



Senior Households Living in Core Housing Need



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“From 2011 to 2016, the number of senior households living in core housing need increased by 21%, well above the 5.1% increase seen in non-senior households.”

Introduction

The number of senior households living in core housing need in Canada grew over the period 2011 to 2016. Not only did it increase during that period, but it also rose at a faster pace than for non-senior households. The incidence, proportion, and number of senior households in core housing need varied depending on the type of household and whether the household rented or owned its home. Senior households' falling into core housing need was most often due to their housing not meeting the affordability standard; however, there were some regions where core housing need due to housing falling below the suitability and/or adequacy standards was more common. This Research Insight examines senior households in core housing need using data from the 2016 Census and the prior census.

Highlights

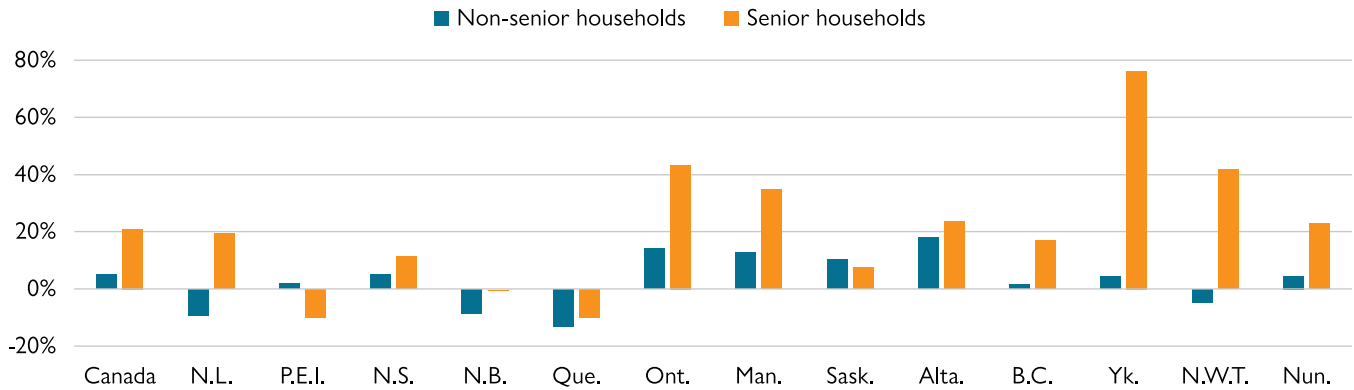
Senior versus non-senior households

- ▶ The number of senior households in core housing need rose more quickly compared to non-senior households. From 2011 to 2016, senior households in core housing need increased by 21.0% in Canada, while non-senior households in core housing need only increased by 5.1%. Among provinces, Ontario posted the strongest increase in the number of senior households in core housing need, at 43.5%, while the territories recorded gains ranging from 22.9% to 76.4%. In Prince Edward Island and Quebec, the number of senior households living in core housing need declined by 10.0% and 10.1%, respectively (figure 1).
- ▶ The incidence of senior households in core housing need in Canada was 14.0% in 2016, compared to 12.2% for non-senior households. Alberta and Saskatchewan had the largest spread in the incidence of core housing need between senior and non-senior households, at 5.7 and 5.6 percentage points, respectively. Unlike most regions, in Prince Edward Island, Nunavut and New Brunswick, the incidence of core housing need was higher among non-senior households than senior households (figure 2).
- ▶ In Canada, senior households account for 28.2% of all households in core housing need. This proportion was as high as 33.1% in Saskatchewan and as low as 8.3% in Nunavut. Among non-senior households in Canada, 37.1% of households in core housing need had a primary household maintainer between the ages of 45 and 64. The proportions of households in core housing need, where the primary maintainer was between the ages of 15 and 29, and 30 and 44, were 10.3% and 24.5%, respectively (figure 3).



The increase in core housing need was higher among senior households compared to non-senior households in most regions in Canada. Yukon and Ontario had the strongest increases in the number of senior households in core housing need.

