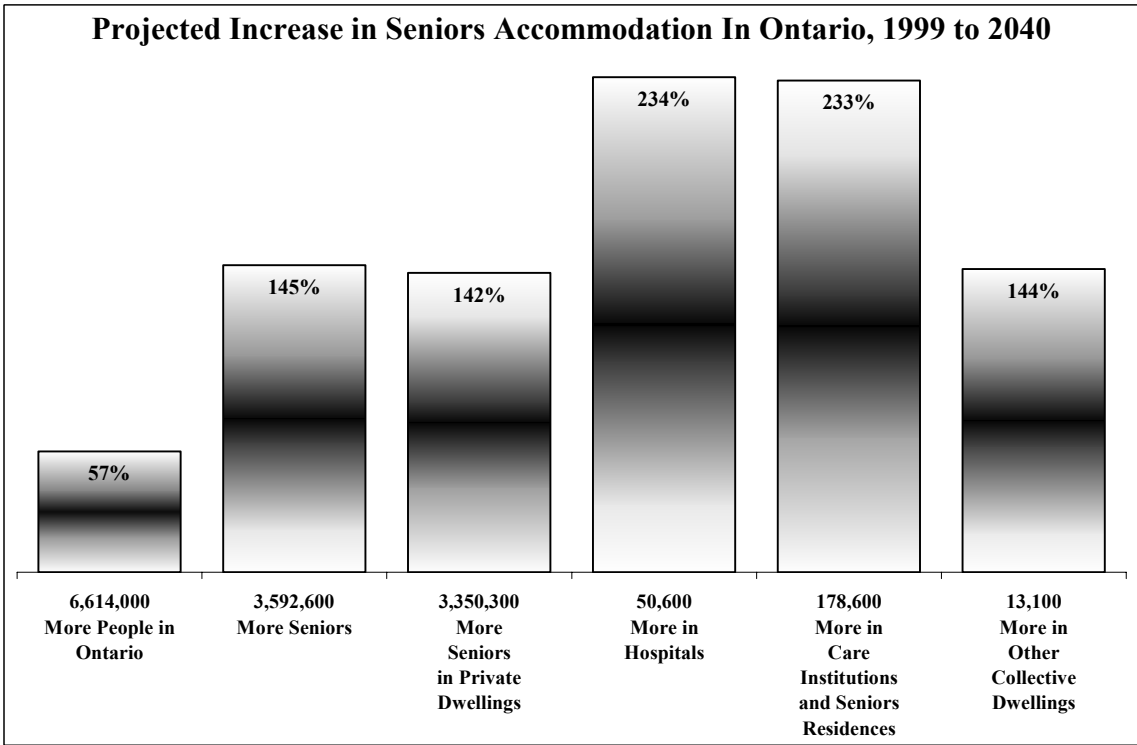


# Housing Ontario's Seniors in the Next 40 Years

By David Baxter and Jim Smerdon



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November 1999

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**Summary Table: Accommodating Ontario's Growing Seniors Population, 1999 to 2040**

	1999	2010	2020	2030	2040	Increase 1999-2040	Percent
Seniors Resident in Collective Dwellings:							
* Hospitals	21,600	31,600	40,200	52,000	72,200	50,600	234%
* Care Institutions and Seniors Residences	76,800	110,300	140,500	186,900	255,400	178,600	233%
* Service Commercial Dwellings (hotels, motels, missions, rooming houses, etc.)	5,000	6,800	9,100	10,400	11,400	6,600	139%
* Communal Non-Institutional Dwellings (religious institutions and Hutterite Colonies)	3,100	4,000	5,300	6,700	7,500	4,500	144%
* Other (Staff, Corrective and Penal, etc.)	1,300	1,800	2,300	2,800	3,300	2,000	160%
<b>Total</b>	<b>107,500</b>	<b>154,400</b>	<b>197,400</b>	<b>258,700</b>	<b>349,800</b>	<b>242,300</b>	<b>226%</b>
Private Households Maintained by Seniors							
* Ground Oriented Owner-Occupiers	998,300	1,374,300	1,863,200	2,215,800	2,450,100	1,451,800	145%
* Ground Oriented Rental	86,500	119,500	160,000	187,700	209,400	123,000	142%
* Apartment Rental	311,800	421,700	560,100	696,300	805,400	493,600	158%
* Apartment Owner Occupiers	79,600	107,500	144,600	179,800	204,500	124,900	157%
<b>Total</b>	<b>1,476,000</b>	<b>2,023,000</b>	<b>2,728,000</b>	<b>3,279,620</b>	<b>3,669,420</b>	<b>2,193,300</b>	<b>149%</b>
Seniors in Collective Dwellings	107,500	154,400	197,400	258,700	349,800	242,300	226%
Seniors in Private Dwellings	2,365,000	3,251,900	4,371,200	5,167,600	5,715,300	3,350,300	142%
Total Seniors Population	2,472,500	3,406,400	4,568,600	5,426,300	6,065,000	3,592,600	145%
Total Population	11,563,500	13,367,400	15,063,500	16,731,800	18,177,500	6,614,000	57%
Percent Seniors in Collective Dwellings	4.35%	4.53%	4.32%	4.77%	5.77%		

**Note: Numbers may not sum to exact totals due to rounding**

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## Summary

**1. The Seniors Population.** Ontario's seniors population is projected to increase by 145% over the next forty years, while the total population of the province is to increase by only 57%. The number of people 55 years of age and older, the seniors population, will increase by 3,593,000 people, from 2,472,000 in 1999 to 6,065,000 in 2040, increasing this age group's share of the total population from 1999's 21% to 33% by 2028, a share that it will maintain to, and beyond, 2040.

No matter what portion of the seniors population is considered, significant relative and absolute increases will occur. Today, 1 in 8 people in Ontario are 65 years of age or older: in 40 years, they will account for more than 1 in 5. Similarly, the 75 plus population will increase from its 5% share of the population today to an 11% share in 2040, and the 85 plus population's share will increase from 1% to 3% of the province's population.

**2. Seniors Housing.** The popular image of a senior as someone who lives in a collective dwelling (nursing homes, hospitals, missions, care facilities, etc.) is unfounded: the overwhelming majority live in private housing, mainly in owner-occupied, single detached, private housing. In Ontario in 1996, 99% of the people aged 55 to 64 lived in private households, as did 98% of the people aged 65 to 74, and 86% of the people aged 75 and older.

The percentage of seniors who are in collective dwellings is highly correlated with age, with the percentage increasing with increasing age: 1% of the males, and 0.6% of the females, aged 55 to 64, live in collective dwellings, rates that increase to 1.8% of the males and females aged 65 to 74; and to 8.9% of the males, and 16.5% of the females, aged 75 plus.

The participation of seniors in private housing markets is measured by household maintainer rates, the percentage of people in an age group who provide the primary financial support of the household. The percentage of males who are household maintainers is both high and relatively constant (in the range of 83% to 86%) from the 55 to 74 age groups. Then, as would be expected from the increase in the propensity to reside in collective dwellings for males from the 75 to 79 age group on, the male household maintainer rate declines to 75% in the 80 to 84 age group, and 57% in the 85 plus age group.

Female seniors' household maintainer rates increase with age, from 29% in the 55 to 59 age group to 57% in the 80 to 84 age group, before declining to 41% for the 85 plus age group. In the 55 to 59 age group, 29.1% of the women are maintainers of households, 0.9% are residents of collective dwellings, and 70% live in private households maintained by someone else. In the 80 to 84 age group, 56.8% of the women are household maintainers, 16.6% are residents of collective dwellings, and 26.6% are residents of households maintained by someone else.

**3. Summary of Projection.** Demand for accommodation of seniors in collective dwellings will increase by 226%, with 242,300 more seniors resident in such accommodation in 2040 than there were in 1999. The number of seniors in private dwellings will increase by 142%, with 3,350,000 more seniors resident in private dwellings in 2040 than there were in 1999.



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## I. Introduction

Writing in 1965, Marshall McLuhan identified what is perhaps the single biggest problem involved in forecasting:

“When faced with a totally new situation, we tend always to attach ourselves to the objects, to the flavor, of the most recent past. We look at the present through a rear-view mirror. We march backwards into the future. Suburbia lives imaginatively in Bonanza-land.”<sup>i</sup>

In linking the image of the then popular prime-time Sunday night TV series *Bonanza* with the explosion of suburban growth in the 1960s, McLuhan identified how the images of the past (the Ponderosa ranch) are imposed on the reality of the present (in the 1960s, the suburban ranch house).

The imposition of the past on descriptions of the present and the future is particularly noticeable in discussion of “aging”, the “elderly population”, and “seniors” housing. Our common images of people older than us are established when we are young – we were children when we formed our first image of “old”. It has been a long time since we were “young”, and since our first images of “old” were valid. Yet the present, and future, older populations are still often described in terms of images from the past. Such an attitude is shown, for example, in the comments of David Foot, co-author of the book *Boom Bust and Echo*, on housing demand of the older population:

“Yes, we are going to see dramatic growth in the number of older households, but older households need to be in retirement villages and nursing homes. Older people want more peace and quiet and you have to bring the services to them.”<sup>ii</sup>

While this may have been a valid description of the housing of the older population elsewhere in the past, it is not a valid description of the housing of either today’s or the future’s older population in Ontario. In Ontario:

- 99% of the people aged 55 to 64 live in private households;
- 98% of the people aged 65 to 74 live in private households; and
- 86% of the people aged 75 plus live in private households.

However we define the older population, the majority, the overwhelming majority, live in private housing, and, as this report shows, mainly in owner-occupied, ground-oriented, private housing. Most older Canadians are neither in retirement villages nor nursing homes: they are living in our communities as our neighbors, as they always have and always will.

