years and older increased from 3.7% to 4.5%. In other words, older Canadians are staying in the work force longer.

Older Canadians participating in the labour force were strongly concentrated in three industries in 2006: consumer services, business services, and primary goods. Consumer services employs the largest proportion of

older Canadians aged 65 years and over (29% of men and 36% of women).

Table 4: Labour Force Participation Rates by Selected Age Groups and Gender: Canada, 2006

Age	Male Participation Rate (%)	Female Participation Rate (%)
35-44	91.7	81.9
45-54	89.4	80.1
55-64	68.4	51.4
65-74	22.2	10.4
75+	7.5	2.4
All Ages 15+	72.3	61.6

Source: Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-559-XCB2006008

⁶ The June 6, 2011 federal budget announced revisions to federal rules to eliminate the mandatory retirement age for federally regulated employees in order to give older workers wishing to work the option of remaining in the workforce. See <http://www.budget.gc.ca/2011/plan/Budget2011-eng.pdf>

Highly educated seniors are more likely to continue working past the traditional retirement age of 65. One reason for this may be that jobs requiring higher levels of education are usually less physically demanding, thus, physical limitations normally associated with aging may be less likely to lead to retirement.⁷ Another reason may be that many of the jobs done by well-educated workers lend themselves to flexible working arrangements (such as working from home, or working less than full time).

The decision to continue working depends on a number of factors, including health, income, and debt levels. For example, in 2006, 9% of senior women who did not report any limitations on their physical activities were employed, while fewer than 5% of those with some form of limitation were employed. Moreover, 22% of senior men and 10% of senior women who had a mortgage still had jobs, while seniors without a mortgage, whether renters or mortgage-free homeowners, were less likely to work past the age of 65.⁸

The *New Retirement Survey* conducted by Merrill Lynch in 2005 found that 42% of baby boomers (those born between 1947 and 1966), who are now approaching the traditional age of retirement, would ideally like to “cycle” between work and leisure after the age of 65, while 16% would like to work part time, and only 17% would prefer never to have to work for pay again. The survey also showed that a significant proportion (67%) intend to continue working after retirement, not just for continued earnings (although this was important to 37% of the respondents), but for continued mental stimulation and challenge.

A 2008 Statistics Canada study also looked at bridge employment⁹. “Bridge employment” refers to any paid work that an individual does after retiring or starting to receive a pension. The study found that the proportion of individuals in bridge employment was increasing; from 7.9% in 1999 to 9.7% in 2004. The study also found that individuals with a university education were

almost twice as likely to enter bridge employment as those with less than a high school education. Older adults who had been working full time were less likely to enter bridge employment than those who had been working part time. Where people lived also influenced the probability of their entering bridge employment, with older workers living in rural areas or small communities being almost twice as likely as those living in large urban centres to enter bridge employment. The report noted:

If “retirement” is the complete cessation of paid work, it is no longer clear when the process of retiring actually begins. The length of this process can also vary substantially, and may involve either a gradual reduction in time spent working or exiting from, and returning to, the labour force one or more times prior to the complete cessation of paid work.¹⁰

Less than one fifth (19%) of Canadians retire at the traditional age of retirement (65 to 69 years). Far greater numbers of older Canadians retire earlier than 65, with 31% retiring between 60 and 64 and 30% retiring between 55 and 59 (see Table 5).

Table 5: 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%
Total	734,000	100%

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

⁷ Ibid.

⁸ Ibid.

⁹ Hébert, Benoît-Paul and Luong, My, “Bridge Employment,” Perspectives (November 2008), <http://www.statcan.gc.ca/pub/75-001-x/2008111/pdf/10719-eng.pdf> (accessed October 4, 2010)

¹⁰ Ibid.

These figures indicate trends among those who have already retired. But what about those who are planning to retire over the coming 10 years or more? A survey of Canadians aged 45 to 59 shows that about 37% of working Canadians who are nearing retirement plan to retire at 65 or older, while 33.6% plan to retire between 60 and 64 years of age. A larger proportion of women (31%) than men (28%) plan to retire before the age of 60 (see Table 6).

Table 6: Planned Age of Retirement of Near-Retirees by Gender, Age Group, and Household Income: Canada, 2007

	Before Age 60	Age 60-64	Age 65+
Age Group			
45-49	36.4%	27.6%	36.0%
50-54	31.4%	33.7%	35.0%
55-59	11.7%	44.8%	43.5%
Total	29.0%	33.6%	37.3%
Gender			
Men	28.0%	33.7%	38.3%
Women	31.0%	33.6%	36.3%
Household Income			
Less than \$40,000	12.6%	24.8%	62.5%
\$40,000 to \$59,999	18.8%	35.0%	46.1%
\$60,000 to \$79,999	29.6%	32.2%	38.3%
\$80,000 to \$99,999	31.7%	34.9%	33.4%
\$100,000 or more	38.4%	35.4%	26.2%

Source: Statistics Canada, 2007 General Social Survey Report: The Retirement Plans and Expectations of Older Workers, Statistics Canada Catalogue no. 11-008-X

Most of the near-retirees responding to the 2007 *General Social Survey* expressed confidence about when they were going to retire, with 28% stating a planned retirement age of which they were “very certain” and 33% stating a retirement age of which they were “somewhat certain.”¹¹ Additionally, those respondents who were certain about their planned retirement age generally expected to leave the workforce earlier than those who were unsure.

Income plays a significant role in the retirement plans of Canadians. Canadians earning \$100,000 or more have the largest percentage for those planning to retire before age 60 (at 38%). In comparison, about 63% of Canadians earning less than \$40,000 plan to retire at age 65 or older (see Table 6).

The 2007 *General Social Survey* also found that confidence in retirement savings and plans to retire before the age of 60 were more common among individuals with longer job tenures and among those with an employer-sponsored pension plan.¹²

These findings are subject to some qualification because income and pensions are linked to the economy. During the economic upheaval of 2008/2009, there were reports in the media of people nearing retirement who were putting their retirement plans on hold because of a loss of investment income or uncertainty about their prospective pensions. For example, in 2006, a retirement trends study by BMO found that the reasons given by Canadian boomers who planned to work in some capacity after retiring were, in order of importance, “staying mentally active,” “keeping in touch with people”, and “earning money.” When the study was repeated in 2009, however, respondents indicated that the main reason they would consider returning to work within the next year would be “to earn money,” with “staying mentally active” and “keeping in touch with people” as their second and third choices.¹³

¹¹ Statistics Canada, “The Retirement Plans and Expectations of Older Workers” (2007 General Social Survey Report, September 9, 2008), <http://www.statcan.gc.ca/pub/11-008-x/2008002/article/10666-eng.pdf> (accessed October 4, 2010)

¹² Ibid.

¹³ BMO Retirement Institute, “Boomers Revise Their “Retire-by” Date as Financial Landscape Changes,” http://www.bmo.com/pdf/mf/prospectus/en/09-216_Retirement_Institute_Report_E_Final.pdf (accessed October 4, 2010)

The Canadian Institute of Actuaries also commissioned a survey in 2010 to learn how confident Canadians nearing retirement were about their ability to maintain their lifestyle once they retired.¹⁴ The survey of 2,137 pre-retirees (adults over the age of 45 who were not retired, representing 1,064 respondents) found that 41% did not believe that they could maintain their current standard of living throughout their retirement. About 62% of pre-retirees were worried about depleting their savings and about having enough money to pay for adequate health care.

What all this means for housing is that the younger cohorts of older Canadians are not taking it for granted that they will stop work at the traditional age of retirement, and that they are likely to want to keep their options open. Although there will still be demand for conventional retirement communities and housing arrangements, those who are planning to continue working well after the age of 65 will be attracted by housing that offers features such as spaces that allow for working from home, or that is located within reach of employment opportunities.

WHAT ARE THE TRENDS in Incomes, Wealth, and Pensions for Canada's Seniors?



Older Canadians in general have good financial resources. Although the average income of Canadians 65 years and older is lower than the average for everyone 15 years or older, seniors have access to public, and for many also private, pension plans, and many own their homes mortgage-free. Among OECD countries, Canada has relatively low rates of poverty among seniors, and Canadian seniors receive a relatively high proportion of retirement incomes from private pensions and other financial assets.¹⁵

¹⁴ Ipsos Reid, *Retirement Risk: Defining Retirement Horizons*, [n.p.: Canadian Institute of Actuaries, 2010], <http://www.actuaries.ca/members/publications/2010/210037e.pdf> (accessed October 4, 2010)

¹⁵ Organisation for Economic Co-operation and Development, *Pensions at a Glance 2009: Retirement Income Systems in OECD Countries*, http://www.oecd.org/document/49/0,3343,en_2649_34757_42992113_1_1_1_1,00.html#country_highlights (accessed October 4, 2010)

A 2010 paper from Statistics Canada suggests that when the assets and services associated with homeownership are factored into retirees' incomes, the gap between retirement income and employment income narrows.¹⁶ In addition, Statistics Canada's *Survey of Financial*

*Security*¹⁷ shows that Canadians 65 years and older had a median net worth¹⁸ of \$303,167 in 2005, compared with \$120,200 for Canadians younger than 65.

Nevertheless, on average, Canadians' incomes increase with age up to age 64, then decrease for those 65 years and older. This trend is evident for both men and women, although women earn an average of 63% of what men earn (see Table 7).

Table 7: Average Personal Income by Age Group and Sex: Canada, 2005

Age Group	Men	Women
15-24	\$13,004	\$10,546
25-44	\$45,737	\$31,110
45-64	\$56,688	\$32,899
65+	\$37,659	\$23,644
All (15+)	\$43,684	\$27,653

Source: Statistics Canada Topic-Based Tabulations, Census 2006

Canadian men 65 and over receive the largest single part of their income (41%) from pension plans, while women 65 and over receive the largest proportion of their income (32%) from Old Age Security (OAS), the Guaranteed Income Supplement (GIS), or Spouse's Allowance (SPA) (see Table 8).

About 96% of Canadian men 65 and over received income from the Canada Pension Plan or the Quebec Pension Plan; the average income from these sources in 2003 was \$6,500. For Canadian women 65 and over,

Table 8: Main Sources of Personal Income for Individuals 65 Years and Older: Canada, 2003

	Earnings	Investment Income	Pension Plans	OAS/GIS/SPA	CPP/QPP
Men					
% 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%
Women					
% 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

¹⁶ Brown, W. Mark ; Hou, Feng ; and Lafrance, Amélie "Incomes of Retirement-age and Working-age Canadians: Accounting for Home Ownership," (Statistics Canada, Economic Analysis Research Paper Series, July 2010), <http://www.statcan.gc.ca/bsolc/olc-cel/olc-cel?catno=11F0027M2010064&lang=eng> (accessed October 4, 2010)

¹⁷ Statistics Canada, *Survey of Financial Security*, <http://www.statcan.gc.ca/cgi-bin/imdb/p2SV.pl?Function=getSurvey&SDDS=2620&lang=en&db=imdb&adm=8&dis=2> (accessed October 4, 2010)

¹⁸ Net worth includes employer-sponsored registered pension plans.

about 97% (97.4%) received income from OAS, GIS, or SPA; the average income from these sources in 2003 was \$6,700.