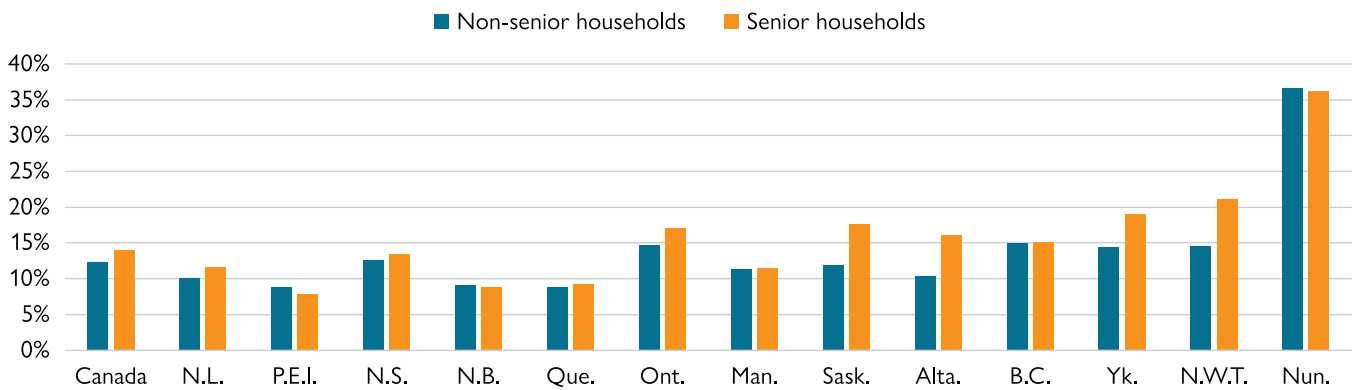
Figure 1: Change in the number of non-senior and senior households in core housing need from 2011 to 2016



Source: CMHC, adapted from Statistics Canada (2011 National Household Survey, Census 2016)

The incidence of core housing need for most areas in Canada was higher among senior households than non-senior households in 2016. Nunavut had the highest incidence of core housing need for both non-senior and senior households.

Figure 2: The incidence of core housing need among non-senior and senior households in 2016

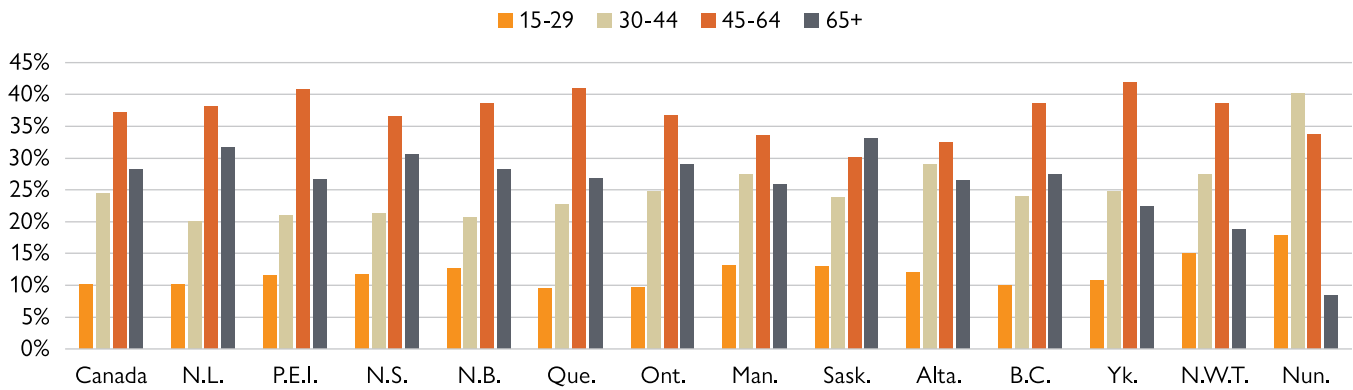


Source: CMHC, adapted from Statistics Canada (Census 2016)



Approximately 28% of households in core housing need were senior households. This proportion was highest in Saskatchewan and lowest in Nunavut.