This report has two objectives. The first is to present the most recent data on the housing of Ontario’s seniors population. The second is to use this data, and a trend based projection of Ontario’s population, to project the increase in the demand for housing, both institutional and private, that will come from Ontario’s growing seniors population over the next 4 decades.

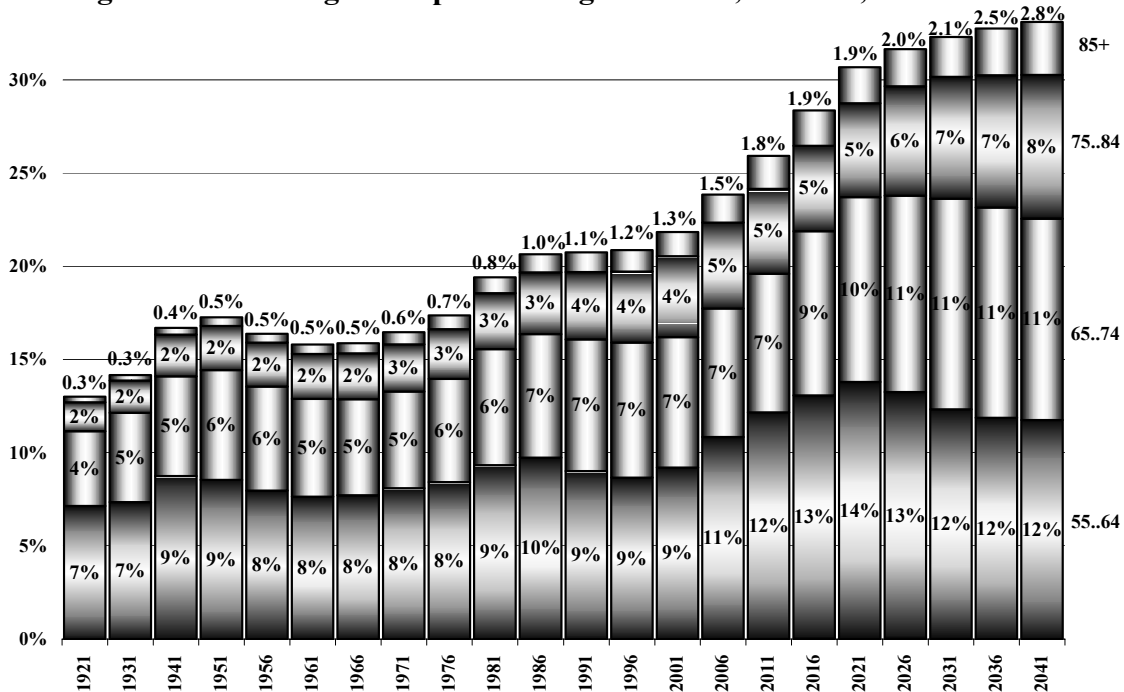
**II. What is a Senior?**

In order to discuss the housing of Ontario’s seniors population, it is necessary to first define a “senior”. Each of us has a personal, and likely implicit, definition of what a senior is. Such definitions are usually based on what we see as functional criteria: what things people do, can do, don’t do, and can’t do. While these personal definitions may be useful for personal decision making, they are likely neither commonly accepted nor objective: some people’s definitions would exclude many that others would include, and in turn include many that others would exclude.

In order to have a generally objective definition of a senior, in this report we use a chronological definition (everyone 55 years of age and older) and then, as much as possible, present data for age groups within this larger category of seniors. If the 55 years of age threshold is seen as being too young, then information for the 65 and older, or the 75 and older, age group, may be used.

There are a number of reasons for starting with 55 year olds. Some are positive reasons: starting with age 55 conforms to the definition used in early post war census data (used then because of the short life expectancies that prevailed in the first half of this century); 55 is a common age for starting retirement in many pension plans (some permit retirement as early as 50, and the CPP permits it at 60) and 55 marks the beginning of many age related seniors’ benefits (reduced travel fares, reduced fees on chequing accounts, etc.). Some are negative: by starting with age 55, and using the most recent (1996) Census data, we will (just barely) exclude all of the post world war two baby boom generation, the oldest of whom (born in 1946) is now 53. This means that projections will show the magnitude of growth in demand as a result of the province’s largest generation entering into their senior years, whether these years are seen as starting at 55, 65 or 75.

**Figure 1: Percentage of Population Aged 55 Plus, Ontario, 1921 to 2041**





By this definition, in 1996 there were 2,317,100<sup>iii</sup> seniors (people 55 years of age and older) in Ontario, accounting for 21% of the population (Figure 1). This is 2.9 times the number of forty-five years earlier: in 1951, there were 793,200 seniors, accounting for 17% of the province's population. Over the next forty-five years the seniors population will again more than double, with the 5.9 million people in Ontario aged 55 and older in 2041, accounting for over 33% of the province's population<sup>iv</sup>.

If one defines seniors as 65 and older, a similar increase in share is shown: in 1951, 9% of the population was 65 plus, in 1996 it was over 12%, and by 2041, it will be 22%. Over the next 40 years, the number of people 65 years of age and older in Ontario will almost triple, to 3,794,900. Today, 1 in 8 people in Ontario are 65 years of age or older: in 40 years, they (we) will account for more than 1 in 5. Thirty years ago, there were 567,722 people in Ontario 65 plus, today there are 1,356,500 million, and in thirty years there will be 3,396,900.

The 75 plus age group has increased from 3% of the population in 1951 to 5% today, and is projected to increase to 7% by 2021 and to almost 11% by 2041. The 552,100 people 75 and older in Ontario in 1996 were four times the 129,400 there were in 1951: by 2041 there will be almost 1.9 million people in Ontario 75 and older, over 3 times today's number.

Even if seniors are seen to be only those 85 and older, the increase in both number and share will be impressive. In 1951, 0.5% of Ontario's population was 85 plus, by 1996 the share had almost tripled to 1.2%, and by 2041 it will increase to 2.8% of the total population. The number of people 85 plus in Ontario increased by a factor of 6 from 1951's 20,901 to 1996's 127,800: the number will more than triple to 503,600 in 2041.

The future aging of Ontario's future population represents the continuation of a significant demographic transformation. Ontario population is in the middle of change from 1951 situation where 1 in 6 people were 55 and older to one in 2041 where 1 out of 3 are. The factors that will cause this shift, the long life expectancies<sup>v</sup> enjoyed in Canada and the aging of the post World War Two baby boom, make this relative growth inevitable. Continued increases in life expectancies (life expectancies increase by approximately two years every decade) will likely mean that the projected share for the seniors population is low: over the next forty years we are likely to see the ratio increase to more than 1 in 3.

### **III. What is Housing?**

In order to discuss the housing of Ontario's seniors population, it is necessary to next define "housing". The definitions of housing used by Statistics Canada are used here, as Census data is the main source of information about housing occupancy. The basic concept of housing is that everyone (except the homeless) lives in a dwelling, a space that encloses their living quarters (essentially the space in which a person most regularly eats, sleeps and uses a bathroom).

Dwellings are grouped into two categories, private and collective. A private dwelling, be it a room or a mansion, is defined by privacy and independence. Within a private dwelling, the only sharing of space and facilities is by people who are related or otherwise specifically choose who they are sharing with. This concept is reflected in Statistics Canada's definition of a private dwelling: "a separate set of living quarters with a private entrance either from outside or from a common hall, lobby, vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of someone else."

**Private dwellings** include those that are occupied by **tenants** or by their **owners** (fee simple, strata, and co-operative ownership, including housing on leased land and band housing in First Nations' communities). They include **ground oriented dwellings** (single detached houses, semi-detached side by side duplex houses, row houses, apartments and suites in detached houses, dwellings attached to non-residential structures, mobile homes and other moveable dwellings) and **apartments** (dwellings in multi-unit low- and high-rise buildings).

In contrast, in **collective dwellings**, one's living quarters are, to one extent or another, shared with individuals who one has not specifically chosen to share with (although one may have generically chosen them). While residents of collective dwellings may choose to share, the choice is not of the specific person, but rather from groups of persons (for example, in military or work camps). In the vast majority of collective dwellings, the sharing is not by choice, but rather as the result of need (hospitals) or imposition (jails). The sharing may be of bathroom facilities, of cooking and eating facilities, or even of sleeping areas.

Collective dwellings are of three types: institutional, service collective, and communal dwellings. The major categories for **institutional collective** dwellings are:

- **Hospitals and related institutions:** Included are all **hospitals** (institutions providing medical or surgical diagnosis and treatment to the ill or injured, including general hospitals, children's hospitals, maternity hospitals, and institutions (providing psychiatric diagnosis or treatment), and **care homes and residences for the elderly and chronically ill** (including chronic care hospitals which provide continuous medical, nursing and professional health care supervision for long-term patients who are dependent in all activities of daily living and are unable to perform most of all personal care tasks, treatment centres and institutions for the physically handicapped, nursing homes and long term care facilities which provide a range of services going from moderate and periodic assistance up to regular nursing supervision for elderly residents, and residences for senior citizens which provide minimal assistance and supervision for elderly residents who are independent in most activities of daily living).
- **Children's group homes and orphanages:** An institution providing accommodation to orphans or children who are wards of the court.
- **Correctional and penal institutions:** Any federal or provincial penal institutions where institutional residents are confined for an extended period of time and where some form of rehabilitation program exists, including young offenders facilities (an institution or home for the secure or open custody of minors who are awaiting trial, are under court order, or who have been convicted of an offence), and jails (any municipal or county institutional facility where residents are detained for a short period of time).