Registered pension plans (RPPs) are established by employers or unions for employees. In January 2009, Statistics Canada reported that there were 19,200 registered pension plans in Canada, covering 6 million members (about 17% of the population and about 38% of employees).¹⁹

Concerns have been raised about whether Canadians are saving enough for their retirement. According to some estimates, one fifth of Canadians may not have sufficient assets in their RPPs and RRSPs to replace at least 90% of their pre-retirement consumption levels, and Canadians with modest incomes may be even farther behind. A report from Finance Canada notes: “Several factors are involved [in this situation], including job losses, inadequate saving discipline, losses in wealth due to bad luck or poor investment choices and late migration to Canada without much saving.”²⁰ Furthermore, there is evidence to suggest that with the exception of those in the highest income quintile, Canadians with RPPs have less retirement income than those without RPPs, because the latter tend to have other assets to support their retirement and are more likely to work after the age of 65.²¹

As incomes decrease, expenditures should decrease, but it can take time for people to adjust their spending after they retire. Moreover, the savings rate has been decreasing for all Canadians over recent decades. Households headed by someone over 55 spent more on personal consumption in 2003 than they did in 1982 and saved less, with savings falling from 13% of income in 1982 to only 4% in 2003.²²

The key components of household consumption are food, shelter, and transportation. The ranking of these elements in 2003 for the 55-to-64 age group was shelter first, then transportation, then food, whereas for those over 75, the order was shelter, food, and transportation.²³ This finding may be explained by the fact that many older and elderly seniors stop driving cars and travel less in general. Spending on health care may also become important as people age.

What this means for housing is that increasing numbers of older seniors may need to downsize from larger housing units. This is not simply because they are empty nesters, but also in order to extract the embedded wealth in the larger unit and use it to help pay for their consumption while living in a smaller unit, either purchased or rented. In larger urban markets, however, the high cost of condominiums often does not leave much net equity for downsizing households. Since current options are often limited, this market could be an opportunity for enterprising developers able to produce more affordable stock in desirable areas.



¹⁹ Statistics Canada, *Pension Plans in Canada*, <http://www.statcan.gc.ca/daily-quotidien/100525/dq100525c-eng.htm> (accessed October 4, 2010)

²⁰ Mintz, Jack M. *Summary Report on Retirement Income Adequacy Research*, (n.p., [2009]), <http://www.fin.gc.ca/activty/pubs/pension/riar-narr-eng.asp> (accessed October 4, 2010).

²¹ Ibid.

²² Chawla, R.K. (2005). “Shifts in Spending Patterns of Older Canadians,” *Perspectives* (December 2005), <http://www.statcan.gc.ca/pub/75-001-x/11205/8982-eng.pdf> (accessed October 4, 2010)

²³ Ibid.

HOW DOES ETHNICITY AFFECT Seniors' Choices in Housing?



Ethnicity can be one of the most significant factors for predicting how a market might react to options in housing, services, and amenities. Demographic profiles vary among different ethnic communities, along with other population characteristics, such as education, occupation, income, and preferred lifestyle.

An individual immigrant's age at the time of migration to Canada can affect that person's income, career prospects, housing, and lifestyle. The length of time that an ethnic group has been established in Canada affects its demographic make-up. Groups with a longer immigration history also have an older age structure. Canadians who report the British Isles as their ethnic origin make up the largest proportion of those aged 55 years and older, followed by those with North American origins. Of the population 75 years and older, about 39% report as ethnic origin the British Isles, 31% Europe, and 26% North America (see Table 9).

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

Housing preferences may also be influenced by a senior's ethnicity. Immigrant seniors are more likely to reside in large urban areas than non-immigrants,

and are increasingly more likely to reside in Census Metropolitan Areas (CMAs). In 2006, 84% of immigrant seniors were living in one of 27 CMAs in Canada, compared with 69% in 1981. By comparison, only 56% of seniors born in Canada lived in a CMA in 2006.²⁴

Immigrant seniors who are recent arrivals to Canada are also much less likely to live alone than immigrant seniors who have been in the country for decades or Canadian-born seniors. The more recent the period of immigration, the lower the probability that a senior immigrant lives alone. This finding may be partly explained by the fact that many recent immigrant seniors live with members of their family who sponsored them when they came to Canada. Furthermore, among certain immigrant groups, it is traditional for elderly people to live with their children or other relatives, rather than to go into a seniors' home.

Ethnicity and the length of time a senior has been in Canada also affect the need for services. The results of the Canadian Community Health Survey of 2003 showed that recent immigrant seniors were more likely to need help with meal preparation, everyday housework, heavy household chores, getting to

²⁴ Turcotte M. and Schellenberg, G. (2007). *A Portrait of Seniors in Canada* (Ottawa: Minister of Industry), 273, <http://www.statcan.gc.ca/pub/89-519-x/89-519-x2006001-eng.pdf> (accessed October 4, 2010).

appointments or running errands, and personal finances than senior immigrants who have been in the country a long time or Canadian-born seniors.²⁵

Ethnic groups have various settlement patterns and housing preferences. For example, immigrants from Hong Kong typically bypass inner-city reception areas in favour of immediate settlement in the suburbs. Also, some immigrants are more likely to opt for homeownership than others. One study of neighbourhood choices and housing patterns of immigrants in a Toronto suburb found that immigrants from Italy had the highest rate of homeownership (95%), followed by immigrants from Hong Kong, Portugal, Germany, the People's Republic of China, the Netherlands, the United Kingdom, and India. The study also found that immigrant housing preferences come to resemble the preferences of Canadian-born households over time; that is, they tend to choose single-detached houses in low-density suburbs.²⁶

Opportunities exist to develop housing for specific ethnic groups if developers have a thorough understanding of the groups and their housing preferences. Developers may choose to partner with non-profit organizations representing ethnic groups when those organizations do not have expertise in carrying out housing development. At the same time, anecdotal experience illustrates that when demand for such housing falls, attracting households from outside the target ethnic group may be required.

The ethnic diversity of Canada's large cities also suggests that there is a market for a wide range of housing options, including, for example, housing units sized to allow for multi-generational households to live together without overcrowding.

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 no. 97-562-XCB2006012

Note: The sum of the numbers in this table is greater than 100% because a person may report more than one ethnic origin.

*North American origins include Americans and Canadians.

**Arab origins include Egyptian, Iraqi, Jordanian, Kuwaiti, Lebanese, Libyan, Maghrebi origins, Palestinian, Saudi Arabian, Syrian, and Yemeni.

***West Asian origins include Afghan, Armenian, Assyrian, Azerbaijani, Georgian, Iranian, Israeli, Kurd, Pashtun, Tatar, and Turk.

****South Asian origins include Bangladeshi, Bengali, East Indian, Goan, Gujarati, Kashmiri, Nepali, Pakistani, Punjabi, Sinhalese, Sri Lankan, and Tamil.

*****East and Southeast Asian origins include Burmese, Cambodian, Chinese, Filipino, Hmong, Indonesian, Japanese, Khmer, Korean, Laotian, Malaysian, Mongolian, Singaporean, Taiwanese, Thai, and Vietnamese.

²⁵ Turcotte, M. and G. Schellenberg, (2006). *A Portrait of Seniors in Canada*, 291, Table 7.6. Statistics Canada

²⁶ Agrawal, S.K. (2010). "Neighbourhood Patterns and Housing Choices of Immigrants," Region of Peel Immigration Discussion Paper.

WHAT ARE THE OPTIONS for Aging in Place?



“Aging in place” can have several meanings. For some seniors, it means staying in the same house they have occupied for years or decades, such as the house in which they raised a family. But it may mean simply staying in the same community, although in a different (usually smaller) unit. In some contexts, aging in place means any alternative to moving to a long-term care facility, such as renting an apartment that offers extra supports for living.

About 85% 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 health.²⁷ Meeting this demand will require adaptations to existing housing, home maintenance and support services (including personal care) from family, friends, and neighbours, and increased reliance on both government and private service providers. This preference also means providing a full continuum of housing choices in terms of location, forms of housing, types of tenure, living arrangements, and range of support services that would allow older adults to continue to live independently and participate in their community for as long as possible.

Research is also under way on smart technologies for aging – a field known as “gerontechnology” – to develop everything from wireless home monitoring systems to assistive robotics to support those who want to stay in their homes.²⁸ This is a rapidly evolving field, and housing providers will benefit from staying abreast of developments in this area, given that aging baby boomers are more comfortable with technology than previous generations of seniors, and have higher expectations for smart technology that offers convenience, safety, and connectedness.

A Special Senate Committee on Aging report²⁹ outlined current barriers to aging in place, including the cost of retrofitting seniors’ homes to install features such as grab bars and stair climbers. Aging in place may also be inappropriate for seniors living in older structures that require extensive ongoing maintenance. Newer forms of housing that do not require frequent repairs and that can easily be fitted with supports as their residents age may be a more comfortable choice.

The best way of looking at aging in place is to consider that *all* housing providers are, in a sense, providing housing for seniors, if not immediately, then in the long term. Ideally, any housing unit anywhere should be adaptable as its residents age. Design features that facilitate aging in place can be incorporated into the original design plans of a project. These features are generally unobtrusive, and roughing them into the original construction costs a fraction of what it would cost to add them later on. They can also be a selling feature: even if some current buyers do not plan to live in the unit long term, they will be interested in any feature that could add to the resale value.

²⁷ “Impacts of the Aging of the Canadian Population on Housing and Communities,” Research Highlight, Socio-Economic Series, (Ottawa: Canada Mortgage and Housing Corporation, 2008).

²⁸ In May 2010, the International Society for Gerontechnology held its 7th world conference at Simon Fraser University, at which the topics of discussion included rehabilitation engineering, robotics, telemonitoring, telecare, information and communication technology (ICT), biomechanics and ergonomics, assistive technology, inclusive design and usability, smart homes and smart fabrics, and sensor technology. See <http://www.sfu.ca/isg2010/>

²⁹ *Canada’s Aging Population: Seizing the Opportunity: Final Report* (Ottawa: Special Senate Committee on Aging, 2009), <http://www.parl.gc.ca/40/2/parlbus/commbus/senate/com-e/agei-e/rep-e/AgingFinalReport-e.pdf> (accessed October 4, 2010).

DO SENIORS WANT TO STAY in their Communities or Move Elsewhere?



Migration affects population mixes differently: British Columbia has a higher proportion of older people because it attracts retirees from other provinces, while the higher proportion of older people in Saskatchewan and the Atlantic provinces is a consequence of the outward migration of young people from these places in search of jobs.

Older, married people are generally less mobile than the never-married and widowed, while divorced and separated individuals are the most mobile. Most older people who move are renters going to other rental accommodations.

In the United States, many long-distance lifestyle moves of older people (such as those who move from the northern U.S. to Florida) are temporary. As these people age, they tend to return to their place of origin

to be among family and friends. Some evidence suggests a similar pattern in Canada.³⁰ Seniors from urban areas who plan a retirement in a rural or remote community may also return to a town or city if they experience health problems that make proximity to medical facilities necessary.

Mobility generally decreases with age, and older people change their place of residence less frequently than younger people. The 2006 Census reported that 41%

Table 10: Percent of Population which Changed Place of Residence in Last Five Years by Selected Age Category, Canada, 2006

	All Movers*	Non-Migrant Movers**	Intra-Provincial Migrants	Inter-Provincial Migrants	External Migrants
% of Population (all ages***)	40.9%	20.6%	14.0%	2.7%	3.7%
% of Population in Age Group 55-64	25.1%	13.1%	8.6%	1.7%	1.5%
% of Population in Age Group 65-74	20.7%	10.8%	7.1%	1.3%	1.2%
% of Population in Age Group 75+	19.5%	10.4%	5.4%	1.0%	0.5%

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

*Includes non-migrant movers (those who moved within the same CMA, CA, or CSD) and migrant movers in the respective age group

**Persons who changed their residence but remained in the same CMA, CA, or CSD.

***Includes seniors and non-seniors.

³⁰ Northcott, H.C. (1998) *Changing Residence: The Geographic Mobility of Elderly Canadians* (Toronto: Butterworths), esp. Chapters 3 and 7.

of the entire population had changed their place of residence within the last five years. But the figure was 25% for Canadians aged 55 to 64 years and 19.5% for those aged 75 years and older. Most of those who changed their place of residence moved within their own province, and close to half of all movers are non-migrants, defined as those who have moved but have stayed within the same census subdivision (see Table 10). Clearly, older Canadians do change residences quite frequently, thereby creating market opportunities for housing providers.