Figure 3: Proportion of households in core housing need by age group of the primary household maintainer in 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

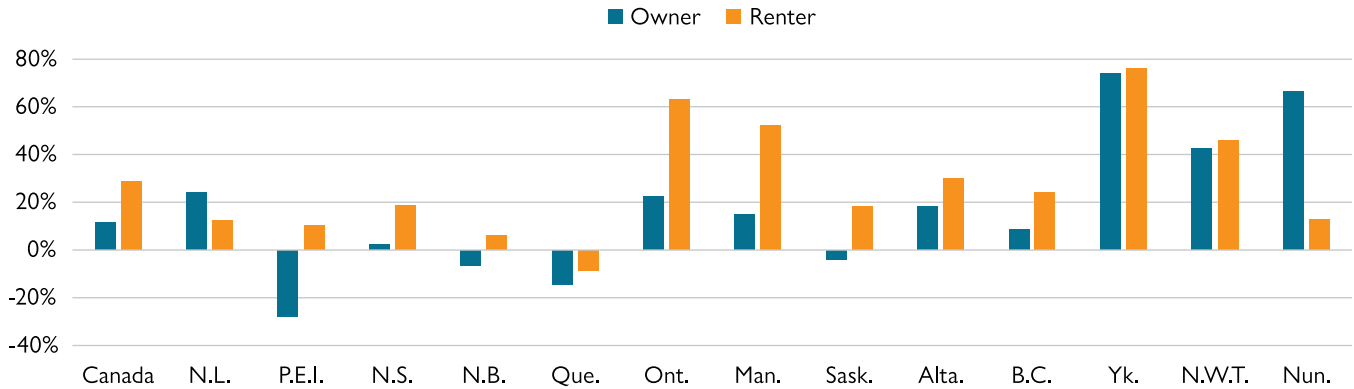
Senior renter and owner households

- ▶ Between 2011 and 2016, the number of senior renter households in core housing need in Canada has increased at a faster pace than the number of senior owner households in core housing need. In 2016, the number of senior renter households in Canada in core housing need had increased by 28.5% from 2011. On the other hand, the number of senior owner households in core housing need only increased by 11.6% over the same period. Yukon and Ontario had the strongest increases in the number of senior renters living in core housing need (figure 4).
- ▶ Nearly 60% of senior households in core housing need in Canada in 2016 were in rental housing. The proportions of senior renter households in core housing need were highest in Quebec and Nunavut, at 73.6% and 74.6%, respectively, and lowest in Newfoundland and Labrador at 38.3%. Alberta, Newfoundland and Labrador, Northwest Territories and Yukon were the only regions where the proportion of senior households in core housing need was higher among owner households than it was for renter households (figure 5).
- ▶ Senior renters continue to record higher incidences of core housing need compared to homeowners. The incidence of core housing need among senior renter households in Canada was 32.8% in 2016, while, among owner households, it was 7.7%. Saskatchewan and Alberta posted the highest rates of senior renter households in core housing need, at 45.1% and 45.3%, respectively, and Prince Edward Island had the lowest, at 15.3%. The highest incidence of senior owner households in core housing need was in Nunavut, at 28.3%, and the lowest was in Quebec, at 3.8% (figure 6).



From 2011 to 2016, the number of senior households in core housing need increased by 28.5% for renters and 11.6% for owners. Among provinces, Ontario and Manitoba posted the highest increases, while Quebec recorded a decline.

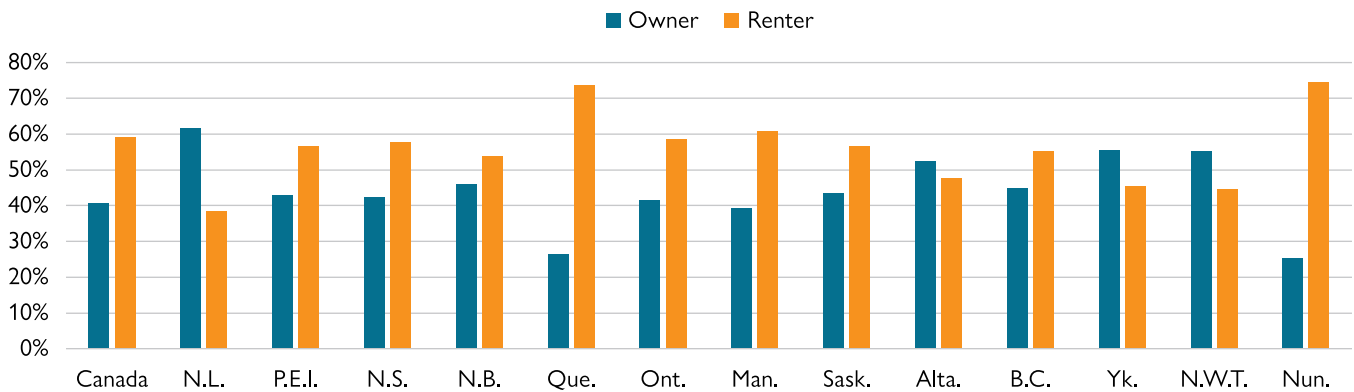
Figure 4: Change in the number of owner and renter senior households in core housing need from 2011 to 2016



Source: CMHC, adapted from Statistics Canada (2011 National Household Survey, Census 2016)

In a majority of provinces, there was a higher proportion of senior renter households in core housing need compared to senior owner households.