Within the population living in institutional collective dwellings there is one further distinction. The majority of the people living in this type of dwelling are residents (prior to 1991, the Census referred to them as inmates), with the minority being employees and staff who also live in the collective dwellings. Staff members who live in private dwellings (i.e., do not share living quarters with others) in institutional facilities are counted within the private dwelling category.

The major categories for **service collective** dwellings are:

- **Motels, hotels and tourist accommodation** (commercial establishments whose general purpose is to provide temporary accommodation for persons on business or pleasure trips).
- **Lodging and rooming houses** (commercial establishments, which may have been private dwellings, having furnished rooms for rent, or a private dwelling which is occupied by 10 or more unrelated persons).

- **Other service commercial** establishments providing accommodation to transient persons, to persons with no fixed address or no usual place of residence, or temporary accommodation for persons on pleasure trips including YM/YWCAs, missions and hostels, campgrounds and parks plus school residences and residences for training centres (accommodating students attending an educational institution or training centre, such as boarding schools, colleges and universities, which may also accommodate non-students).

The major categories of **communal and other non-institutional** collective dwellings include:

- **Religious establishments** (establishments such as a convent or a seminary which provides accommodation to members of a religious group)<sup>vi</sup>.
- **Work Camps** (accommodation provided to employees of an industry such as mining, logging or hydro construction, and generally located in a remote area. Also includes racetracks, outfitter camps, carnival and circus camps, and non-religious communes. A work camp usually consists of bunkhouses, tents, trailers etc.)
- **Military camps** (any communal building on a military base in Ontario belonging to the Canadian Armed Forces).
- **Hutterite colonies** (a group of people of the Hutterite religion who live in dwellings that belong to the community and use their land for general agriculture).

So after all of this defining what can we say about seniors housing? As the next two sections show, we can say that seniors are overwhelmingly living in private housing that is owner occupied and ground oriented. We can also say that, while small in absolute terms, the growth rate for housing for seniors in collective, and specifically institutional, accommodation will be greater than the growth rate of the population as a whole, of the seniors population, or of seniors demand for private housing.

#### IV. Seniors in Collective Housing

For purposes of the discussion, the housing of Ontario's seniors population will follow the split between private and collective housing used in the Census data. As was indicated earlier, the overwhelming majority of Ontario's seniors live in private housing, including:

- 99.0% of the males, and 99.4% of the females, aged 55 to 64;
- 98.2% of the males, and 98.2% of the females, aged 65 to 74; and
- 91.1% of the males, and 83.5% of the females, aged 75 plus.

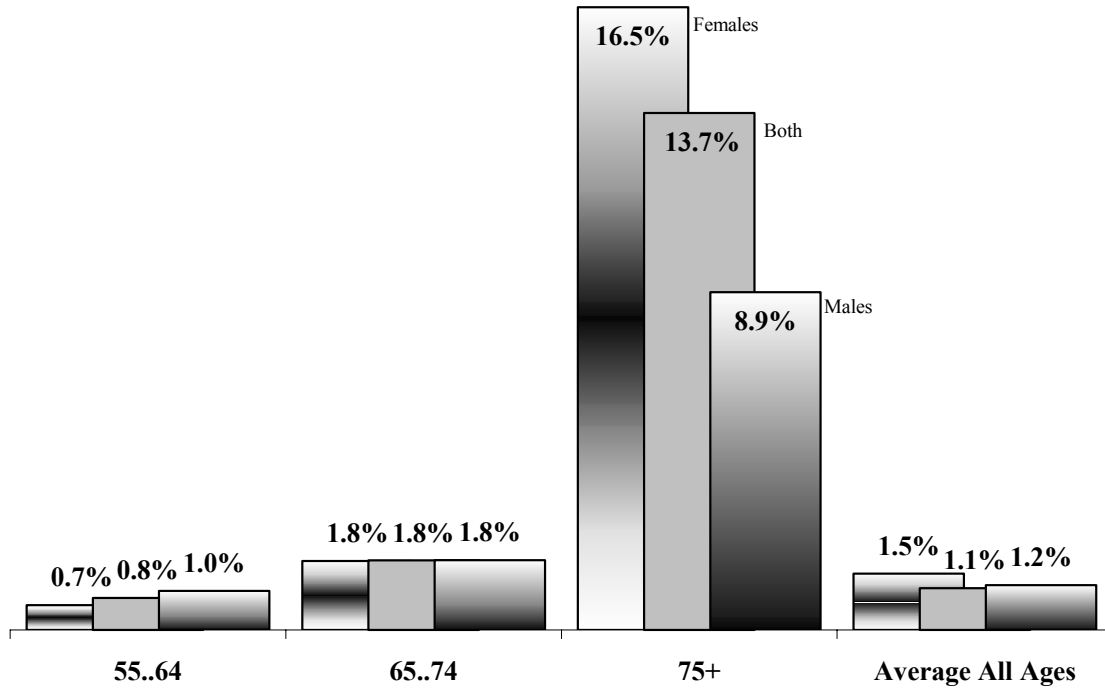
The mirror image of this is the population that live in collective dwellings (Figure 2):

- 1.0% of the males, and 0.6% of the females, aged 55 to 64;
- 1.8% of the males and 1.8% of the females, aged 65 to 74; and
- 8.9% of the males, and 16.5% of the females, aged 75 plus.

Note that the percentages (residency rates) for seniors in collective dwellings are below the national averages for the comparable age groups<sup>vii</sup>.

There are two reasons that the rate for residency in collective housing for women 75 and older is significantly higher than it is for males. The first is that there are proportionately more women in oldest age groups than there are males, and it is in these age groups that the highest propensity to live in collective dwellings occurs. The second is that many of the males in older age groups live, with their wives, in private housing. Upon the death of the male (men have shorter life expectancies than women), the private dwelling is often vacated by the surviving (female) spouse, who relocates to a seniors' facility. Thus women in the older age groups have a higher propensity to be in collective dwellings than males of the same age.

**Figure 2: Seniors in Collective Dwellings, Ontario 1996, Percentage of Age Group**



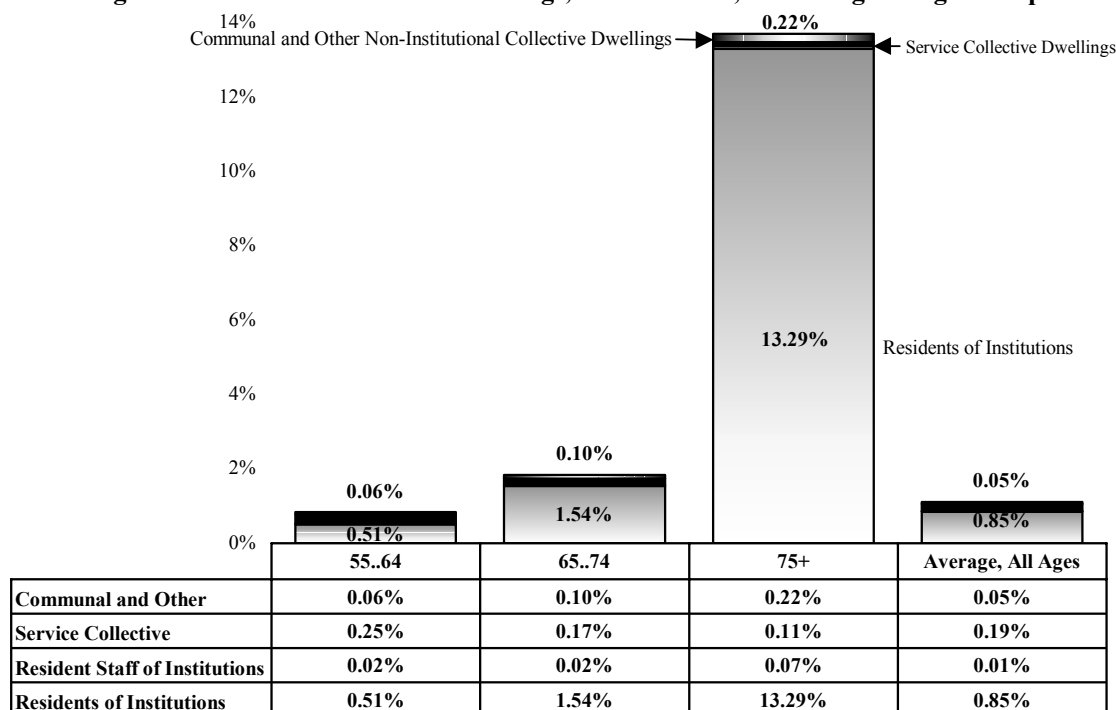
As outlined in the preceding section, there are four housing groups within the collective housing category: staff living in institutional dwellings; residents in institutional dwellings; residents in service collective dwellings; and residents in communal non-institutional collective dwellings.

Of the 2,273,895<sup>viii</sup> people 55 years of age and older in Ontario counted in the 1996 Census, 96,490 (4.2%) resided in collective dwellings. Of the 96,490 seniors who resided in collective dwellings, 88,830 (92.1%) were residents of institutional collective dwellings such as hospitals and care facilities, 4,365 (4.5%) were residents of service collective dwellings such as lodging and rooming houses, 2,600 (2.6%) resided in communal and non-institutional collective dwellings such as religious institutions and Hutterite colonies, and 695 (0.7%) were resident staff of institutions.

There is a distinct age pattern to the distribution of seniors within these types of accommodation (Figure 3), with the percentage who are residents of institutions increasing with age. Sixty-one percent (0.51% of the total of 0.84%) of the population aged 55 to 64 in collective dwellings are residents of institutions, with the 0.25% in service collective dwellings, 0.06% in communal dwellings, and 0.02% being staff resident in institutional dwellings accounting for the other 39%.

