



# EVIDENCE SYNTHESIS

A REVIEW OF HOUSING CHALLENGES  
EXPERIENCED BY OLDER CANADIANS

OCTOBER 2019



## **Title: Evidence Synthesis: A Review of Housing Challenges Experienced by Older Canadians**

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*The AGE-WELL National Innovation Hub APPTA Inc. welcomes comments about this report and would like to know how we can better meet your information needs. If you have any questions about the work APPTA conducts, please contact us.*

EMAIL: [info@appta.ca](mailto:info@appta.ca)

TELEPHONE: 1-506-444-8300

AGE-WELL National Innovation Hub, APPTA Inc.  
100 Sunset Drive  
Fredericton, NB  
Canada  
E3A1A3

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The purpose of this document is to inform APPTA's Policy Innovation Lab process on the question "*How can increased investment in home support be leveraged to enhance older adults' ability to age well in their communities?*". The following evidence synthesis on the topic of housing was conducted to better understand the documented challenges faced by Canadian seniors when it comes to aging in the place of their choosing.

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## KEY MESSAGES

- Older Canadians want to spend their later years living at home; however, they often face challenges that lead to premature transitions into alternative living arrangements.
  - Many older Canadians are concerned with affordability challenges to either maintain the home they own or transition into a new home that better suits their changing needs.
  - Recent data reports that 28.2% of seniors live in a state of Core Housing Need, by CMHC's standards. That means among the criteria of adequacy, affordability, and suitability, a person's dwelling fails to meet one of those core needs, with affordability being the most common issue, especially among senior renters.
  - Indigenous populations have unique housing challenges compared to non-Indigenous groups such as a need for major repairs to dwellings.
  - Visible minorities experience higher rates of housing needs based on affordability challenges compared to other core housing need standards.
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## TERMINOLOGY

**Older adult/Senior** - individuals aged 65 and older, sometimes broken down into “younger senior” (65-74 years of age) and “older senior” (75-84 years of age) and “oldest senior” (aged 85+).

*\*For the purpose of this evidence synthesis, the term older adult or senior or elder may be used interchangeably.*

**Senior-led household** - a household where the primary household maintainer is 65 years old and over.

**Renter household** - refers to a private household where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid.

**Private dwelling** – refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building.

**Collective dwelling** – refers to a dwelling of a commercial, institutional or communal nature, including, but not limited to nursing homes, hospitals, staff residences.

**Supportive housing/ Assisted living accommodation** - consisting of rental units within an apartment building intended for seniors who require more personalized services, ranging from meal preparation and housekeeping to bathing, dressing and taking medication.

**Aging in Place** - refers to having the health and social supports and services needed to live safely and independently in one’s home or community for as long as they wish and are able.

## **BACKGROUND**

Older Canadians have expressed their desire to live their later years in their own homes and as independently as possible<sup>1</sup>. Governments are interested in investing in better supports to ensure that older adults have the opportunity to remain in their homes or community for as long as possible. A key barrier to aging in place is the inability of a home to suit the changing needs of older Canadians. With the occurrence of changing needs that come with aging, there are important health and social factors that can force an individual into deciding on an alternate living arrangement. Increasing investments in a diverse housing continuum that can support the varying needs of an older population will assist seniors in successfully aging in the place of their choosing.

With reductions in public spending in the areas of social housing, supportive services, and home care, there are significant barriers to aging in place<sup>2</sup>. Barriers such as increased user fees for home care services, caregiver burnout, and unaffordable housing have substantial impacts on older Canadians and their ability to successfully age in their home and community. Firstly, the increased cost of user services in home care lead to much reliance on volunteer/unpaid support from family or friends, however, without access to these caregivers, seniors would likely end up in an institution to have their needs met. Secondly, caregivers have expressed feelings of distress related to the challenges of their caring responsibilities in that there is a high emotional demand and often their duties are time consuming and stressful. Thirdly, with low- or fixed-incomes, many seniors experience the challenges of finding or staying in affordable housing that is appropriate for their changing needs<sup>3</sup>. The reasoning why an older adult may transition into some other form of living to have their needs met is highly personal, circumstantial and complex. The purpose of this evidence synthesis is to explore these issues and identify opportunities for appropriate intervention.

## **LANDSCAPE OF SENIORS LIVING ARRANGEMENTS**

The 2016 census reported that 93.2% of individuals 65 and over lived in private dwellings, and 6.8% lived in collective dwellings such as residences for seniors, care facilities, or hospitals. Households led by individuals 65 years and over represented 25% of all Canadian households, in which 75% of these households were owned and 25% were rental accommodations<sup>4</sup>. The 2011 census reports a common arrangement among seniors was living as a couple (56.5%), although the proportion of seniors living with their spouse, or common law partner, declines with age. Individuals aged 85 and over were less likely to still live with their partner (21.9%), resulting in more seniors

living alone in older age groups, with women being particularly more likely to live alone in later years. More specifically, women aged 65 and over were twice as likely to live alone than were men<sup>5</sup>.