Figure 5: Senior households in core housing need in 2016 by tenure type

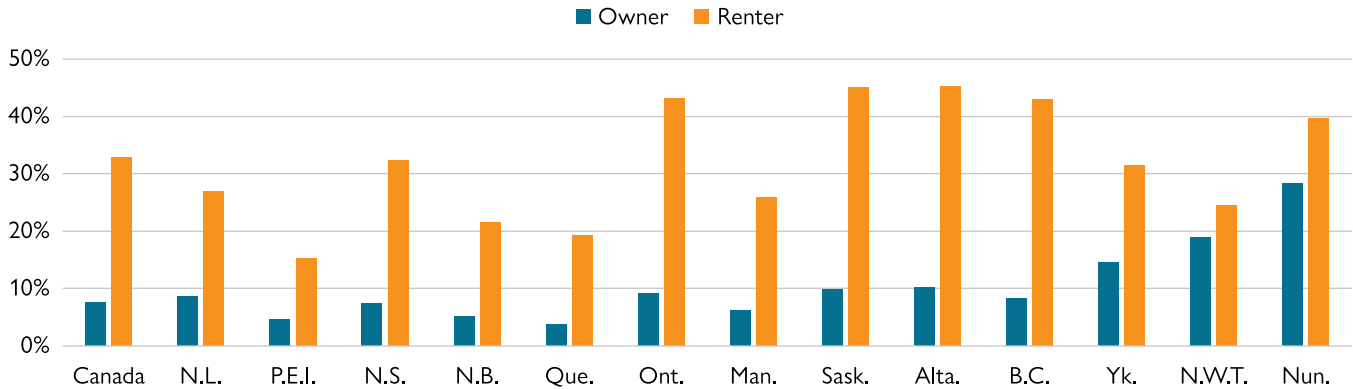


Source: CMHC, adapted from Statistics Canada (Census 2016)



In all provinces and territories, the incidence of core housing need was higher for senior renter households than for senior owner households in 2016.

Figure 6: The incidence of senior owner and senior renter households in core housing need in 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