Of the 1.8% of the 65 to 74 age group who reside in collective dwellings, 85% (1.54% out of 1.8%) are residents of institutions, with the 0.1% in communal non-institutional dwellings, 0.17% in service collective dwellings, and 0.02% as resident staff accounting for the other 15%. In the 75 plus age group, the percentage in institutions increases further: of the 13.7% of the people in this age groups who reside in collective dwellings, 97 out of 100 (13.29% of the 75 plus population) are residents of institutions, with the 0.22% residents of communal non-institutional dwellings, 0.11% in service collective dwellings, and 0.07% staff resident in institutions account for only 3 out of 100 collective dwelling residents in this age group.

**Figure 3: Seniors in Collective Dwellings, Ontario 1996, Percentage of Age Group**



It is from this last age group that the mistaken impression that the older population lives in institutions stems. There is no question that the 75 plus age group accounts for the largest proportion of the institutional population: 65% of the people who are residents of institutional collective dwellings are 75 years of age and older. What is important to note is that of the total population 75 and older, only 13.7% are residents of institutions: 86.3% are residents of private dwellings. This overwhelming majority of the 75 plus population does not conform to the stereotype of the senior: the typical senior, not being in the institutional population, is not as visible, and hence the stereotype persists.

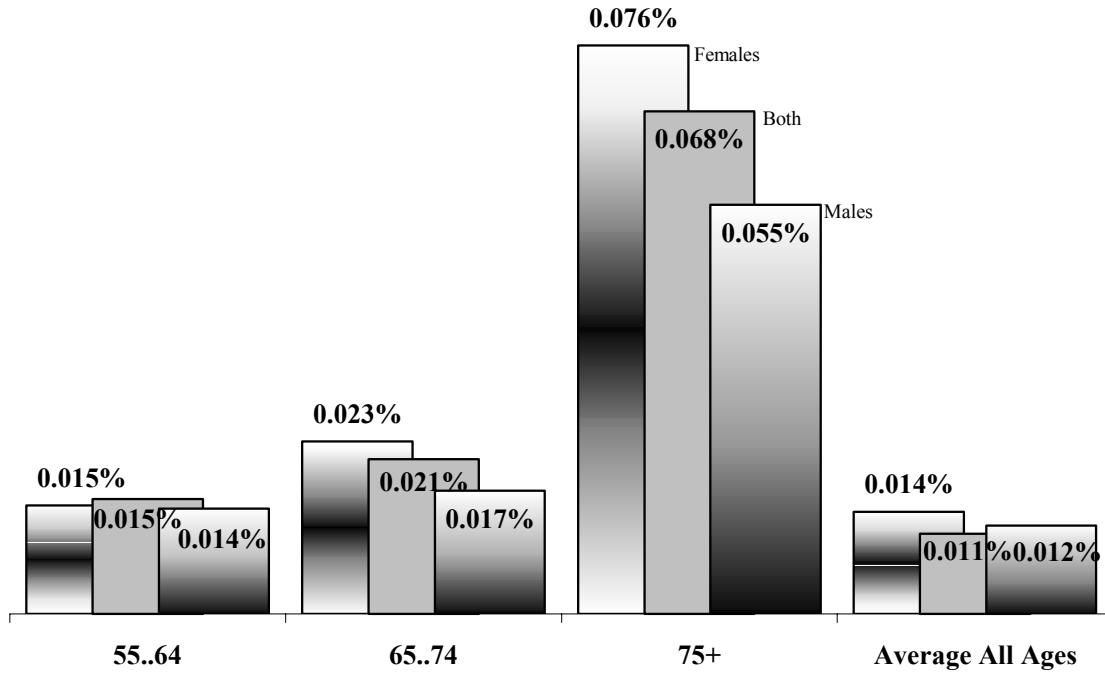
As each of these four housing categories are quite different in terms of both reasons for seeking the type of accommodation, and the type of accommodation, they will be considered separately.

a) **Staff Resident in Institutions.** The first group to be considered, people 55 and older who are resident staff of institutions, is the smallest. All 695 are employees of hospitals and related care institutions such as special care homes for the elderly and for the chronically ill.

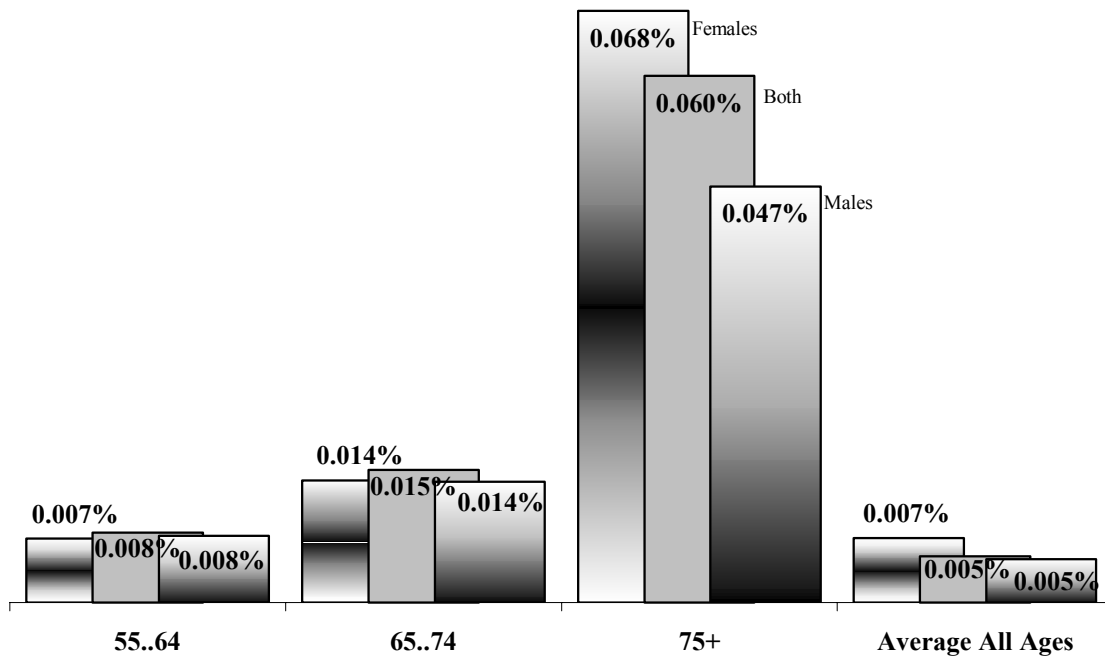
As with the overall rate of dwelling in institutions, the highest propensity to be a senior resident as a staff member in a hospital or related institution is in the 75 and older age group, where 0.068% of the population (0.076% of the women, and 0.055% of the men), fall in this category (Figure 4).

The resident staff rates for seniors are determined by care facilities: the 0.068% of the 75 plus age group who are resident staff in hospitals and related institutions is comprised of 0.060% who are staff in care homes and seniors' residences, and 0.008% staff in other institutions (Figure 5).

**Figure 4: Seniors Resident as Staff in Hospitals and Related Institutions in Ontario 1996**  
**Percentage of Age Group**



**Figure 5: Seniors Resident as Staff in Care Homes and Seniors Residences in Ontario 1996,**  
**Percentage of Age Group**

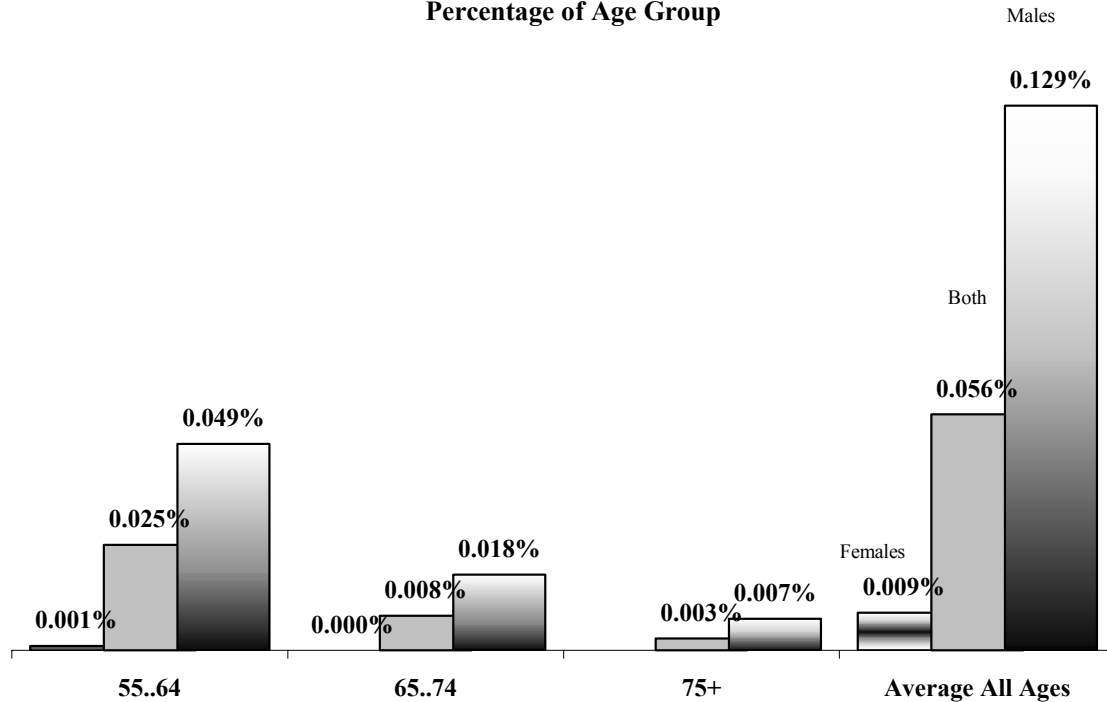


The real issue of seniors' collective housing is not about staff but about residents: of the 96,490 people 55 and older who resided in collective dwellings in 1996, 95,795 (99.3%) of them were residents. There were three general types of dwellings that they lived in: institutions (88,830, 92.1% of the 96,490), service collective dwellings (4,365, 4.5%), and communal and other non-institutional collective dwellings (2,600, 2.7%).