Different housing options have been developed over the last few decades that cater more specifically to older adults. There are now specific building principles for universal design that aim to better suit age-related needs, as well as programs in place that support seniors currently living in single-dwellings to modify areas of the home to address their changing needs<sup>6</sup>. Housing options geared to older adults include:

- Naturally Occurring Retirement Communities
- Independent Living and Active Lifestyle Accommodation (inclusive of home share, cooperatives and flex housing)
- Assisted Living/Supportive Housing
- Seniors Residents and Long-term Care

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## ***“A support system is as important as a house”***

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Many seniors do not consider changing their dwelling arrangements until their circumstances force them to. Most often, life transitions such as death of a spouse trigger a move in later life<sup>7</sup>. One common housing model individuals may transition to is supportive housing which is defined by the General Social Survey (GSS) as “housing designed for people who only need minimal to moderate care, such as homemaking or personal care and support to live independently”<sup>8</sup>. This model is often described as a solution to allow older adults to remain living independently, while having the opportunity to address their support needs<sup>9</sup>. However, there is a trend in what seniors are willing to consider as alternative housing options, and supportive housing is not always one of them. The Canadian Mortgage and Housing Corporation (CMHC) analyzed data from the GSS to explore seniors’ transitions to supportive housing. There were age variances in attitudes toward supportive housing, with younger (45 years to 74 years) seniors expressing more of an interest in considering supportive housing as an option and older seniors (75 and older) expressing much less interest. This corresponds with the finding that homeowners, and those living in their current home for longer periods, expressed less interest in transitioning to supportive housing<sup>10</sup>.

### Homelessness

Not only do affordability challenges and other life events influence a senior's premature transition to a more institutionalized setting, they also increase the risk of seniors' becoming homeless and relying on shelters.

Risk factors are:

- Loss of a spouse
- Lack of awareness or discrimination from available benefits and services
- Lack of income
- Shortage of affordable housing options

Programs and services that offer support for homeless individuals are often too strictly structured for the accessibility challenges they face.

Canadian Observatory on homelessness (n.d.) About Homelessness - Seniors. Retrieved from: <https://www.homelesshub.ca/about-homelessness/population-specific/seniors>

Reynolds, K.A., Isaak, C.A., DeBoer, T., Medved, M. (2016) Aging and Homelessness in a Canadian Context. *Canadian Journal of Community Mental Health*, 35(1).

## CHALLENGES

### **Core Housing Needs (CHN)**

Affordability, adequacy, and suitability are the three standards which CMHC describes as core housing needs. A household is considered in need if one of these three standards are not sufficiently met. Affordable housing must be less than 30 percent of the household's before tax income, suitable housing must meet housing space needs in terms of number of bedrooms in efforts to prevent crowding, and adequate housing must be free of any major repair needs<sup>11</sup>. In a report by the CMHC, 28.2% of senior households were considered to be living in core housing need. The incidence of having CHNs was substantially higher among senior renters (32.8%) compared to senior homeowners (7.7%), and single-person households were reported to be more vulnerable to having core housing needs. For seniors, generally, affordability was the major reason for being in core housing need<sup>12</sup>. More specific groups of households, which include but are not limited to seniors, reported differing reasons for having CHNs. Firstly, 18% of Indigenous households have CHNs compared to 12% of non-Indigenous households. The main issues are that the dwelling is in need of major repairs, and they are more likely to experience overcrowding in the home<sup>13</sup>. It is worth noting that these statistics were collected from off-reserve households and do not accurately represent challenges faced by Indigenous peoples living on-reserve. For visible minority groups, 20.1% were in core housing need, affordability being the major factor<sup>14</sup>. The CMHC identifies CHNs for vulnerable groups in order to target where support programs are needed. Understanding what the particular needs are in regard to housing for these

vulnerable populations will allow policy-makers to appropriately target supports and programs that address the gaps existing within the social system.