In some provinces, people move more often than in others. In 2006, almost half (49.8%) of the population in the Northwest Territories had moved in the previous five years. The percentage in Alberta was 47.8%,

including 24.0% of residents aged 75 years and older (see Table 11).

The migration of older people can have significant effects on the distribution of these age groups between regions and communities. Some communities attract seniors, others are more welcoming to young families, while still others appeal to working singles. Housing providers working in a particular community or group of communities should examine information on their community as part of understanding the demand for seniors' housing in their particular market.

Richard Florida has identified cities that may be attractive to certain population groups. For example, he suggests that Ottawa-Gatineau, Toronto, Calgary,

Table 11: 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.

Victoria, and Montréal may appeal particularly to retirees, given the kinds of lifestyle they offer.³¹

Gerald Hodge has identified three types of long-distance senior migrants:

- *Amenity* migrants are seniors who move to change their lifestyle and/or environment.
- *Assistance* migrants are seniors who move due to an actual or perceived need for personal support that they believe they can get from their families, particularly their children.
- *Return* migrants are seniors who move back to familiar surroundings, such as the province in which they were born, for reasons that may include both amenities and the need for assistance.³²

These are the most common reasons for a long-distance move, but others are possible. For example, some active seniors move in with or nearby their adult children to help care for grandchildren, not to receive care themselves.³³ In some cases, the whole family will move to a house with a “granny flat” to accommodate a senior who either needs some support or provides help with child care.

Moving from one province to another, within the same province, or within the same community can also be traced to changes in family composition that affect the type of housing needed. According to a 2005 study,³⁴ the primary reason for moving among seniors was a person leaving the family, such as a family member moving out (see Table 12). This, of course, is typical of the empty-nester situation — parents move once their children have moved out to live on their own.

A person joining the family or a separation also alters housing needs, and can lead to a move. The recent death

Table 12: Reasons for Seniors Moving between 1999 and 2001, Canada

Reason for Moving	Probability of Moving	Percent of Retirees
Person left family	11%	12%
Person joined family	9%	30%
Separated	9%	31%
Widowed*	7%	19%
Lived in apartment	7%	8%
Death of spouse**	3%	100%

Source: Statistics Canada, 2005 Canadian Social Trends: The Housing Transitions of Seniors, Statistics Canada Catalogue no. 11-008

*Seniors whose spouses died before the study period

**Seniors whose spouses died during the study period

of a spouse (within the three-year longitudinal study period) was the least likely to be the reason for a senior to move (3% of respondents), although people who were widowed before the start of the study period were more likely to cite widowhood as a reason for moving (7%). Seniors living in apartments also had a higher probability of moving, likely because those who rent apartments may have less security of long-term tenure and those who own their homes are more likely to see their housing arrangement as a long-term arrangement.

Further reasons for moving include a change in income or health status; the development of a disability; a desire to reduce shelter costs or difficulty of maintenance; or for a unit which is more securely and easily left while away.³⁵

³¹ Florida, R. (2008). *Who's Your City: How the Creative Economy is Making Where to Live the Most Important Decision of Your Life* (Toronto: Random House).

³² Hodge, G. *The Geography of Aging: Preparing Communities for the Surge in Seniors* (Montreal and Kingston: McGill-Queen's University Press, 2008).

³³ See, for example, Alama, E.Z. (2009). *The Experience of Sponsored Filipino Seniors in Providing Support to Immigrant Families in Canada: A Grounded Theory Inquiry*, Ph.D. Thesis, University of Calgary. http://dspace.ucalgary.ca/bitstream/1880/47619/1/Alama_2009.pdf (accessed October 4, 2010)

³⁴ Lin, J. (2005). "The Housing Transitions of Seniors," *Canadian Social Trends* (Statistics Canada), Winter 2005: 22-26.

³⁵ Denton, M. and Kusch, K. (2006). "Well-being Throughout the Senior Years: An Issues Paper on Key Events and Transitions in Later Life," McMaster University SEDAP Research Paper Series 165 (Hamilton: Institute for Quantitative Studies in Economics and Population, Research Report), p. 13.

These factors all play a role in creating demand for housing in certain markets, and reinforce the finding that older Canadians need a range of housing options to accommodate their diverse lifestyles. Moreover, despite surveys about the housing preferences of active older Canadians, many older individuals and couples move in response to life events that they did not anticipate, such as a death in the family, separation,

changes in the health or marital status of a family member, the need to help care for grandchildren, or the desire to be closer to them.

Creating new housing through infill or intensification within established areas can facilitate aging in place. Older Canadians would benefit from having a range of options available to enable them to respond to sudden changes without abandoning familiar surroundings.

WHAT PROPORTIONS of Older Canadians Live in Urban and Rural Canada?



The type of community provides the setting for the daily lives and activities of older Canadians and influences the types of activities and the patterns of their everyday lives.

Overall, about 78% of Canadians 55 years and over live in urban areas³⁶, while 21% live in rural communities³⁷ (see Table 13). This is similar to the pattern for the whole population, since four out of five Canadians lived in urban areas in 2006. Ontario (83%) and British Columbia (82%) had the largest proportions of persons 55 years and older living in urban areas. The largest proportions of older adults in rural areas were in Prince Edward Island (54%) and Nunavut (56%) (see Table 13).

In 1971, the number of seniors in CMAs³⁸ only slightly outnumbered those living in non-metropolitan areas. Today, however, there are nearly one million more seniors living in metropolitan areas than in non-metropolitan areas. Between 1971 and 2006, the number of Canadians aged 65 years and older living in CMAs increased from 1 million to 2.8 million, or from 7.7% to 12.9% of the population in CMAs.³⁹ Research undertaken by Queen's University⁴⁰ suggests

³⁶ "Urban area" is defined by Statistics Canada as an area with a population of at least 1,000 and no fewer than 400 persons per square kilometre. "Urban population" includes all population living in the urban cores, secondary urban cores and urban fringes of census metropolitan areas (CMAs) and census agglomerations (CAs), as well as the population living in urban areas outside CMAs and CAs.

³⁷ "Rural area" is defined by Statistics Canada as all territory lying outside urban areas. "Rural population" includes all population living in the rural fringes of CMAs and CAs as well as population living in rural areas outside CMAs and CAs.

³⁸ Metropolitan communities" refer to the 27 Census Metropolitan Areas (CMAs).

³⁹ Hodge, op. cit.

⁴⁰ Gordon, D. (2010): *Canada as a Suburban Nation*. Presented as part of a panel presentation titled *Suburban Residential Development in Canada: Current Research Developments* at the National Housing Research Committee meeting on November 17, 2010, in Ottawa.

Table 13: Percentages of Off-Reserve Selected Age Population Groups in Urban and Rural Areas*, Canada, 2006

Location	Area of Residence	Total Pop. Aged 55+	Total Pop. Aged 55+ (%)	Population Aged 55-64	Population Aged 65-74	Population Aged 75+
Newfoundland and Labrador	Urban	37,180	54.2%	53.8%	54.0%	56.0%
	Rural	31,870	45.7%	46.2%	46.0%	44.0%
Prince Edward Island	Urban	16,760	46.3%	43.3%	47.0%	52.0%
	Rural	19,380	53.6%	56.7%	53.0%	48.0%
Nova Scotia	Urban	132,395	52.9%	50.8%	53.0%	58.0%
	Rural	116,875	46.7%	49.2%	47.0%	42.0%
New Brunswick	Urban	97,935	50.2%	47.9%	50.2%	56.5%
	Rural	96,105	49.3%	52.1%	49.8%	43.5%
Quebec	Urban	1,541,370	79.3%	77.3%	79.6%	83.9%
	Rural	399,180	20.5%	22.7%	20.4%	16.1%
Ontario	Urban	2,406,675	82.8%	81.5%	82.5%	86.7%
	Rural	491,550	16.9%	18.5%	17.5%	13.3%
Manitoba	Urban	201,255	72.8%	72.1%	72.4%	79.4%
	Rural	70,060	25.3%	27.9%	27.6%	20.6%
Saskatchewan	Urban	148,835	61.9%	60.9%	62.1%	67.5%
	Rural	86,865	36.2%	39.1%	37.9%	32.5%
Alberta	Urban	521,145	79.9%	78.8%	79.3%	85.2%
	Rural	127,225	19.5%	21.2%	20.7%	14.8%
British Columbia	Urban	886,240	82.4%	81.9%	83.3%	88.6%
	Rural	169,845	15.8%	18.1%	16.7%	11.4%
Yukon	Urban	3,195	54.8%	64.8%	62.6%	68.6%
	Rural	1,910	32.8%	35.2%	37.4%	31.4%
Northwest Territories	Urban	2,600	50.7%	80.8%	72.8%	72.1%
	Rural	720	14.0%	19.2%	27.2%	27.9%
Nunavut	Urban	1,070	44.3%	46.0%	79.7%	39.5%
	Rural	1,350	55.9%	54.0%	60.3%	60.5%
Canada	Urban	6,032,780	78.1%	76.9%	78.2%	82.9%
	Rural	1,642,935	21.3%	23.1%	21.8%	17.1%

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

*Note: Numbers may not add up to 100% as individuals on reserve were excluded

that 66% of urban dwellers in Canada live in suburban areas. A significant proportion of these individuals are senior citizens.

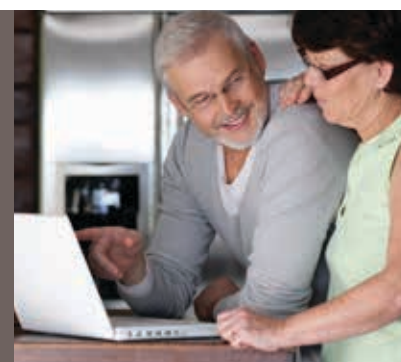
Both rural and urban communities can offer social support and social networks. Although rural communities can be physically isolated, have fewer services, and offer limited public transportation, they may be more socially inclusive.

Research has demonstrated that urban seniors are much more likely to experience social exclusion, possibly because rural seniors may benefit from more neighbourly and peer support in terms of transportation to and from family events and community activities because of an increased likelihood that people know one another.⁴¹

In First Nations communities, seniors housing must take into account elders' traditions and preferred way of life.⁴²

Housing providers need to consider how best to attract residents, perhaps by offering additional services (such as transportation) in rural areas with low service levels, or creating environments that support social interactions in urban developments. One example is Easy Ride, a transportation service available to the clients of seven support agencies in Huron and Perth counties in southwestern Ontario.⁴³

DO SENIORS WANT to Rent or Buy Housing?



Canadians aged 55 to 64 have the highest rates of homeownership among all age groups; about 78% of households in which the primary household maintainer is aged 55 to 64 own the housing in which they live (see Table 14). Many older Canadians choose retirement homes or other housing and tenure options as they age or as their incomes decrease. Homeownership decreases with age and falls to 67.9% for those with a primary household maintainer aged 75 years or more. This may be partly explained by research which found that many of those over 65 who downsized sold their homes in favour of renting, while those who downsized before they were 65 tended to stay owners.⁴⁴

⁴¹ Special Senate Committee on Aging (2009): *Canada's Aging Population: Seizing the Opportunity*, 76.

⁴² For more information on Aboriginal seniors, see Special Senate Committee on Aging, pp. 187-190, and Turcotte, M. and G. Schellenberg (2006): *A Portrait of Seniors in Canada*, chapter 6, Statistics Canada.

⁴³ Information is available at <http://www.stratfordmowandns.ca/easyride.html>.

⁴⁴ Lin, J. (2005). "The Housing Transitions of Seniors." *Canadian Social Trends*, Statistics Canada, Winter 2005.

The proportion of homeowners without a mortgage increases with age (see Table 14): About 86% of households in which the household maintainer is aged 75 years or older and that live in homes that they own have no mortgage.