**b) Seniors Resident in Institutions.** Institutional residents include people living in hospitals and related care institutions, in orphanages and youth homes, and in penal and correctional institutions. As the following discussion shows, seniors residing in institutions are in health and care institutions, not in either children's group homes and orphanages or in penal and correctional institutions. No seniors are residents of orphanages and children's group homes.

The numbers of seniors in correctional and penal institutions in the province are statistically, but not numerically, significant: incarceration is for the young, and particularly for young males. The 315 people (97% males) 55 and older who are residents of these institutions account for only 4.3% of the incarcerated population of 7,290, and the 80 who are 65 and older account for only 1.1%. While 0.129% of all males in Ontario (1 out of every 775 males), and 0.009% of all females (1 out of every 11,100) are incarcerated in the province, the rates for seniors is much lower: only 0.049% of the males, and 0.001% of the females, in the 55 to 64 age group were in penal and correctional institutions (Figure 6).

**Figure 6: Seniors Resident in Correctional and Penal Institutions in Ontario 1996, Percentage of Age Group**



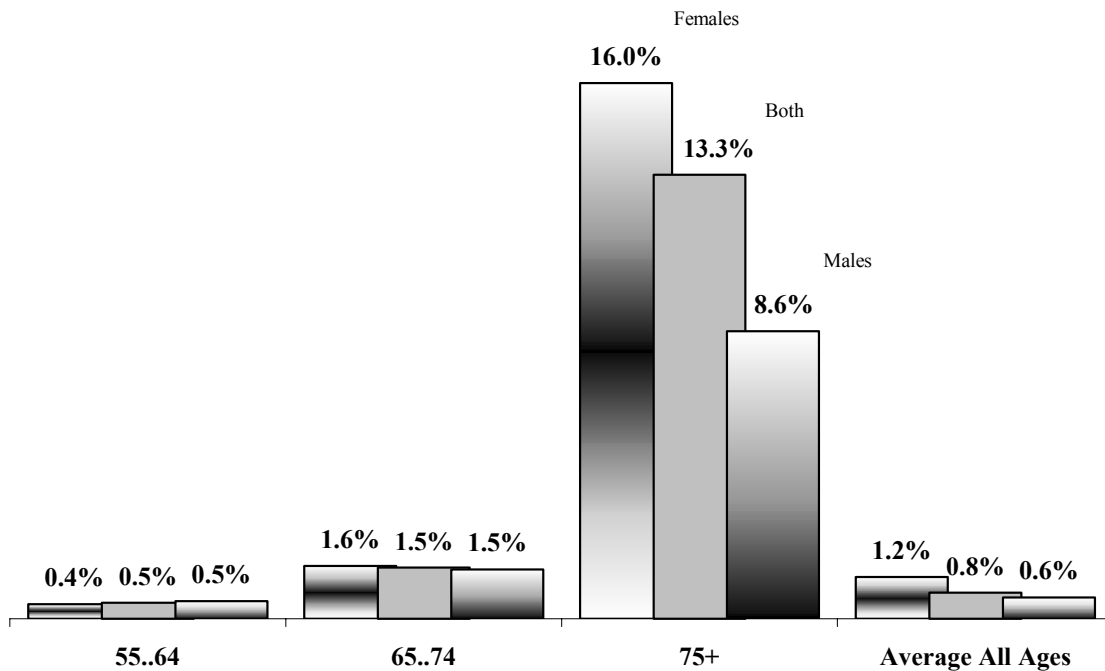
While these rates are exceedingly low, it is important to note that incarceration rates for seniors in Ontario are lower than the national average, and that nationally incarceration rates have been rising rapidly<sup>ix</sup>. In 1996, 0.049% of the males in the 55 to 64 age group were correctional and penal institutions in Ontario, compared to 0.058% nationally: the 0.018% of the 65 to 74 year old males in Ontario, compares to a 0.020% nationally, with the rates for the 75 plus age group being essentially the same at .006%.

In 1981 only 0.023% of the males in the 55 to 64 age group in Canada were in penal institutions: by 1991, this rate had increased to 0.0352%: 1996's 0.058% incarceration rate for this age group was twice the rate for 1981. The 0.020% national prison incarceration rate for males in the 65 to 74 age group in 1996 was more than twice 1981's 0.0082%. While the numbers are not large, the number of people (males) 55 and older in Canada's correctional and penal institutions tripled, from 315 to 960, in the 15 years from 1981 to 1996.

Examining the population of seniors in hospital and related institutions is to turn from very small numbers to very large numbers: of the 88,830 seniors in institutional dwellings, 99.5% (88,460) were in hospital and related institutions in 1996. 3.9% of the province's population aged 55 and older were residents of such institutions.

There is a very strong age pattern to rates for residency in these types of facilities (Figure 7). The 0.5% residency rates for the 55 to 64 age group are a third of the 1.5% rates for the 65 to 74 age group, which are in turn between a fifth (for males, compared to the 8.6%) and a tenth (for females, compared to the 16.0%) rates for the 75 and older age group. One out of every seven women, and one out of every eleven men, 75 plus are in hospitals or care institutions.

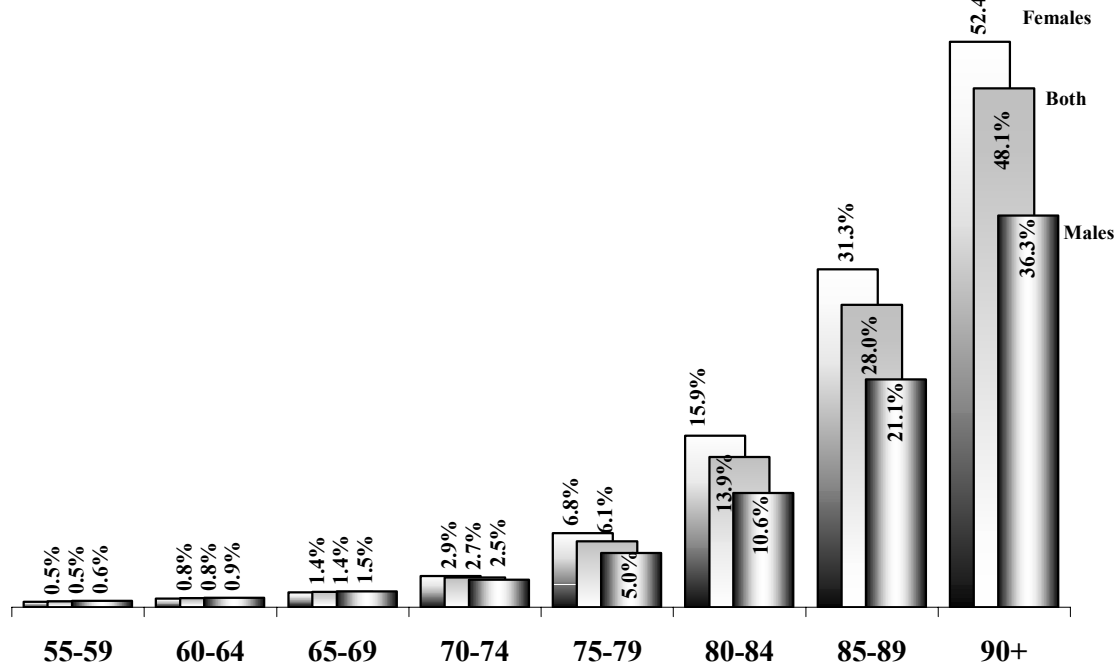
**Figure 7: Seniors Resident in Hospital and Related Institutions in Ontario 1996, Percentage of Age Group**



There are a number of aspects of the rates shown on Figure 7 that warrant consideration. The first is the jump in the rate from the 65 to 74 age group to the 75+ age group. This is not the result of some rapid and dramatic change, but rather the result of aggregating data for the 75 and older population into one age group. The only data available to demonstrate this are the national data from the 1991 Census (data for smaller age groups in Ontario are not published from the 1996 census<sup>x</sup>): the national data show (as do those from the 1971 and 1981 Censuses) a gradual increase in rates within the 75 plus age group (Figure 8).