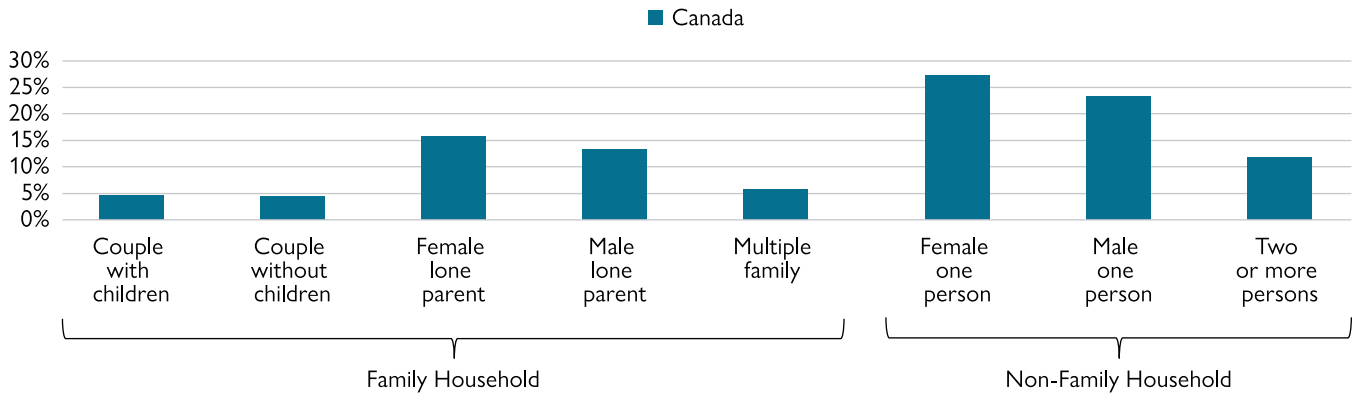
Senior households by household type

- ▶ Among senior households, the incidence of core housing need was highest for one-person households. For female-led one-person senior households in Canada, the incidence of core housing need was 27.3% in 2016, while it was 23.3% for male-led one-person senior households. The senior household types with the lowest incidence of core housing need were couple-with-children, at 4.7%, and couple-without-children, at 4.4% (figure 7).
- ▶ In Canada, 53.8% of senior households in core housing need in 2016 were female-led one-person households. The next highest proportions of senior households in core housing need were male-led one-person households, at 21.0%, and couple-without-children, at 13.6%. The lowest proportions were for multiple-family, male lone-parent and two-or-more-person households, at 0.7%, 1.3% and 1.8%, respectively (figure 8).
- ▶ The growth rates between 2011 and 2016 for senior households in core housing need in Canada were highest for two-or-more-person, and male one-person households, at 41.8% and 40.5%, respectively. The lowest were for female one-person households, at 11.9%, and female lone-parent households, at 12.1% (figure 9).



Female one-person and male one-person senior households recorded the highest incidences of core housing need by household type. Couple-with-children and couple-without-children senior households recorded the lowest incidences of core housing need.

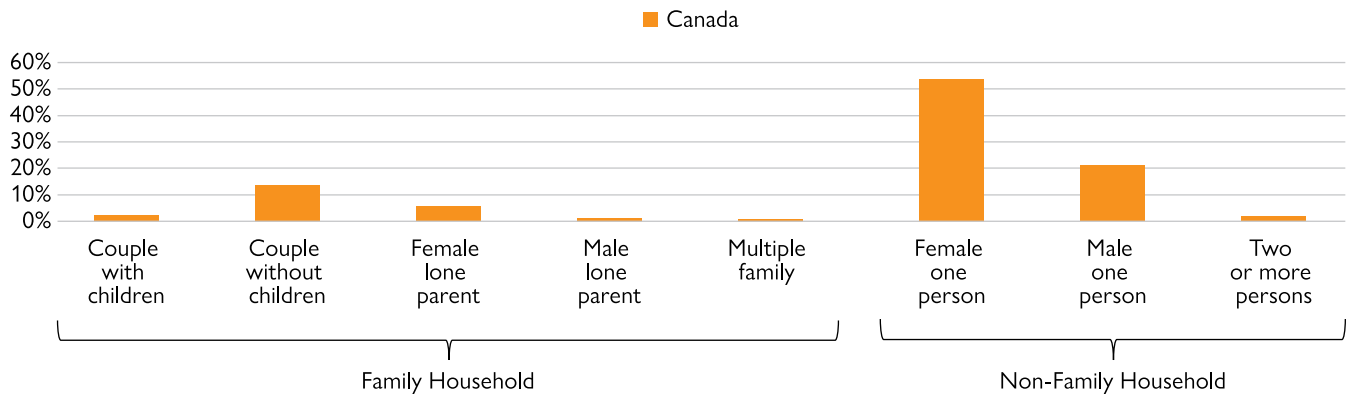
Figure 7: The incidence of senior households in core housing need by household type in 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

In Canada, a majority of senior households in core housing need were female one-person households, followed by male one-person households and couple-without-children households.

Figure 8: The proportion of senior households in core housing need by household type in 2016