In 2006, about 55% of senior Canadians lived in single-detached homes, although the proportion of older Canadians living in a single or semi-detached home decreases with age (see Table 15). This finding bears out the trend that people tend to downsize in later life. The proportion of older Canadians living in apartments, other than duplexes, increases with age (see Table 15).

The introduction of condominium legislation in the 1970s has changed the mix of ownership and rental housing available in Canada. Much of the existing rental stock is aging as fewer rental buildings are constructed. Although condominiums are often rented out by their owners, they do not necessarily remain rental units over long periods. As the population ages, the market for up-to-date, good-quality rental housing may well increase as renting offers lifestyle and financial flexibility for older households.

Table 14: Housing tenure by Age of Primary Household Maintainer, Canada, 2006

Age Category	Owners	Owners without mortgage*	Renters
44 years and under	58.1%	14.2%	41.3%
45-54	75.5%	34.3%	24.2%
55-64	77.7%	56.3%	22.0%
65-74	76.1%	75.8%	23.6%
75+	67.9%	86.3%	32.0%
Total	68.4%	42.3%	31.2%

Source: Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-554-XCB2006033

Numbers may not add to 100% due to rounding.

*As a percent of owner households whose mortgage status is known.

Table 15: Structure Type by Age of Primary Household Maintainer, Canada, 2006

Tenure	Dwelling Type	55 to 64	65 to 74	75+ years
All Households	Single detached	62.3%	59.3%	50.6%
	Semi-detached	4.6%	4.2%	3.5%
	Apartment, 5+ storeys	7.0%	9.9%	16.5%
	Apartment, < 5 storeys	14.7%	15.8%	19.8%
	Apartment, Duplex	4.8%	4.7%	4.3%
	Row house	4.8%	4.3%	3.9%

Source: Statistics Canada, 2006 Census of Population, Statistics Canada catalogue numbers 97-554-XCB2006033 and 97-554-XCB2006048

WHAT ARE THE TRENDS in Seniors' Lifestyles, Health, and Mobility?



Most older Canadians report good to excellent health, and live independently with no unusual degree of reliance on the health-care system. While the percentage of Canadian seniors living in care facilities (ranging from 2% among seniors aged 65 to 74, to 32% among those aged 85 and over) is high compared with other industrialized countries, it is starting to decline. Self-perceived health declines with age, but a large proportion of seniors (37% in 2003) still report that they are in excellent health.⁴⁵

As people age, the way in which they spend their time changes. As they move into retirement, the demands on their days change. They spend less time on work and more time on leisure activities.

Canadian men 55 to 64 years spend an average of 4.4 hours a day doing paid work, the largest single part of their waking time (see Table 16). Canadian women in this age group divide their time among more activities, with an average of 2.3 hours each spent on paid work, domestic chores, and watching television, and 2.5 hours spent on other leisure activities. The average hours spent on paid work (at 1.0 for men and 0.4 for women) is much smaller for those aged 65 to 74 years.

Computer use has been increasing rapidly among seniors. The time spent by seniors in 2010 is no doubt higher than the figure shown in Table 16 for 2005. Seniors use e-mail frequently, are joining social networking sites, and enjoy online games. Baby boomers are comfortable with computers, and will continue to use them as they move into retirement.⁴⁶

Although seniors today are generally healthier than the seniors of previous generations, and although the stereotype of frail seniors has been replaced by a new stereotype of vigorous and physically fit seniors in the media and advertising, many older Canadians nevertheless experience limitations on their activities. In part, these are the familiar problems associated with aging bodies — from arthritis to reduced vision — and in part, they are brought on by health trends common to the general population, such as obesity and sedentary lifestyles. For example, between 1979 and 2004, the incidence of obesity among seniors aged 75 or older increased from 11% to 24%; among those aged 65 to 74 it increased from 20% to 25%.⁴⁷

In 2006, about 43% of the population aged 65 years and over had some form of disability (see Table 17). The presence of a disability increased with age; 33% of people 65 to 74 years had a disability, compared to 56% of people aged 75 years and over. The severity of a disability also increased with age; 3.3% of individuals aged 65 to 74 reported having a very severe disability

⁴⁵ Turcotte, M. and G. Schellenberg, *A Portrait of Seniors in Canada*. Statistics Canada, 2006.

⁴⁶ Veenhof, B. and Timusk, P. (2009). "Online Activities of Canadian Boomers and Seniors," *Canadian Social Trends*, Statistics Canada, Winter 2009, <http://www.statcan.gc.ca/pub/11-008-x/2009002/article/10910-eng.htm> (accessed October 4, 2010)

⁴⁷ Turcotte, M. and G. Schellenberg (2006), *A Portrait of Seniors in Canada*, p. 54-55, Statistics Canada

Table 16: Average Number of Hours Spent Daily on Activities by Canadians 55 Years and Over, 2005

Activity	55-64	65-74	75+
Men			
Paid work	4.4	1.0	Not Reliable
Domestic chores	0.9	1.1	1.0
House maintenance	1.0	1.4	1.0
Shopping	0.7	0.9	1.0
Other unpaid work ⁴⁸	0.5	0.5	0.4
Sleeping	8.1	8.7	9.1
Eating	1.2	1.4	1.5
Watching TV	2.6	3.6	3.8
Reading	0.5	0.8	1.1
Computer use	0.3	0.3	Not Reliable
Physical leisure	0.6	0.7	1.7
Other leisure	2.1	2.4	2.3
Other	1.1	1.2	2.3
Women			
Paid work	2.3	0.4	Not Reliable
Domestic chores	2.3	2.5	2.3
House maintenance	0.8	0.7	0.4
Shopping	1.1	0.9	0.9
Other unpaid work	0.6	0.7	0.3
Sleeping	8.5	8.9	9.3
Eating	1.1	1.4	1.3
Watching TV	2.3	3.0	3.4
Reading	0.6	0.9	1.2
Computer use	0.2	0.2	Not Reliable
Physical leisure	0.4	0.4	0.3
Other leisure	2.5	2.6	2.7
Other	1.3	1.1	1.7

Source: Statistics Canada, 2006 A Portrait of Seniors in Canada, Statistics Canada Catalogue No. 89-519-XWE

in 2006, compared to 9.4% of those aged 75 years and older.

Active participation in society may be compromised if a person has difficulty hearing, seeing, walking, climbing stairs, bending, learning or doing similar activities. Mobility difficulties are particularly common among older seniors: 47% of persons 85 years and older cannot walk or require mechanical support or a wheelchair or help from other people to get around, compared with only 8% of those aged 65 to 74.⁴⁹

In 2006, 16% of Canadians 65 years and older who had disabilities required help with everyday housework. The proportion of seniors with disabilities who require help with everyday activities increases significantly with age. About 25% of those aged 75 years or older needed help with everyday housework, compared with only 7% of those 55 to 64 years. As well, the proportion of seniors with disabilities who needed help with personal care increased from 2% for those aged 55 to 64 years to 10% for those aged 75 years or older (see Table 18).

With the projected increase in the seniors population, the additional need for support services should be considered when developing housing and communities for this population group.

Housing providers should also take into account the findings of quality-of-life research. For example, one study that polled seniors about what they felt contributed to their quality of life found the highest priorities to be access to information, health care, housing, income security, safety and security, social contacts and networks, and transportation.⁵⁰

Transportation options and car use need to be considered in planning housing developments for older Canadians. The number of licensed drivers decreases with age, as does the number of kilometres driven. In 2007, Canadians 45 to 54 years drove an average of 20,827 kilometres per licensed driver per year compared to 16,188 kilometres for those aged 65 years or older (see Table 19). This has implications for the location of housing developments, and the importance of

⁴⁸ "Unpaid work" includes household tasks, care provided, volunteer work, and assistance to others.

⁴⁹ Turcotte, M. and G. Schellenberg (2006). *A Portrait of Seniors in Canada*, Statistics Canada.

⁵⁰ T. Bryant et al. (2004), "What Do Canadian Seniors Say Supports Their Quality of Life? Findings From a National Participatory Research Study," *Canadian Journal of Public Health* 95(4): 299-303.

availability of transportation alternatives to the car. To the extent that car ownership decreases with age, there could also be implications for provision of space for parking.

The purpose of trip making also tends to change following retirement. There are more frequent, shorter trips instead of fewer, longer commuting trips.⁵¹

The concept of Age-Friendly Communities (AFC) has sprung up in response to the aging of the population. Originally an initiative of the World Health Organization, AFC began as a pilot project in Canada in 2007 and is being explored in a number of places across the country, particularly in suburban, small, and rural communities.⁵² This initiative is likely

to offer insight for housing providers interested in serving the older Canadian market.

Communities can be made more age-friendly by, for example, converting unused schools and recreational facilities to accommodate community services for seniors, building infill housing, and rehabilitating and modernizing existing housing to meet new needs and demands and increase the quality of life for all residents, while allowing seniors to remain in their communities longer.⁵³

The aging of the population is only one of many trends that are leading to changes in the way housing and communities are planned. Across Canada, municipalities are making efforts to develop compact communities that

Table 17: Percentage of Seniors with Disabilities, by Age and Severity of Disability: Canada, 2006

Age Range	Total with Disability	Mild Disability	Moderate Disability	Severe Disability	Very Severe Disability
65 and over	43.4%	15.7%	10.4%	11.3%	6.0%
65 to 74	33.0%	13.6%	8.4%	7.8%	3.3%
75 and over	56.3%	18.4%	12.9%	15.5%	9.4%

Source: Statistics Canada (Participation and Activity Limitation Survey, Cat. Nos. 89-628-X2007002 and 89-628-X2007003)

Table 18: Seniors 65 and Older with Disabilities who Require Help with Everyday Activities: Canada, 2006

Activity	55 - 64	65 - 74	65+	75+
Preparing meals	3.3%	3.9%	7.8%	13.2%
Doing everyday housework	7.1%	9.5%	15.9%	24.7%
Personal care (such as washing, dressing, eating, or taking medication)	1.9%	3.0%	5.8%	9.8%
Moving inside the house	1.6%	2.2%	3.3%	4.8%

Statistics Canada, 2006, A Portrait of Seniors in Canada, Catalogue no. 89-519-XWE

⁵¹ This change can also affect accident rates, because even though the annual number of kilometres driven decreases, in-city trips have a higher likelihood of collisions. See Glenn Miller, Gordon Harris and Dr. Ian Ferguson, "What drives quality of life for seniors? Driving." *The Globe and Mail*, July 18, 2007.

⁵² *Global Age-friendly Cities: A Guide* (Geneva: WHO Press, 2007).

⁵³ Canada Mortgage and Housing Corporation (2008): "Impacts of the Aging of the Canadian Population on Housing and Communities". Research Highlight, Socio-Economic Series.

can be better served by transit and that do not place as great a burden on the environment and infrastructure as conventional suburbs. Communities characterized by low density, reliance on the private automobile, limited access to social and support services, and inadequate public transportation will not only be a challenge for seniors aging in place, but also may not be the healthiest communities for residents of any age. Housing providers should be aware of these trends and of initiatives that promote smart growth and intensification.

CMHC offers a range of resources for housing providers on sustainable community planning and development, including intensification, brownfield and greyfield development for housing, and transit-oriented development.⁵⁴

Table 19: Estimated Yearly Kilometres Driven, Canada, 2007

Age Group	Estimated average driven kilometres per licensed driver per year
45-54	20,827
55-64	24,526
65+	16,188

Source: Canadian Motor Vehicle Statistics (Transportation Canada), 2007; Statistics Canada, 2009 Canadian Vehicle Survey: Annual, Statistics Canada Catalogue no. 53-223-X

WHAT KIND OF LIVING ARRANGEMENTS do Seniors Want and Need?



The proportion of older Canadians in private households decreases with age. The change is more apparent in women: Virtually all (99.6%) of women aged 55 to 64 years live in private households, compared with 84% of those aged 75 years and older.