**Figure 8: Percent of Age Group Resident in Hospitals and Related Care Institutions, Canada  
Males and Females, 55 and Older, 1991**

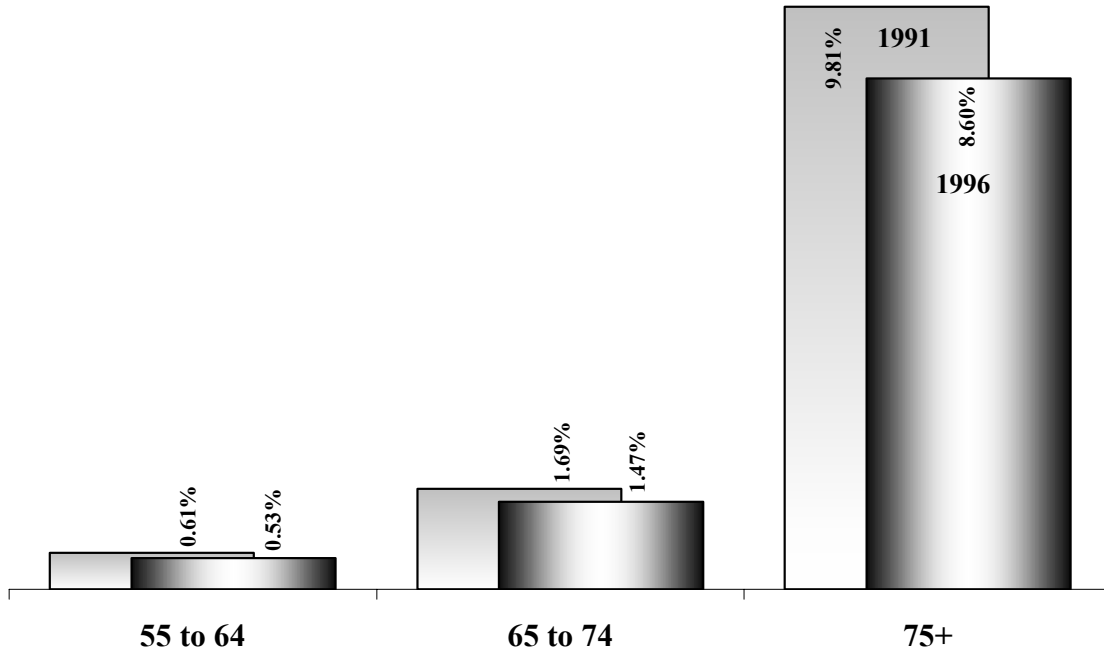


In 1991, 1.4% of the people in Canada in the 65 to 69 age group were residents in a hospital or related care institutions; the rate in the 70 to 74 age group was 2.7%; in the 75 to 79 group it was 6.1%; in the 80 to 84 group it was 13.9%; in the 85 to 89 group it was 28.0%; and in the 90 plus age group it was 48.1%. As a general pattern, the percentage of people in an age group resident in hospital and related care institutions doubles for each older five year age group from the 65 to 69 age group on. Thus there is an increasing need for hospital and related care as one ages, but it does not become a characteristic of an age group until the 90 plus age group is reached.

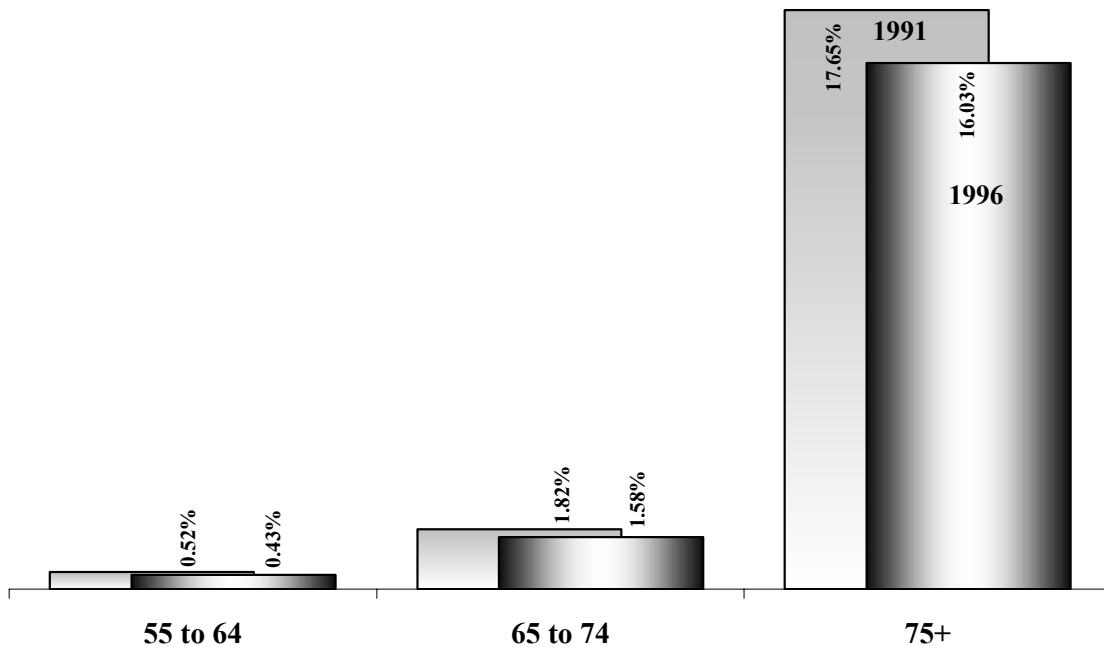
A second aspect of this data is the slight difference between the national averages and the rates in the province: in each age group the Ontario rates were slightly lower than the national average. Nationally, 0.5% of the females and 0.6% of the males in the 55 to 64 age group were residents in hospitals and related institutions, compared to 0.4% of the females and 0.5% of the males in Ontario. In the 65 to 74 age group the national averages are 1.8% of the females and 1.7% of the males, compared to 1.6% and 1.5% in Ontario. Nationally, 16.3% of the females 75 and older are residents of health and related care institutions, compared to 16.0% for Ontario: 9.4% of the males nationally are residents of these institutions, compared to only 8.6% in this province.

A third aspect is the pattern in which these residency rates institutions have changed. Published data for Ontario are only available for 1991 and 1996: these show a decline in hospital and related care institution residency rates for both males and females from 1991 to 1996 (Figures 9 and 10). For example, the rate for males declined from 9.8% of the 75 and older group in 1991 to 8.6% in 1996, with a comparable decline for females from 17.7% in 1991 to 16.0% in 1996. This decline is compatible with what has occurred at the national level over the past five years. The longer term national data show a pattern of decline from 1981 to 1996. In the 75 plus age group, this decline, however, follows a significant increase from 1971 to 1981, with the 1996 male rate being almost back to its 1971 level, and the 1996 female rate being about 20% above the 1971 rate<sup>xi</sup>.

**Figure 9: Percent of Age Group Resident in Hospitals and Related Care Institutions, Ontario Males, 55 and Older, 1971 to 1996**

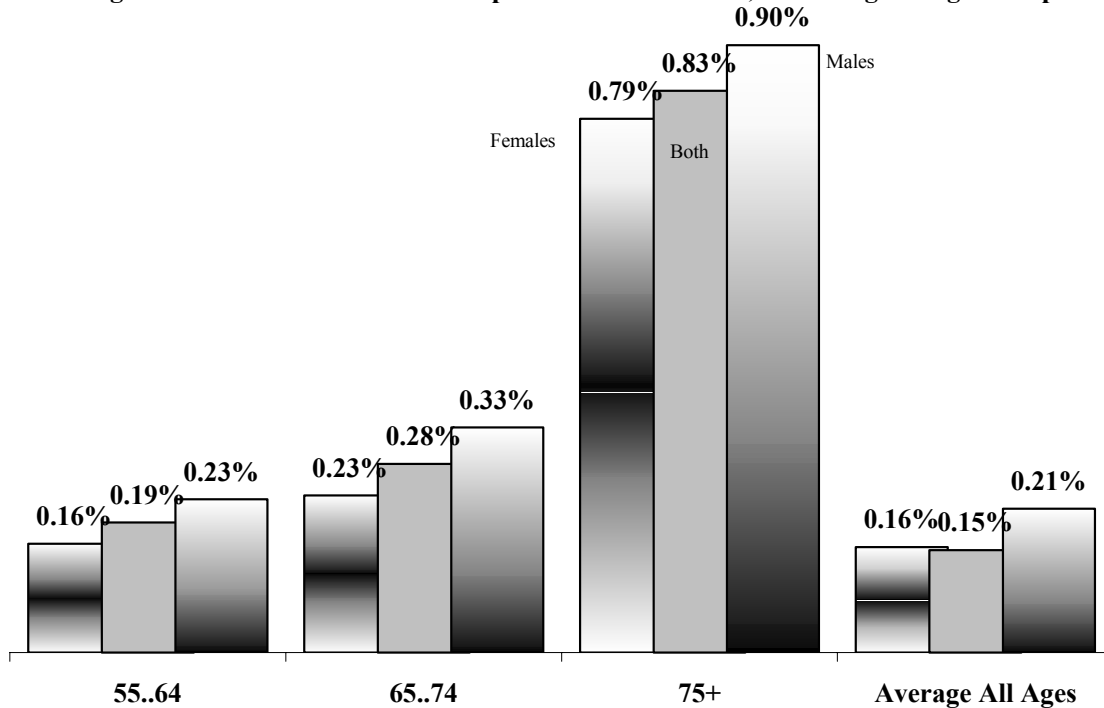


**Figure 10: Percent of Age Group Resident in Hospitals & Related Care Institutions, Ontario Females, 55 and Older, 1971 to 1996**



Within the classification of hospitals and related care institutions, most seniors are resident in seniors residences and special care homes, rather than in hospitals (Figures 11 and 12). Only 0.19% of the people aged 55 to 64 were residents of hospitals in 1996, compared to the 0.25% who were residents of special care homes and residences for the elderly and chronically ill. The difference becomes much greater in the 65 to 74 age group, where only 0.28% were residents of hospitals compared to 1.3% in homes and residences, and in the 75 plus age group, where only 0.83% were resident in hospitals, compared to 12.5% in homes and residences. The pattern for these residences and homes shows the 50% greater residency rate for women 75 and older compared to that for men (Figure 12). It also shows that the hospitalization rate for males in this age group (0.90%) is higher than that for women (0.79%) (Figure 11).