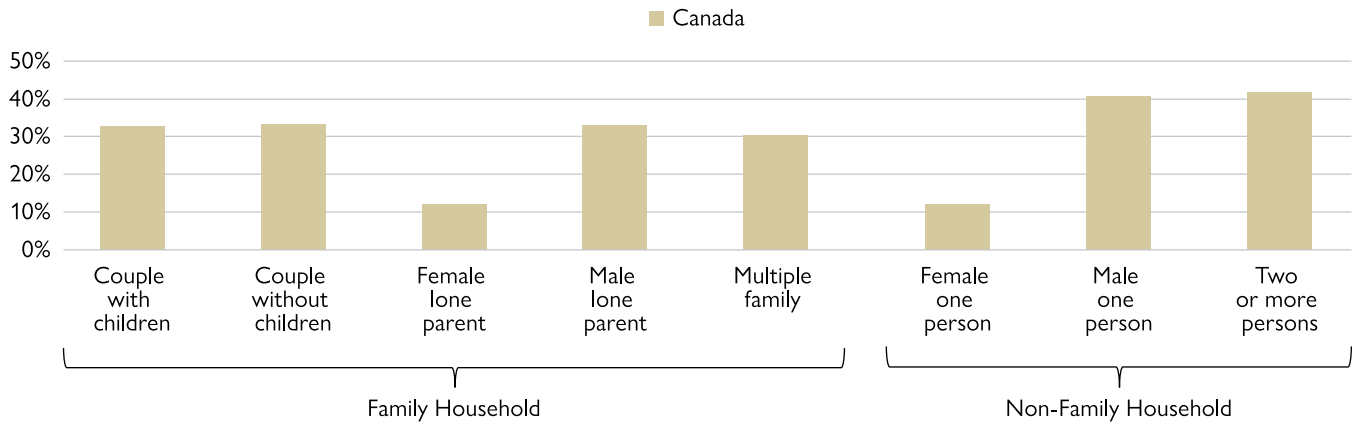


Source: CMHC, adapted from Statistics Canada (Census 2016)



The number of male one-person senior households and the number of two-or-more-person senior households in core housing need both increased by over 40% from 2011 to 2016.

Figure 9: Change in the number of senior households in core housing need by household type from 2011 to 2016



Source: CMHC, adapted from Statistics Canada (2011 National Household Survey, Census 2016)

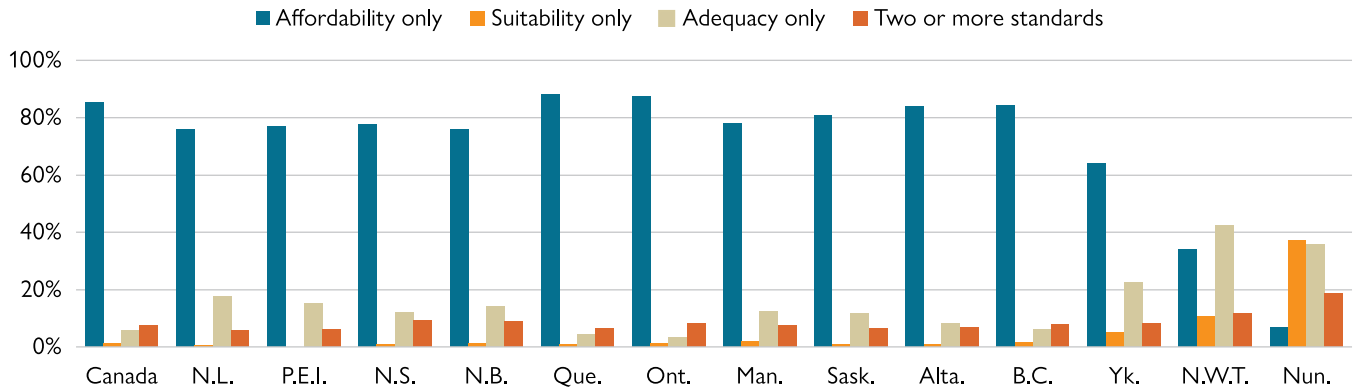
Senior households living below housing standards

- ▶ Senior households in core housing need due to their housing not meeting the affordability criterion were more common than households whose housing did not meet the other housing standards (adequacy and suitability). In Canada, 85.6% of senior households in core housing need in 2016 lived in housing that did not meet the criterion of affordability alone. The proportions of senior households in core housing need whose housing did not meet the stand-alone criteria of suitability and adequacy were only 1.3% and 5.7%, respectively (figure 10).
- ▶ The proportion of senior households whose housing fell below two or more housing standards was relatively low in Canada in 2016. The proportion of senior households whose housing fell below the affordability and suitability standards was 1.1%, affordability and adequacy was 6.1%, suitability and adequacy was 0.2%. Senior households whose housing fell below all three criteria of affordability, suitability and adequacy made up only 0.1% of all households living below the housing standards (figure 10).
- ▶ For the territories, senior households whose housing did not meet the suitability or adequacy criteria were more common compared to the provinces, where unaffordability was the primary reason for core housing need among senior households. In Nunavut, 37.3% of senior households lived in housing that fell below the suitability standard alone, and 35.6%, in housing that fell below the adequacy standard alone. The proportion of senior households in core housing need whose housing fell below the adequacy standard alone was 42.4% in Northwest Territories and 22.7% in Yukon (figure 10).