The proportion of older Canadians living alone increases with age, and a larger proportion (48%) of women aged 75 years or older live alone than men of the same age (21%). The proportion of older Canadians living in special care facilities also increases with age for both genders, but with a significantly greater increase for women aged 75 years and older. The proportion of

senior women living in special care facilities increases from 0.4% for those aged 55 to 64 years to 15% for those aged 75 years and older, compared with 0.4% and 8%, respectively, for men (see Table 20).

These statistics do not, however, indicate seniors' actual preferences. And even surveys of preferences can be unreliable, because they indicate what seniors would

⁵⁴ For more information see <http://www.cmhc-schl.gc.ca/en/>

choose if they were free to choose, which may not be the case. As one report put it:

A senior may express a preference for a type of housing, but would not consider moving because of various reasons such as affordability, or location, or unsuitability of lifestyle. Therefore, there is a distinction between what seniors would

identify as a housing need, what seniors believe would satisfy that need in a way that is preferable to them, and what housing seniors like but would never or could never consider moving into. New concepts and ideas of housing that receive a good response from seniors may not always be successful, especially if seniors view the concepts as 'nice' but not applicable to their needs and preferences.⁵⁵

Table 20: Selected Age Groups by Living Arrangements and by Gender: Canada, 2006*

	55-64		65-74		75+	
	#	%	#	%	#	%
Men						
Total population	1,788,000	49.0%	1,807,030	60.1%	791,915	38.8%
In hospitals	265	0.0%	400	0.0%	1,885	0.2%
In special care facilities	6,835	0.4%	13,245	0.7%	62,985	8.0%
In private households	1,780,900	99.6%	1,793,385	99.2%	727,045	91.8%
In a family	1,498,050	83.8%	1,451,035	80.3%	561,350	70.9%
Not in a family	282,845	15.8%	342,350	18.9%	176,645	22.3%
Living alone	238,015	13.4%	302,100	16.8%	151,855	20.9%
Living with a relative	12,435	0.7%	12,545	0.7%	7,540	1.0%
Living with unrelated person(s)	32,400	1.8%	27,705	1.5%	17,250	2.4%
Women						
Total population	1,857,570	51.0%	1,201,090	39.9%	1,247,060	61.2%
In hospitals	235	0.0%	405	0.0%	3,160	0.3%
In special care facilities	7,045	0.4%	17,720	1.5%	180,445	14.5%
In private households	1,850,290	99.6%	1,173,245	97.7%	1,045,280	83.8%
In a family	1,471,275	79.2%	821,205	68.4%	514,740	49.2%
Not in a family	379,015	20.4%	352,035	29.3%	530,540	50.8%
Living alone	329,915	17.8%	322,015	27.4%	504,545	48.3%
Living with a relative	16,200	0.9%	11,755	1.0%	13,570	1.3%
Living with unrelated person(s)	32,900	1.8%	18,265	1.6%	12,425	1.2%

Source: Statistics Canada Community Profiles, 2006 Census & Statistics Canada catalogue no. 97-553-XCB2006019

*Subgroups do not add to totals because a person can be in more than one subgroup.

⁵⁵ Hurford, Dianna (2002). *Seniors Housing Development Forecast Tool: A Guide for Thinking About Developing Seniors Housing*. New Westminster, B.C.: Real Estate Foundation of British Columbia for the Seniors Housing Information Program

Researchers have found that, in general, many seniors want and expect to age in place, and do not seriously consider alternative options until circumstances force them to do so. At the same time, they may not make adequate preparation for remaining in their homes, such as installing accessibility aids, and they tend not to favour certain types of supports for aging in place, such as live-in housekeepers or home sharing.⁵⁶

One study that asked seniors what factors they would consider if they ever had to move found that proximity to family and friends was more important than proximity to services in the community.⁵⁷ Nevertheless, most seniors do not consider the lack of family support to be a barrier to remaining in their homes.⁵⁸

These findings suggest certain challenges for housing providers. What seniors expect or would prefer in living arrangements as they age are not necessarily the arrangements they will eventually choose or need to accept. In this, they are no different from consumers of all ages — they expect their current situation (their health, their financial position) to persist, and they may make short-term, rather than long-term, decisions. Under these circumstances, the best possible housing arrangement is one that is flexible and can accommodate the changes that inevitably accompany the aging process.

MONITORING the Trends



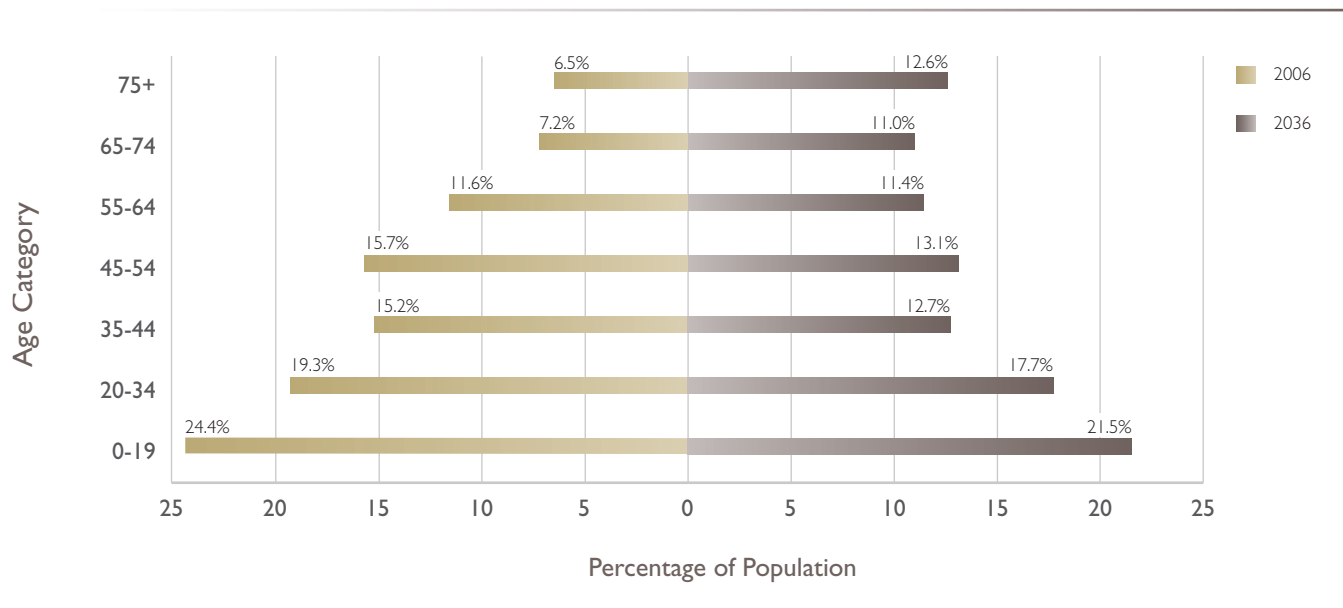
Population trends and projections show that older adults and seniors account for a growing share of the population in all provinces and territories. Overall, the proportion of the population aged 65 years and older is expected to increase from 14% in 2006 to about 24% in 2036. An increase is projected for all of Canada's provinces and territories. Further, Ontario, Saskatchewan, Alberta, the Northwest Territories, and Nunavut are all expected to see their population aged 55 to 64 also continue to grow as a proportion of the total population.

⁵⁶ Weeks, L. E., Branton, O., and Nilsson, T. (2005), "The Influence of the Family on the Future Housing Preferences of Seniors in Canada," *Housing, Care and Support* 8 (2): 29-40.

⁵⁷ Ibid.

⁵⁸ Wagnild, G. (2001). "Growing old at home" *Journal of Housing for the Elderly* 14 (2) 71-84.

Figure 1: Current and Projected Population by Age: Canada, 2006 and 2036



Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium | growth projection)

The proportion of the population aged 75 years and older is fairly consistent through the ten provinces, with Newfoundland and Labrador and New Brunswick projected to have the largest proportions in 2036 (about 17% and 16%, respectively). The territories are showing similar trends, but with slightly lower current and projected proportions.⁵⁹ This trend suggests that although the population will be aging throughout the country (see Figure 1), there will be areas in the country with a significantly smaller concentration of older adults and seniors. (For aging trends by province and territory, see the Appendix.)

Overall, the population is aging. The baby boomers, born between 1947 and 1966, are now older adults and are approaching the age of retirement.

The baby boomers have different lifestyle preferences and practices than seniors and older adults in their parents' generation. For example, almost one in five seniors lived with children or grandchildren in 2001.

But the baby boomers had fewer children than earlier generations, and those children are more likely to be working and have working spouses. They may also be living in different cities than their parents. This will limit their ability to care for an aging parent in their homes. In addition, the increase in “non-traditional” household forms, such as blended families with children from different marriages, single-person households, and rising rates of marriage breakup make it more difficult for families to care for seniors.

Baby boomers are better educated than previous generations of seniors. *The New Retirement Survey*⁶⁰ found that boomer women in particular are better educated, more independent, more likely to be working, and more financially informed than any previous generation of women. This will affect their housing and lifestyle choices. Their tastes may be more sophisticated and they may have more financial capability because they tend to be part of a two-earner household. Baby

⁵⁹ The exception is Nunavut, where the population aged 75 years and older in 2006 represented less than 1.0% (0.8%) of the total population of the territory. Although this share is expected to increase to 4.5% by 2036, it will still remain significantly less than the expected proportion of this population for the rest of the country. In addition, Nunavut's population aged 20 to 34 is expected to increase from 23.9% in 2006 to 24.4% in 2036, unlike that in all the other provinces and territories. Merrill Lynch (2005).

⁶⁰ Merrill Lynch (2005): *The New Retirement Survey*.

boomers also tend to be more active, and many plan to travel in retirement. This may translate to choosing homes that are easier to maintain to allow them to spend more time away from home.

Many baby boomers grew up in urban areas and are more ethnically diverse. This would further influence their housing and lifestyle decisions. Many are opting to remain in their communities or moving to smaller homes in urban areas where there is easy access to health care, recreational amenities, and family and friends. These elements should be considered when developing housing and communities for older Canadians.

Housing providers need to keep abreast of changes in the financial status, lifestyles, health, and housing preferences of older Canadians. This volume has provided an overview of the general characteristics of seniors in Canada, and to some extent by province, but housing providers will need to do their own research on specific communities to fully understand the markets in which they operate.

Useful information on seniors is also available through Canada's many academic institutes of gerontology and aging studies. For example, the Canadian Institutes of Health Research is funding a long-term study that will follow approximately 50,000 Canadian men and women between the ages of 45 and 85 for at least 20 years, tracking biological, medical, psychological, social, and economic changes in their lives.⁶¹ Simon Fraser University is partnering with the British Columbia Institute of Technology on smart technologies to permit aging in place that can be integrated into housing.

Monitoring change in a target population is part of the marketing research process. Seniors today are a diverse group and a moving target. Developing appropriate housing for their diverse needs is a crucial 21st century challenge, with many potential benefits for both housing providers and Canadian seniors.