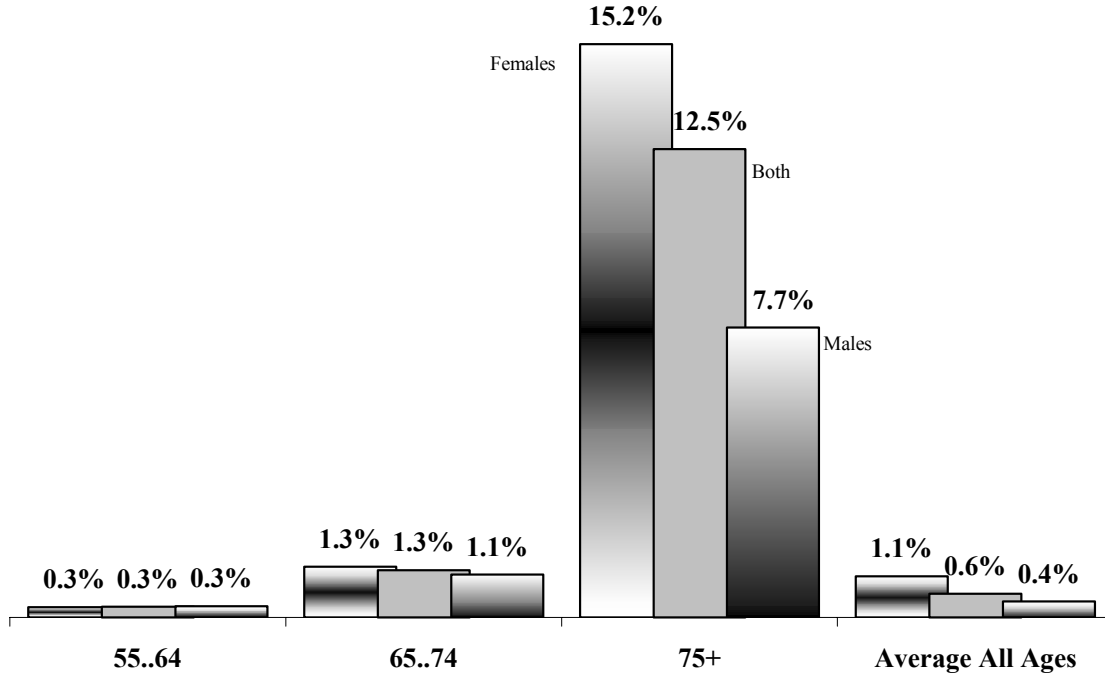
**Figure 11: Seniors Resident in Hospitals in Ontario 1996, Percentage of Age Group**



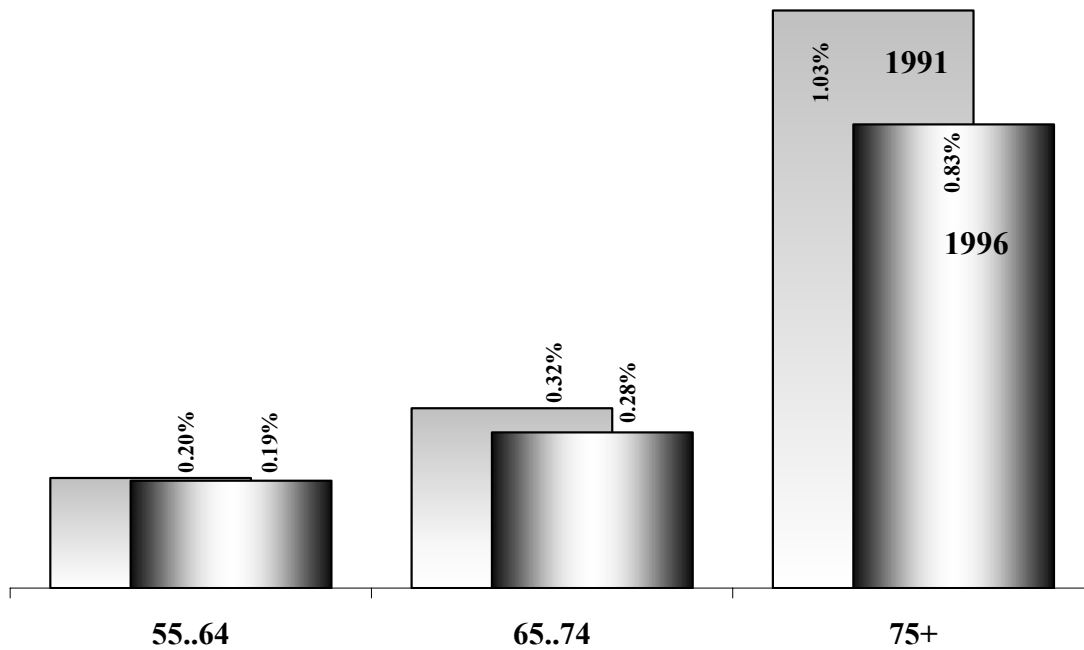
Published data on residency in hospitals and care facilities in Ontario is only available for 1991 and 1996: it shows that the hospital residency has not changed significantly over the past 5 years except in the 75 plus age group, where a decline from 1.03% to 0.83% was recorded (Figure 13). The long term (1981 to 1996) data at the national level shows a similar 1991 to 1996 decline, following an increase of almost the same magnitude from 1981 to 1996<sup>xii</sup>.

A similar pattern of 1991 to 1996 decline occurred in residency rates for seniors in care homes and seniors residences, particularly in the 75 plus age groups (Figure 14). In 1991, 13.7% percent of the 75 plus population was resident in care homes and seniors residences: by 1996, the rate had declined to 12.5% of the 75 plus population. The national averages show a pattern of modest decline from 1981 to 1996<sup>xiii</sup>.

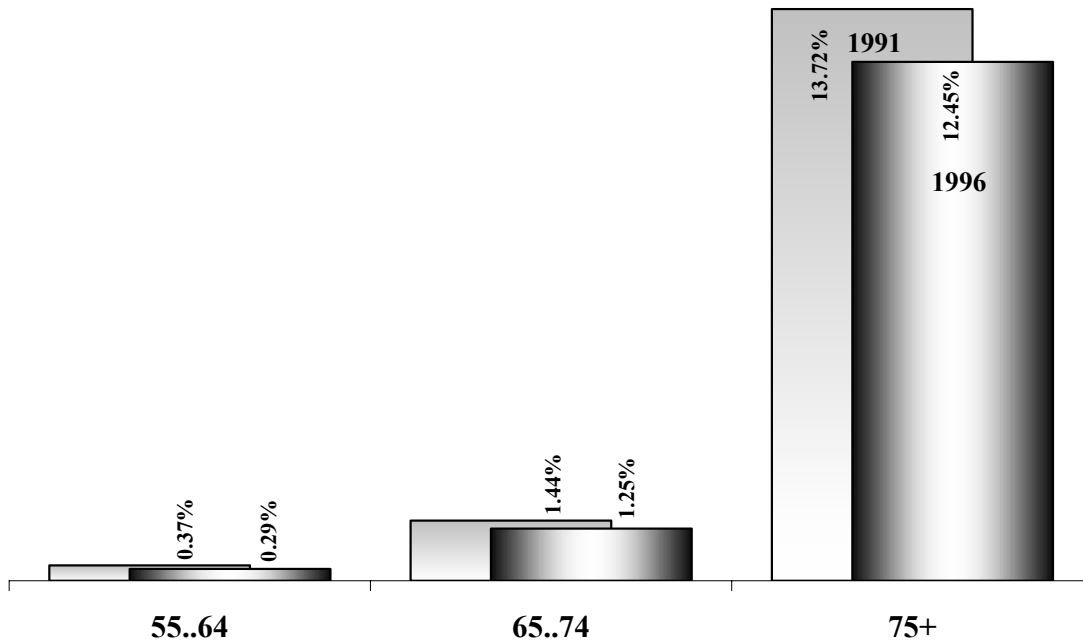
**Figure 12: Seniors Resident in Special Care Homes and Residences in Ontario 1996, Percentage of Age Group**



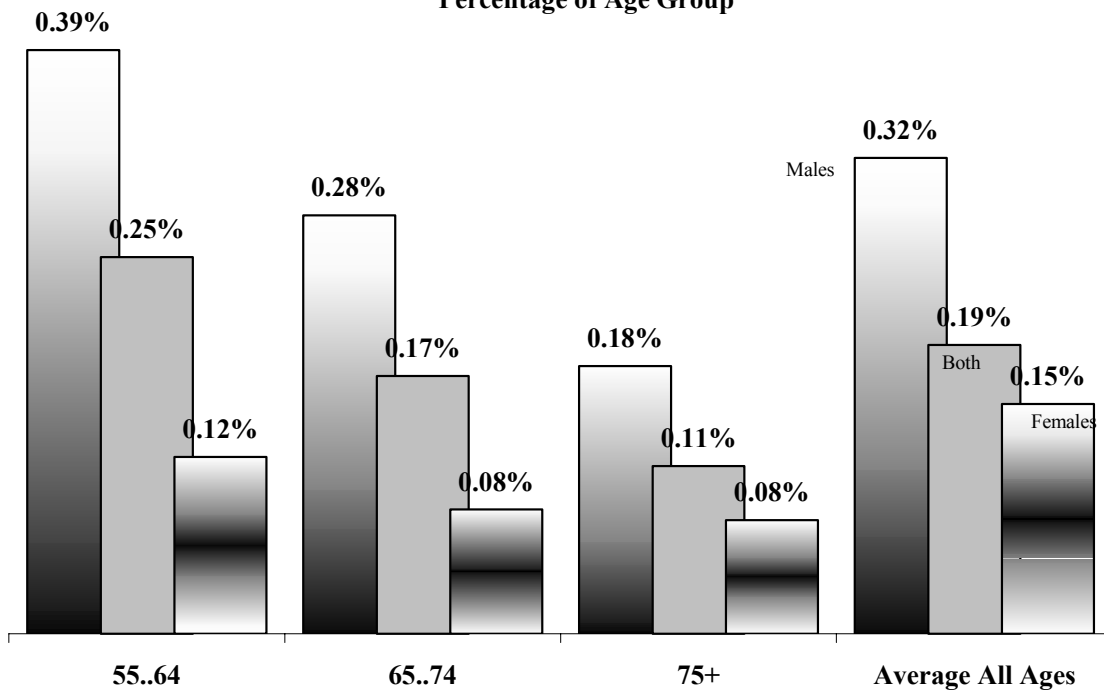
**Figure 13: Percent of Age Group Resident in Hospital, Ontario Population 55 and Older, 1981 to 1996**