Senior households in core housing need were in this situation mostly as a result of their housing not meeting the affordability criterion. For the territories, senior households living in housing that did not meet the suitability or adequacy criteria were more common compared to the provinces.

Figure 10: Proportion of households living in below-standard housing in 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

Key Terms

A household is said to be in **core housing need** if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income for alternative local housing that is acceptable (meets all three housing standards). Only private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for core housing need. Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in core housing need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.

- ▶ **Adequate** housing is reported by their residents as not requiring any major repairs.
- ▶ **Affordable** housing has shelter costs equal to less than 30% of total before-tax household income.
- ▶ **Suitable** housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

Household type refers to the basic division of private households into family and non-family households. “Family household” refers to a household that contains at least one census family, that is, a married couple with or without children, or a couple living common law with or without children, or a lone parent living with one or more children (lone-parent family). “One-family household” refers to a single census family (with or without other persons) that occupies a private dwelling. “Multiple-family household” refers to a household in which two or more census families (with or without additional persons) occupy the same private dwelling. “Non-family household” refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family.

Owner household refers to a private household where some members of the household own the dwelling, even if it is still being paid for.

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

Senior household is defined as a household with a primary household maintainer aged 65 or older. The primary household maintainer is the first person in the household identified as the one who pays the rent/mortgage, the taxes, the electricity bill, etc., for the dwelling.



Alternative text and data for figures

Figure 1: Change in the number of non-senior and senior households in core housing need from 2011 to 2016

	Non-senior households	Senior households
Canada	5.1%	21.0%
Newfoundland and Labrador	-9.5%	19.4%
Prince Edward Island	2.0%	-10.0%
Nova Scotia	5.0%	11.3%
New Brunswick	-8.5%	-0.1%
Quebec	-13.1%	-10.1%
Ontario	14.1%	43.5%
Manitoba	12.8%	34.9%
Saskatchewan	10.1%	7.6%
Alberta	18.1%	23.6%
British Columbia	1.4%	16.8%
Yukon	4.4%	76.4%
Northwest Territories	-4.7%	41.7%
Nunavut	4.5%	22.9%

Source: CMHC, adapted from Statistics Canada (2011 National Household Survey, Census 2016)

Figure 2: The incidence of core housing need among non-senior and senior households in 2016

	Non-senior households	Senior households
Canada	12.2%	14.0%
Newfoundland and Labrador	10.1%	11.6%
Prince Edward Island	8.9%	7.8%
Nova Scotia	12.6%	13.4%
New Brunswick	9.1%	8.8%
Quebec	8.8%	9.3%
Ontario	14.6%	17.0%
Manitoba	11.3%	11.4%
Saskatchewan	12.0%	17.6%
Alberta	10.3%	16.0%
British Columbia	14.9%	15.1%
Yukon	14.4%	19.1%
Northwest Territories	14.5%	21.0%
Nunavut	36.6%	36.2%

Source: CMHC, adapted from Statistics Canada (Census 2016)



Figure 3: Proportion of households in core housing need by age group of the primary household maintainer in 2016

	15-29	30-44	45-64	65+
Canada	10.3%	24.5%	37.1%	28.2%
Newfoundland and Labrador	10.2%	20.0%	38.2%	31.7%
Prince Edward Island	11.6%	21.0%	40.7%	26.7%
Nova Scotia	11.6%	21.3%	36.5%	30.6%
New Brunswick	12.5%	20.6%	38.6%	28.2%
Quebec	9.5%	22.7%	41.0%	26.8%
Ontario	9.6%	24.7%	36.7%	29.0%
Manitoba	13.2%	27.5%	33.5%	25.8%
Saskatchewan	13.0%	23.8%	30.1%	33.1%
Alberta	12.1%	29.0%	32.5%	26.5%
British Columbia	10.0%	24.0%	38.6%	27.4%
Yukon	10.9%	24.8%	41.9%	22.5%
Northwest Territories	15.1%	27.5%	38.6%	18.8%
Nunavut	17.8%	40.2%	33.7%	8.3%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 4: Change in the number of owner and renter senior households in core housing need from 2011 to 2016