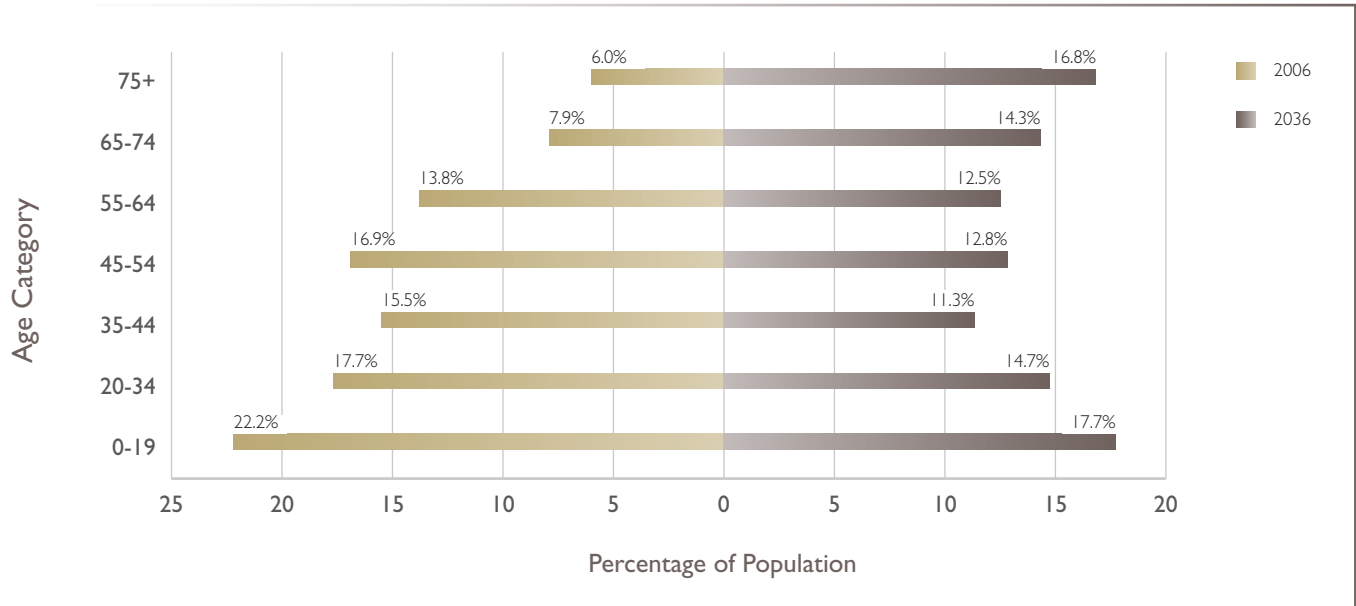
⁶¹ Canadian Longitudinal Study on Aging (CLSA)(Hamilton, Halifax and Montreal: CLSA, 2009), <http://www.cihr-irsc.gc.ca/e/18542.html> and <http://www.clsa-elcv.ca> (accessed October 4, 2010).

APPENDIX

Current and Projected Population by Age, Provinces and Territories

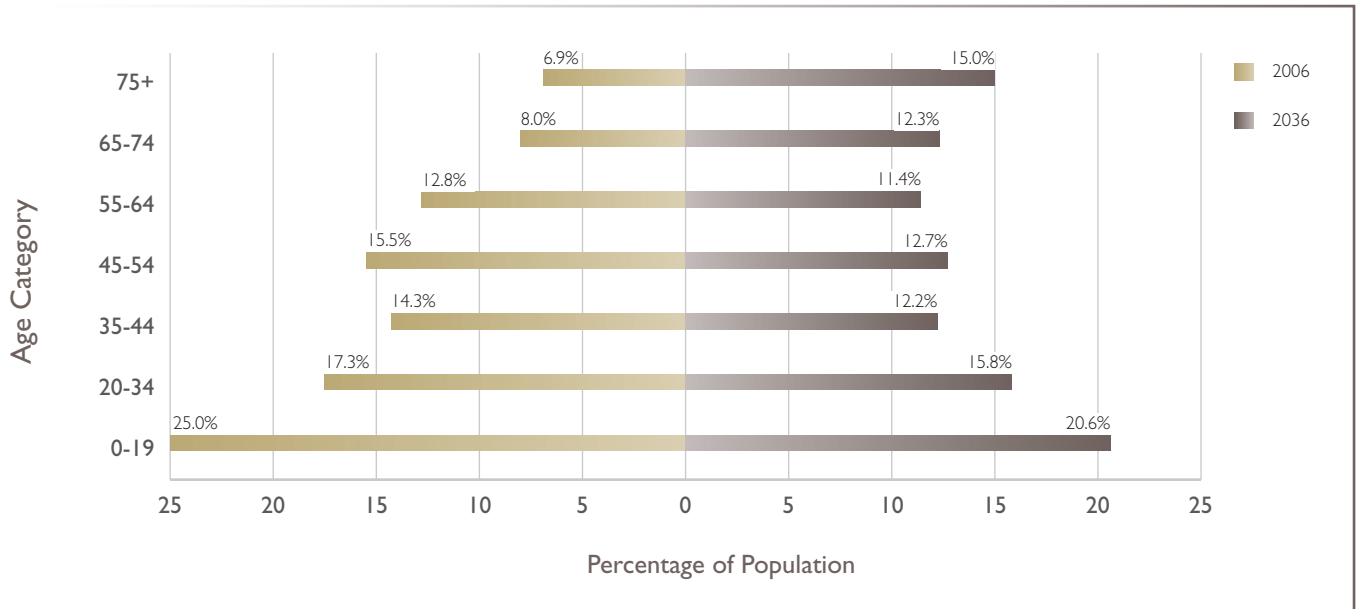


Figure A1: Current and Projected Population by Age: Newfoundland and Labrador, 2006 and 2036



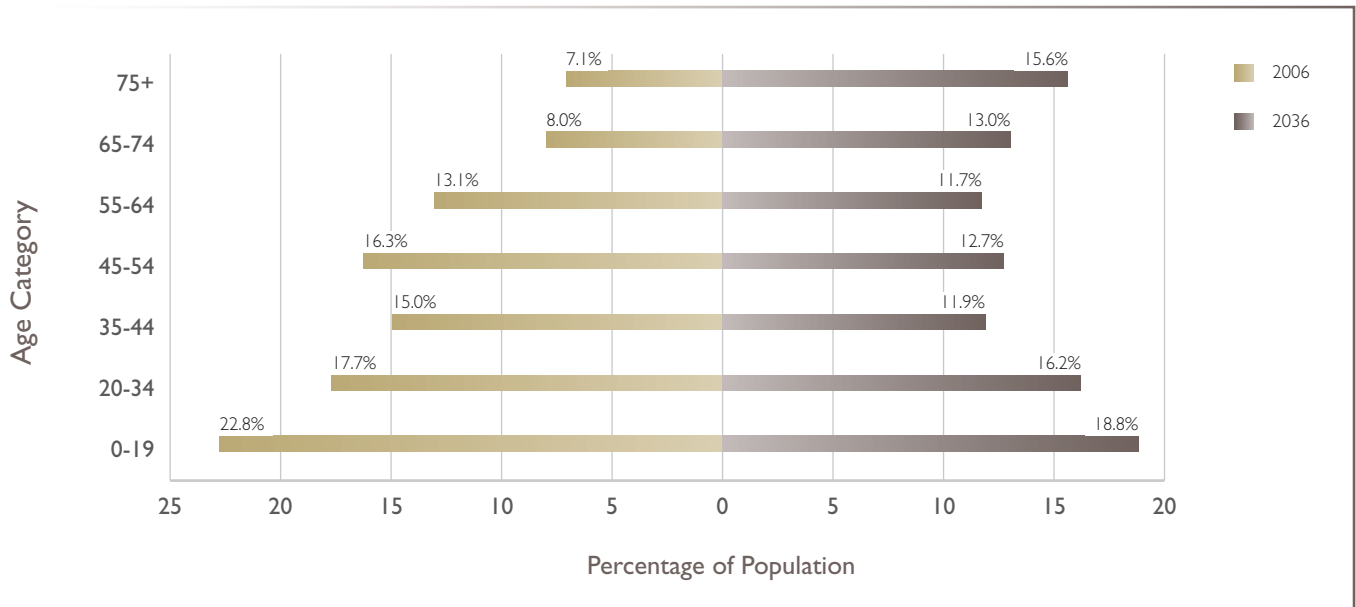
Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium I growth projection)

Figure A2: Current and Projected Population by Age: Prince Edward Island, 2006 and 2036



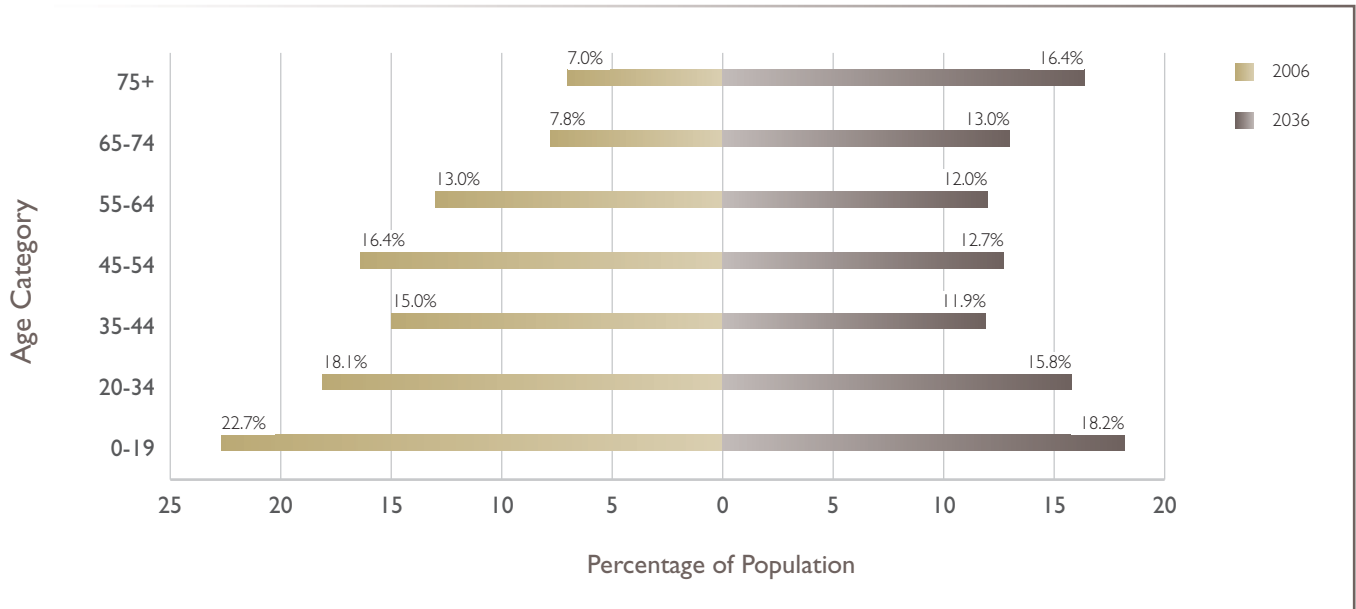
Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium I growth projection)

Figure A3: Current and Projected Population by Age: Nova Scotia, 2006 and 2036



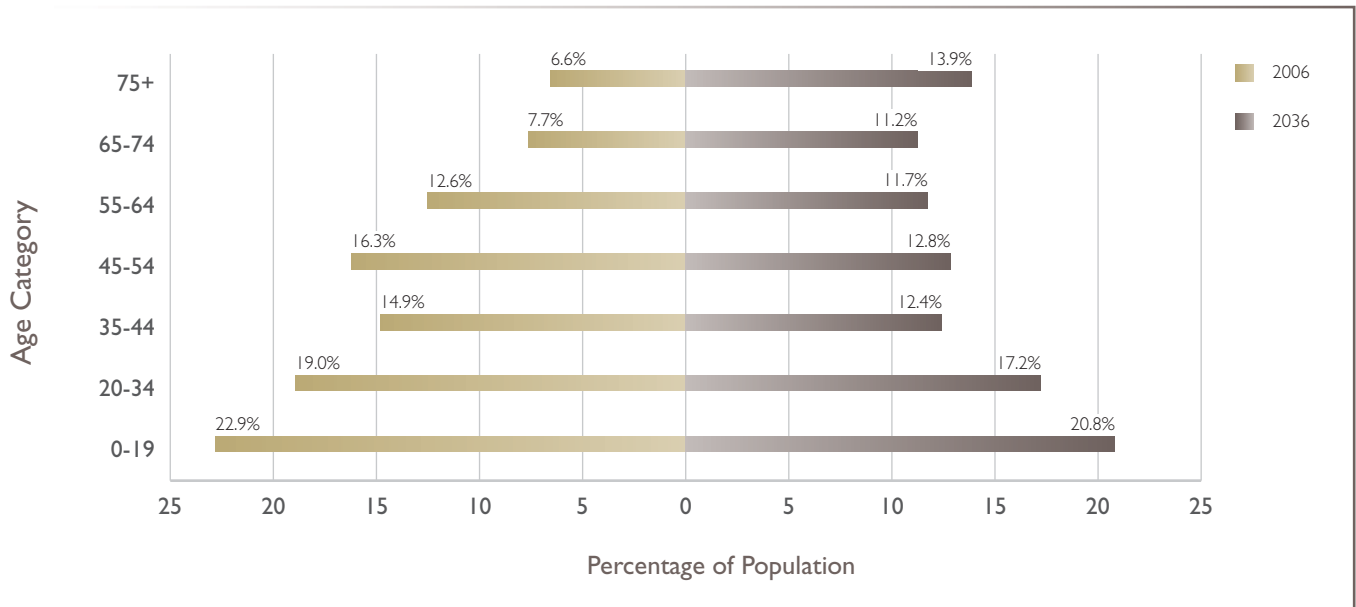
Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium I growth projection)