***Financial Hardship***

Affordability is a distinct concern throughout reports and literature that explore housing needs for older adults. Individuals living in private dwellings that they owned were reported to be less likely to move to another accommodation which could be associated with the affordability concerns of increased cost of both housing and related services (i.e. renting)<sup>15</sup>. Variable measures of low-income reported 12.5% of senior families were in the low-income threshold in 2014<sup>16</sup>. The Low-Income Measure, After-Tax threshold defines “individual or families as poor if their after-tax household income is lower than

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***“They have this Guaranteed Supplement income, but that is nothing compared to the expenses you have to pay”***

50% of the median income for all families in a given year, adjusted by family size”. This definition does not take into account the number of other factors influencing a persons’ financial well-being such as community size or rising cost of living. Many seniors are not only within a low-income threshold, but a fixed-income which brings with it challenges when unexpected expenditures arise. Seniors comprise between one quarter and one half of all households on social housing wait lists across communities in Ontario, specifically.

Even homeowners experience concern around the costly upkeep of staying in their home. In a study by Weeks & Leblanc, authors conducted in-depth interviews with multiple vulnerable older adults. Participants expressed difficulty meeting financial needs, however circumstances among participant groups for experiencing financial strain differ. For people living with disabilities, they generally are low-income earners and have high health care costs. Ethnic minorities, such as newcomers to Canada, face many challenges with minimal, if any, social supports and services that can help them integrate as well as a lack of financial resources. Indigenous groups were more concerned with having their basic needs met and in particular, availability of adequate housing that can support particular health care needs<sup>17</sup>.

***Transportation***

It is difficult to unweave the issues around an older adults’ ability to age in place without discussing their transportation challenges. The challenges vary across geographical areas, as access to safe, convenient and accessible public transit is limited in many places. Regardless of public transit availability, older adults still use private vehicles, either as the driver or a passenger, over public transit options<sup>18</sup>. Consequently, marital status, number of chronic conditions and health perceptions were found to influence a

person's decision to drive. Marital status was associated with greater use among married couples to driving their private vehicle over public transit. Presence of chronic conditions and perceived low health was associated with a decreased likelihood of driving<sup>19</sup>. This is concerning as those living with chronic conditions and potential other health concerns are more likely to require consistent medical appointments. Assistance with transportation to appointments has been described as a common need among older adults, who often need to rely on their caregivers whether they are in care facilities or not. Typical home care or support programs do not include transportation as part of a care plan<sup>20</sup>.

Among community-dwelling seniors, a study focused in Atlantic Canada found that 80% of participants were current drivers and these participants reported experiencing minimal transportation challenges. In contrast, participants who were not current drivers reported experiencing transportation challenges, especially if they did not live with a driver. Nondrivers were more likely to be women, and in poorer health<sup>21</sup>. Overall, transportation challenges encompassed perceived burden of asking for a ride, availability of a driver, financial strain, weather-related conditions, mobility challenges, vision problems, and limitations to alternate transportation in rural areas<sup>22</sup>.

### ***Sense of Community and Belonging***

Analysis from the Canadian Community Health Survey found a link between health and having a sense of belonging, specifically, better self-reported health was associated with stronger reported sense of belonging in one's community<sup>23</sup>. Interestingly individuals who lived in more rural communities reported a stronger sense of belonging than urban dwellers. An important consideration expressed by Indigenous elders was the importance of interdependence and building positive, multigenerational communities. This desire was strongly expressed along with the concern Indigenous seniors had with no longer feeling as though their voices are heard; either by their governments or communities<sup>24</sup>. These factors are important to explore when considering how infrastructures and supports can be amended to better enable seniors living in community. Another noteworthy consideration is the value home support adds to one's feeling of belonging in their community. Receiving help with home maintenance has been described as important to older adults living at home.

## **OPPORTUNITIES**

The literature provides not only valuable insights into the challenges and needs of older adults in regard to housing, but also offers opportunities for systemic changes or innovative practices for adoption. Governments, both provincially and municipally, have many opportunities to build partnerships and work on initiatives such as: retrofitting homes to improve accessibility, sustaining investment in subsidized housing, supporting the delivery of affordable rental housing and investing in accessible and convenient

public transportation and accessible streets<sup>25</sup>. The accessibility and availability of support services that help seniors face life events as they occur are crucial. Services that take an empowerment-based model to allow older adults to thrive and become or maintain self-reliance should be a core focus on supporting the prevention of consequences such as homelessness<sup>26</sup>.

## CONCLUSION

It is evident from this review that one crucial barrier to older Canadians remaining in their home is the cost associated with living and maintenance. As guided by the CMHC core housing needs standards, supportive aspects such as financial hardship, transportation, and sense of belonging were explored in how challenges under these themes exacerbate the likelihood of a senior being in core housing need. Many solutions that can be put in place for the issues addressed in this review would not only better assist older Canadians, but also society at large. With a widely expressed interest in enabling older Canadians to remain in their home, or place of choosing, for as long as safely possible it is apparent there are many opportunities for collective improvement. Governments at all levels can facilitate more cohesive and inclusive planning for future developments and renovations as well as funding opportunities in new and current programs.

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