

## Housing Forum

- Canada's population of seniors growing rapidly, and now accounts for 16.9% of our population of more than 35 million. Contrast this to 1961 when only 7% of the population was over 65.
- For anyone concerned with the public policy levers that influence the supply of housing, a more impressive statistic is that the percentage of adults over the age of 65 **grew by 20%** in the period between 2011 and 2016.
- In the next 20 years, the proportion of people in their seventies will grow by more than 52%, and the percentage of people 80 and older will grow by 36%.
  
- The rate of increase in the aging of the population is why the OECD singled out Canada about a decade ago, concerned with the ability of our public institutions – municipalities, housing agencies, providers of health and social services – to cope with what demographers were seeing in the make up of Canada's fast-changing population.
  
- Toronto is aging as well, although the constant flow of younger newcomers keeps the overall average for the city lower than it might otherwise be.
- Seniors currently account for 16% of the total population in the city proper (14.5% in the CMA) but that doesn't tell the whole story.
- 2016 stats indicate that 10% of the downtown population is 65+ but the population of seniors living downtown increased 24.5%

between 2011 and 2016. It seems likely that the majority of these new downtown residents are living in condos.

- The cohort behind this – 55-64 – grew by nearly 20% in the same time period
- We should also pay attention to household size – 60% of households in Canada are now 2 people or less, and the average household size nationwide is the lowest ever at 2.4. This has an impact on the type of housing that we need today and in future.
- The proportion of dwellings that are SFD has continued to shrink since 2001 – was 62% now 54%
- My paper recently published by IRPP focused attention on the need to address housing choices in suburbs built since the second world war. In the GTA, the rate of increase in the percentage of seniors is the stat to keep an eye on. In the five year period between 2011 and 2016, the population of seniors in the GTA's suburbs increased by 31.1%!
- In due course, with further releases from Statscan we will no doubt see confirmation that the population of seniors living in single detached housing in the car-dependent suburbs in both Toronto and the surrounding areas will show a significant concentration of one and two person households in the 65-74 and 85+ cohorts.
- As noted in my IRPP paper, by 2036, more than 40% of 75 year olds living in these car-dependent suburbs will no longer have driving licenses.

- What about the situation facing seniors in Toronto? The short answer is that the city is a place of contrasts and extremes.
- We know that the “old” city of Toronto – the pre-1945 city defined in most places with a straightforward walkable street grid, has very different characteristics than “newer” car-oriented suburbs like Don Mills, suburban Etobicoke, North York and Scarborough. This illustrates the impact that the built environment – the shape of the neighbourhoods and transportation systems that determine how our city functions.
- While a significant percentage of Toronto’s older adults own their homes (68%), many seniors are renters (32%), and as we know from the current debate about affordability, people renting condos owned for investment purposes are potentially more vulnerable than people living in buildings that were built for rental purposes.
- Another related concern is that there are large numbers of older women living alone. Older adults living alone often have lower incomes and we know that many older men living alone have very low incomes.

- The Toronto Seniors Strategy notes that across the city – comprised of no fewer than 140 neighbourhoods, the range of housing options varies widely. Whether seniors wish to own their housing or rent, shouldn't every neighbourhood offer people choices? Ideally, there should be a choice of building type – a townhouse, an apartment – and the option to buy or rent, at different price points.
- Research done by CUI for the Region of Waterloo identified a variety of “push” factors such as declining health or mobility or financial challenges as well as a number of “pull” factors that we characterized as providing older adults with excellent reasons to relocate – most likely staying in their familiar neighbourhood, before inertia sees them staying in housing that is poorly suited to “aging at home.” We make a distinction between aging at home and aging in place, because the latter concept seeks to promote the creation of options to stay in their familiar neighbourhood.
- Toronto's senior population is extremely diverse, economically and culturally. Although our senior population is generally healthier today than in the past, we also have to recognize that there are many seniors whose health is poor and this is often connected to their economic circumstances. The seniors strategy addresses the need to provide supports across the entire spectrum, which includes the housing stock operated by TCHC. The goal is to provide people with options that meet their needs in everyone of the city's 140 neighbourhoods.

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