Figure A4: Current and Projected Population by Age: New Brunswick, 2006 and 2036



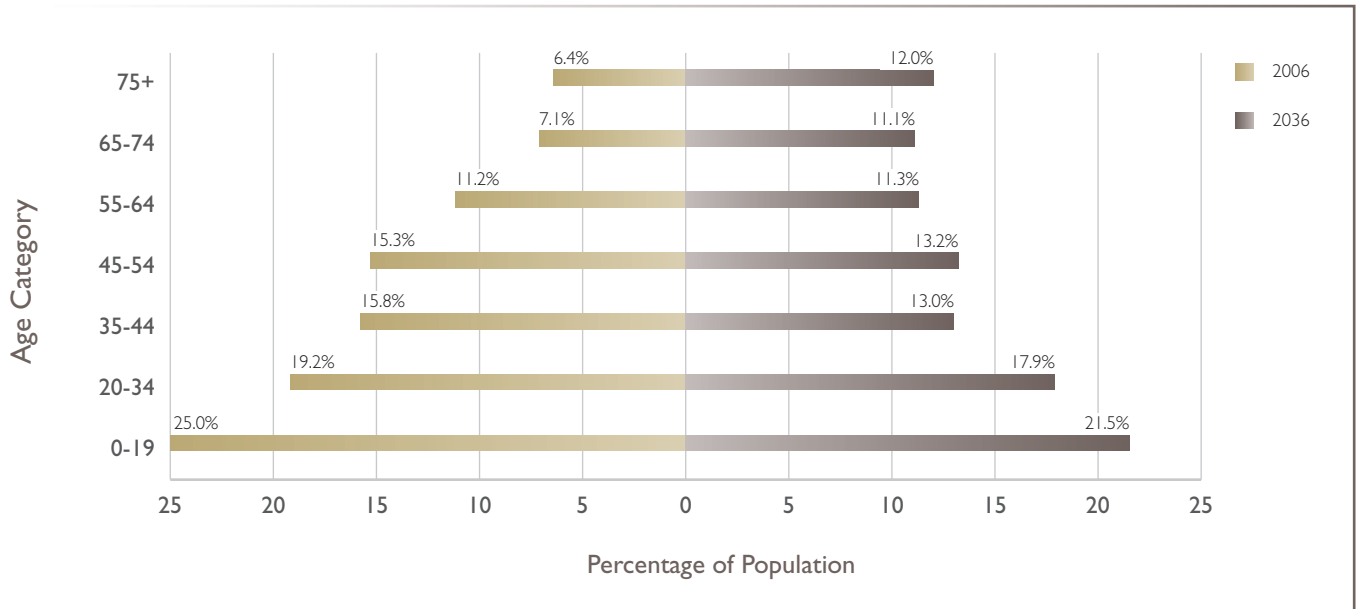
Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium I growth projection)

Figure A5: Current and Projected Population by Age: Quebec, 2006 and 2036



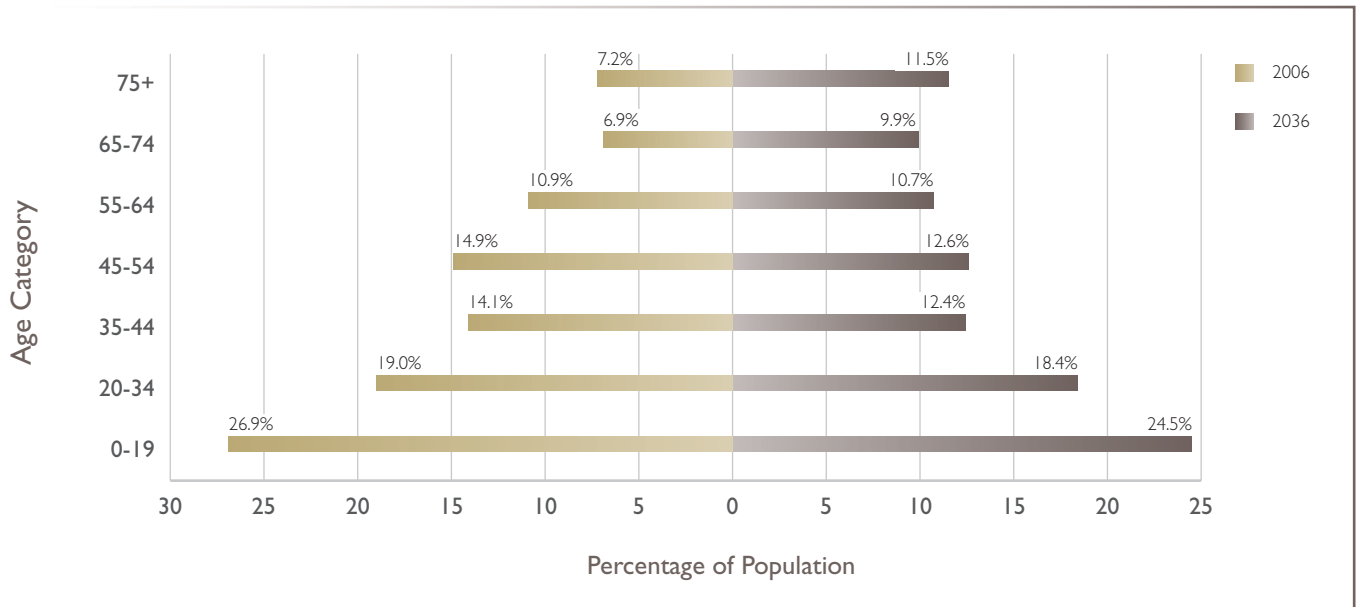
Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium I growth projection)

Figure A6: Current and Projected Population by Age: Ontario, 2006 and 2036



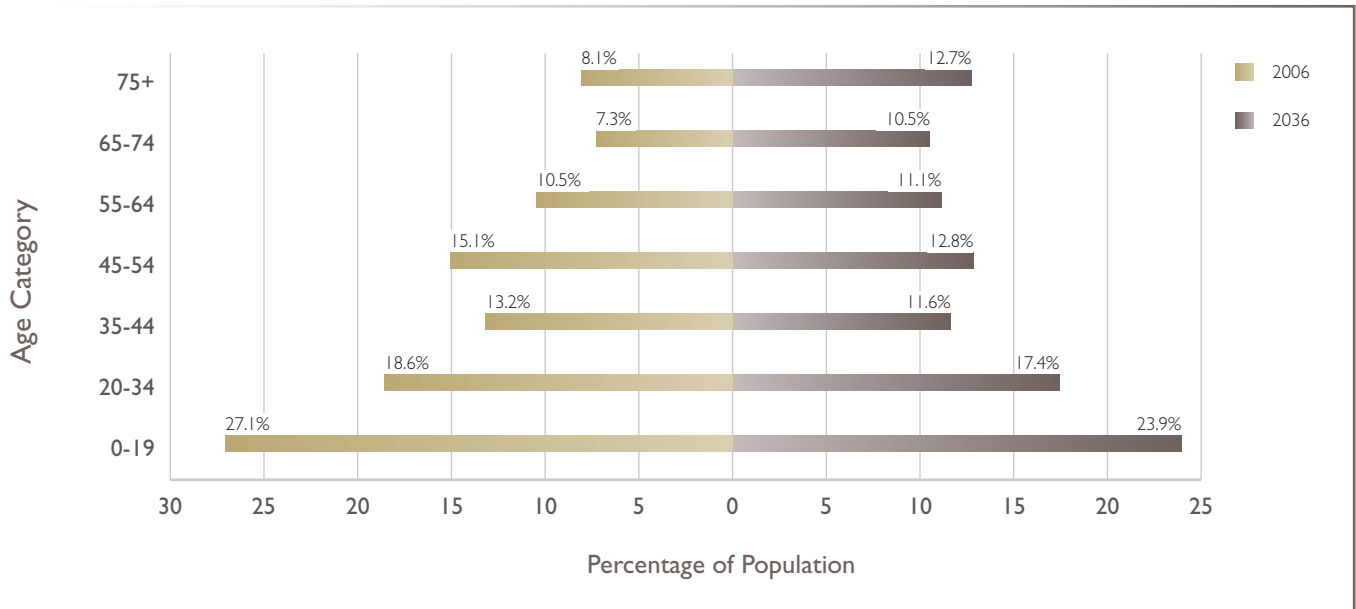
Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium I growth projection)

Figure A7: Current and Projected Population by Age: Manitoba, 2006 and 2036



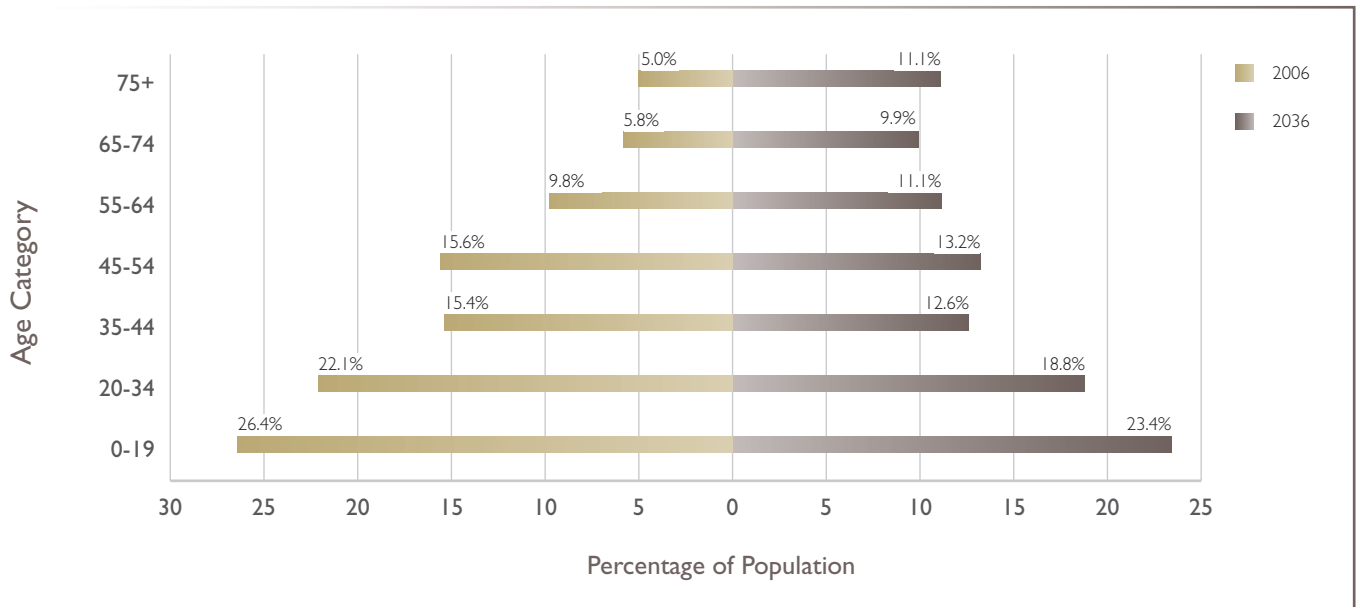
Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium I growth projection)