	Owner	Renter
Canada	11.6%	28.5%
Newfoundland and Labrador	24.0%	12.3%
Prince Edward Island	-27.7%	10.5%
Nova Scotia	2.5%	18.7%
New Brunswick	-6.5%	6.0%
Quebec	-14.6%	-8.4%
Ontario	22.6%	63.2%
Manitoba	14.7%	52.1%
Saskatchewan	-3.8%	18.4%
Alberta	18.4%	30.0%
British Columbia	8.8%	24.2%
Yukon	74.2%	76.0%
Northwest Territories	42.4%	46.2%
Nunavut	66.7%	12.8%

Source: CMHC, adapted from Statistics Canada (2011 National Household Survey, Census 2016)



Figure 5: Senior households in core housing need in 2016 by tenure type

	Owner	Renter
Canada	40.8%	59.2%
Newfoundland and Labrador	61.6%	38.3%
Prince Edward Island	43.1%	56.5%
Nova Scotia	42.2%	57.8%
New Brunswick	46.1%	53.9%
Quebec	26.3%	73.6%
Ontario	41.5%	58.5%
Manitoba	39.2%	60.7%
Saskatchewan	43.5%	56.5%
Alberta	52.5%	47.5%
British Columbia	44.7%	55.3%
Yukon	55.7%	45.4%
Northwest Territories	55.3%	44.7%
Nunavut	25.4%	74.6%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 6: The incidence of senior owner and senior renter households in core housing need in 2016

	Owner	Renter
Canada	7.7%	32.8%
Newfoundland and Labrador	8.6%	27.0%
Prince Edward Island	4.7%	15.3%
Nova Scotia	7.4%	32.3%
New Brunswick	5.2%	21.5%
Quebec	3.8%	19.3%
Ontario	9.2%	43.1%
Manitoba	6.1%	25.9%
Saskatchewan	9.8%	45.1%
Alberta	10.1%	45.3%
British Columbia	8.4%	42.9%
Yukon	14.7%	31.4%
Northwest Territories	18.9%	24.5%
Nunavut	28.3%	39.6%

Source: CMHC, adapted from Statistics Canada (Census 2016)



Figure 7: The incidence of senior households in core housing need by household type in 2016

	Family Household					Non-Family Household		
	Couple with children	Couple without children	Female lone parent	Male lone parent	Multiple family	Female one person	Male one person	Two or more persons
Canada	4.7%	4.4%	15.7%	13.2%	5.7%	27.3%	23.3%	11.9%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 8: The proportion of senior households in core housing need by household type in 2016

	Family Household					Non-Family Household		
	Couple with children	Couple without children	Female lone parent	Male lone parent	Multiple family	Female one person	Male one person	Two or more persons
Canada	2.3%	13.6%	5.5%	1.3%	0.7%	53.8%	21.0%	1.8%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 9: Change in the number of senior households in core housing need by household type from 2011 to 2016

	Family Household					Non-Family Household		
	Couple with children	Couple without children	Female lone parent	Male lone parent	Multiple family	Female one person	Male one person	Two or more persons
Canada	32.8%	33.2%	12.1%	33.0%	30.4%	11.9%	40.5%	41.8%

Source: CMHC, adapted from Statistics Canada (2011 National Household Survey, Census 2016)



Figure 10: Proportion of households living in below-standard housing in 2016

	Affordability only	Suitability only	Adequacy only	Two or more standards
Canada	85.6%	1.3%	5.7%	7.5%
Newfoundland and Labrador	76.0%	0.5%	17.6%	5.8%
Prince Edward Island	76.9%	0.0%	15.4%	6.2%
Nova Scotia	77.6%	0.9%	12.1%	9.4%
New Brunswick	75.8%	1.1%	14.0%	9.0%
Quebec	88.2%	0.9%	4.5%	6.4%
Ontario	87.6%	1.3%	3.2%	8.0%
Manitoba	78.2%	2.0%	12.4%	7.3%
Saskatchewan	80.9%	0.8%	11.7%	6.5%
Alberta	84.0%	0.9%	8.2%	6.8%
British Columbia	84.4%	1.7%	6.2%	7.7%
Yukon	63.9%	5.2%	22.7%	8.2%
Northwest Territories	34.1%	10.6%	42.4%	11.8%
Nunavut	6.8%	37.3%	35.6%	18.6%

Source: CMHC, adapted from Statistics Canada (Census 2016)