Figure A8: Current and Projected Population by Age: Saskatchewan, 2006 and 2036



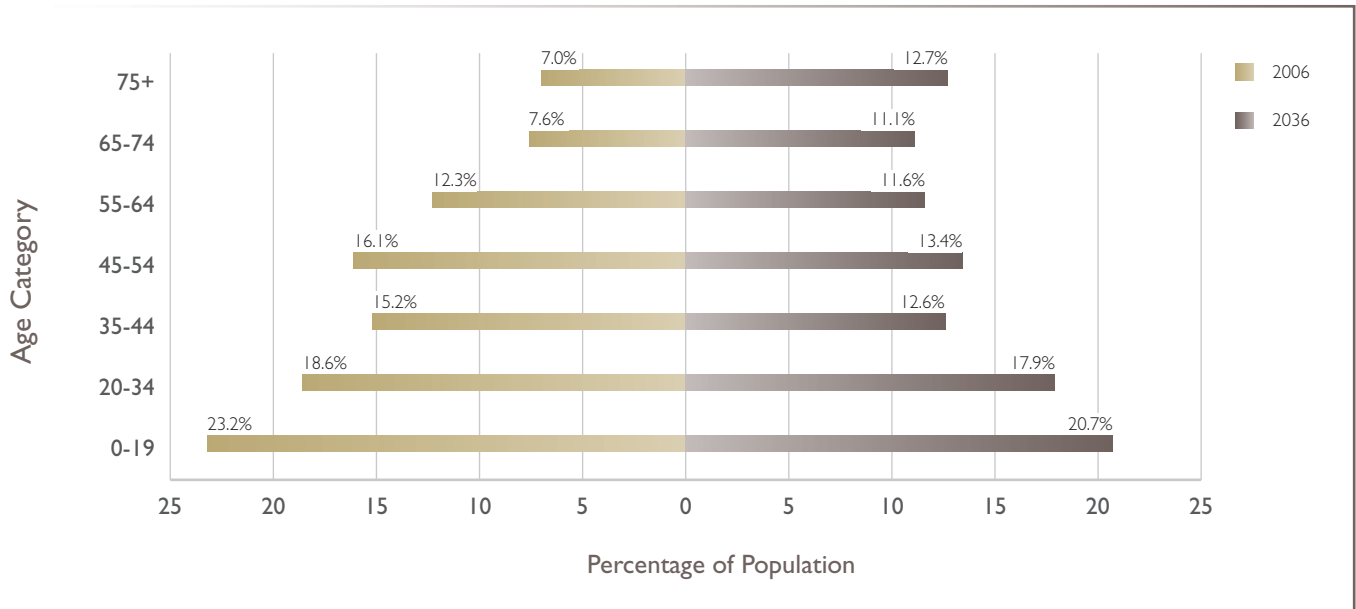
Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium I growth projection)

Figure A9: Current and Projected Population by Age: Alberta, 2006 and 2036



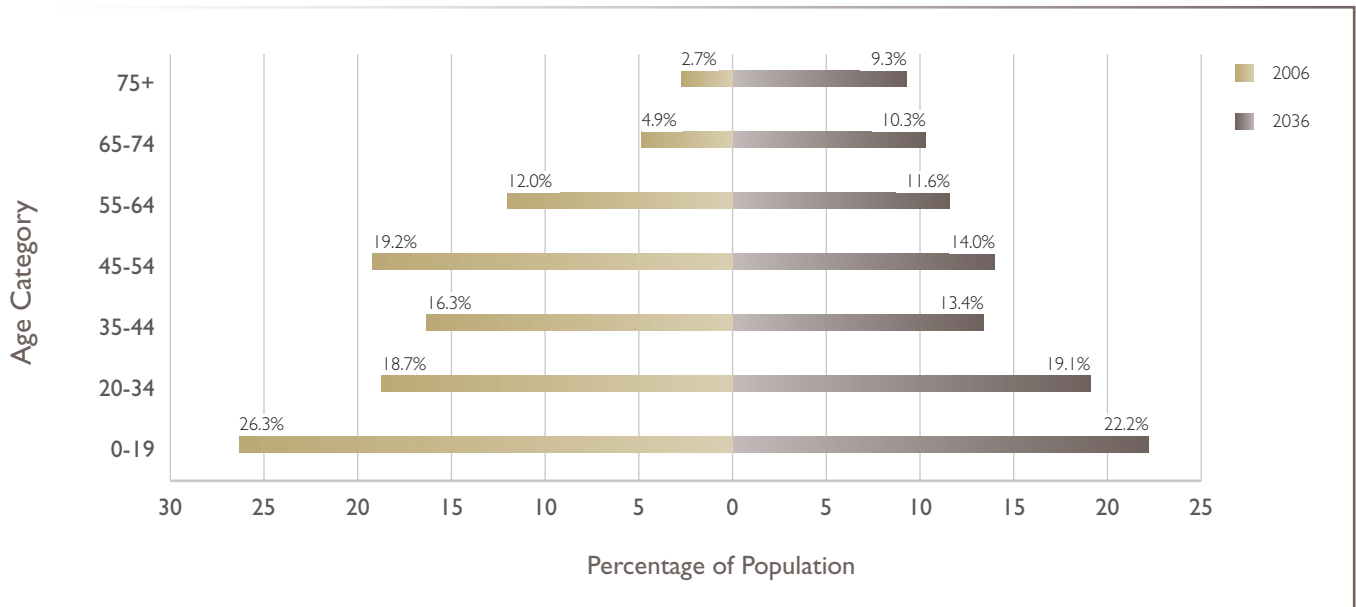
Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium I growth projection)

Figure A10: Current and Projected Population by Age: British Columbia, 2006 and 2036



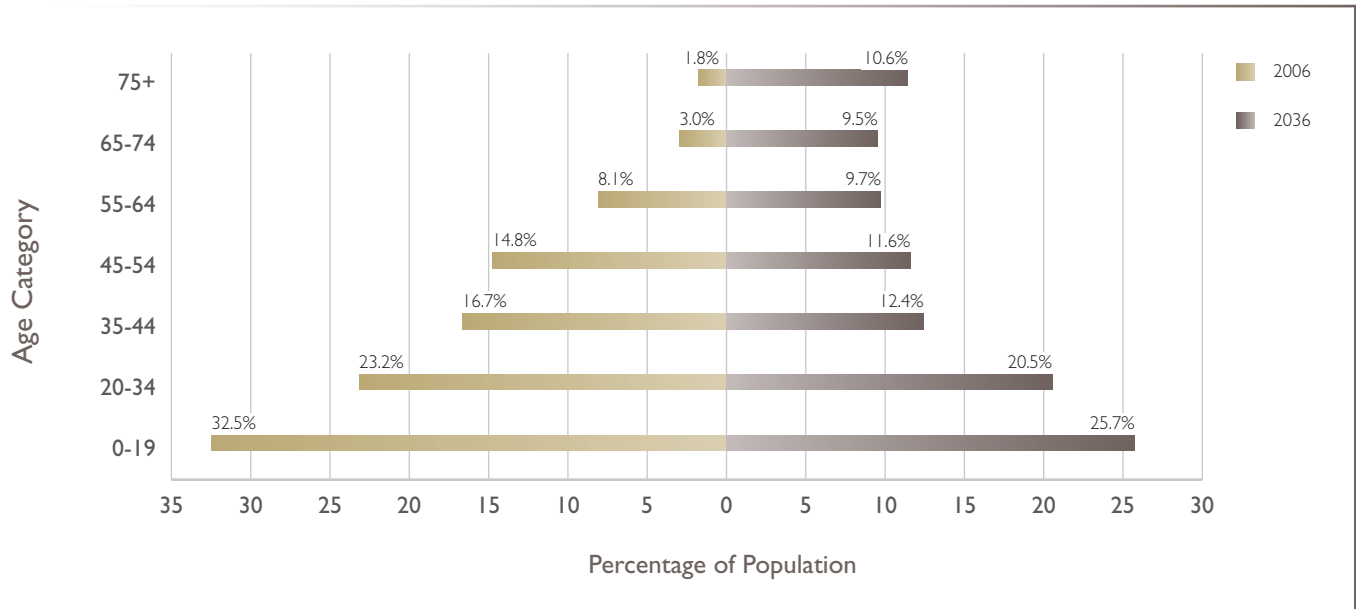
Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium I growth projection)

Figure A11: Current and Projected Population by Age: Yukon, 2006 and 2036



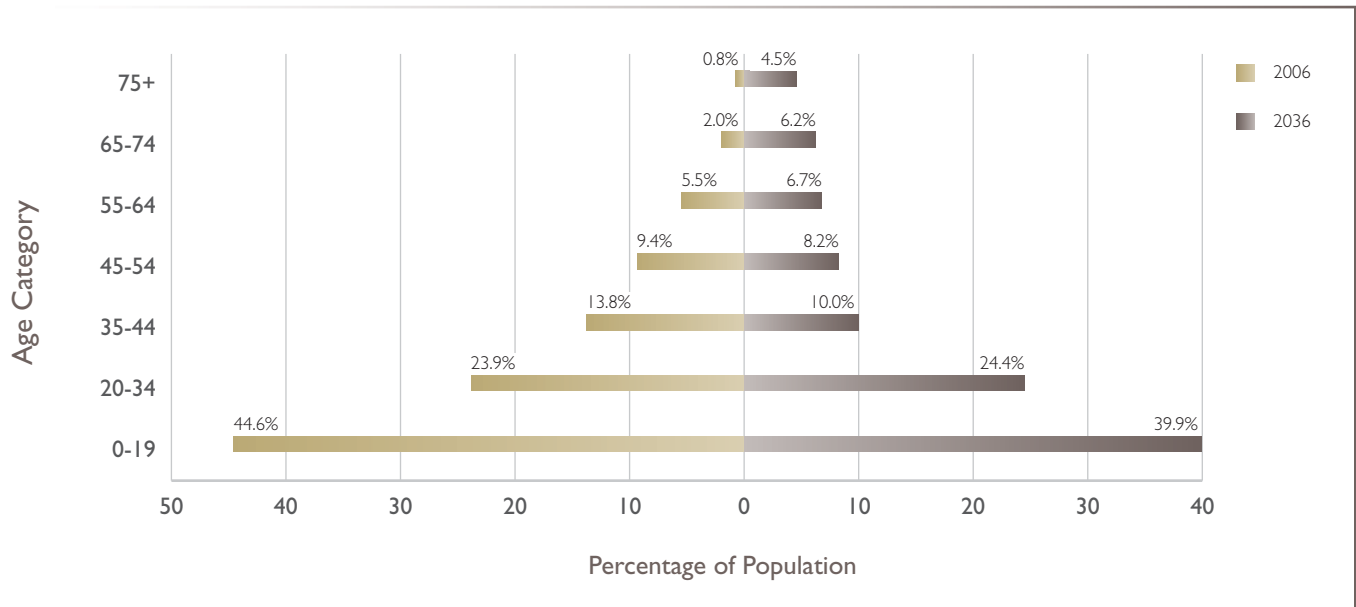
Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium I growth projection)

Figure A12: Current and Projected Population by Age: Northwest Territories, 2006 and 2036



Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium | growth projection)

Figure A13: Current and Projected Population by Age: Nunavut, 2006 and 2036



Source: Statistics Canada Community Profile, Census 2006; Statistics Canada, 2010 Population Projections for Canada, Provinces, and Territories, Statistics Canada Catalogue no. 91-520-X (Medium | growth projection)

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