**Figure 14: Percent of Age Group Resident in Care Facilities and Residences, Ontario Population 55 and Older, 1981 to 1996**



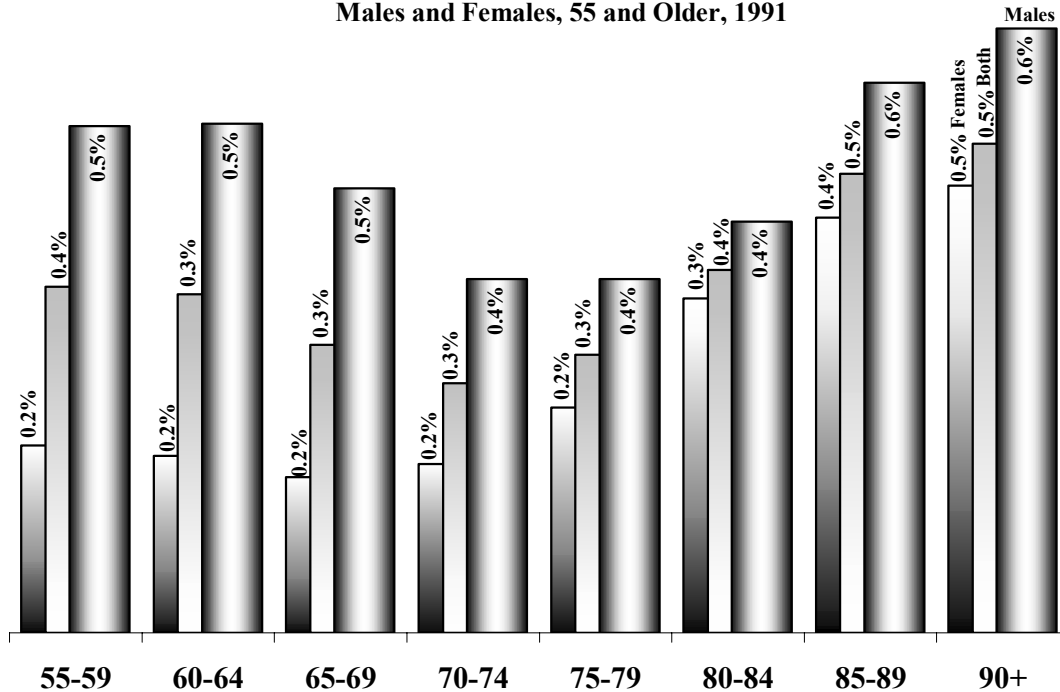
**Figure 15: Seniors Resident in Service Collective Dwellings in Ontario 1996, Percentage of Age Group**



c) **Service Collective Dwellings.** In contrast to most other forms of collective housing, residency of seniors in hotels, motels, rooming and lodging houses, missions and other accommodation for “transients” is one where rates for males are higher than they are for females, and where the difference in rates between males and females narrows, rather than widens, with increasing age (Figure 15). In 1996 there were 0.39% of the males in the 55 to 64 age group residing in service collective dwellings, three times the 0.12% rate for women in the same age group. Both of these rates decline by about a third in the 65 to 74 age group, to 0.28% for males and 0.08% for females. While rates are even lower for males in the 75 plus age group (0.18%), they are the same 0.08% for females. The rates for Ontario are lower than the compare national average in all age group, with the greatest difference occurring in the 75 and older age group.

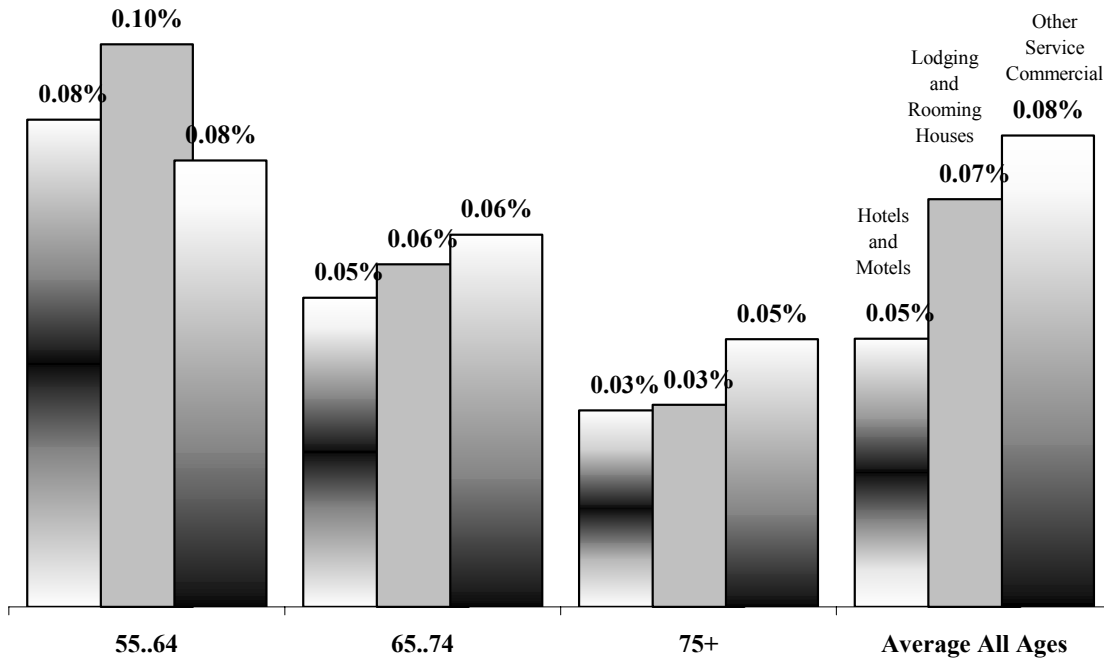
The detailed 1991 national data show that the aggregation of data into the 75 plus category masks a pattern of change (Figure 16). Residency rates in service collective dwellings for both men and women decline with age from the 55-59 age group to the 70-74 age group, and then climb significantly for both men and women. There is no comparable data published for Ontario.

**Figure 16: Percent of Age Group Resident in Service Collective Dwellings, Canada  
Males and Females, 55 and Older, 1991**

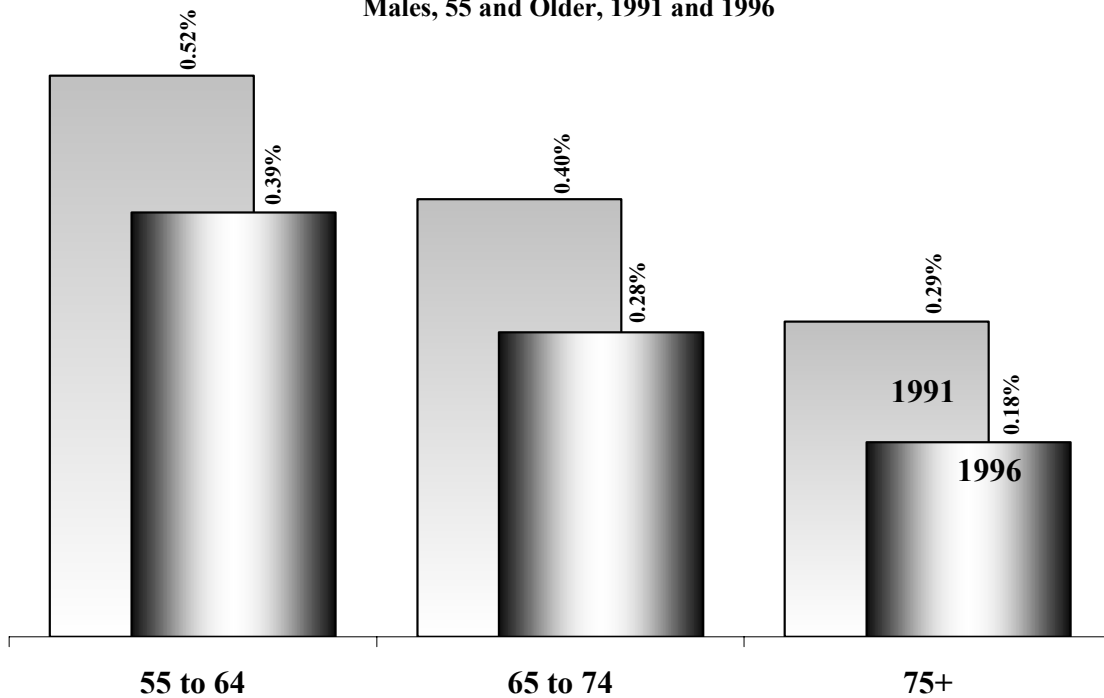


The greatest percentage of seniors in service commercial dwellings are in the other service commercial category, mainly missions and hostels, followed by lodging and rooming houses, and then by hotels and motels (Figure 17). The propensity for seniors in Ontario to reside in service collective dwellings declined significantly between 1991 and 1996 (Figures 18 and 19). The declines in the 75 and older age group were most significant: in 1991, 0.29% of the males, and 0.17% of the females, in the age group resided in service commercial dwellings, almost twice the comparable 1996 rates of 0.18% and 0.08%. Even the number of seniors residing in this type of accommodation declined, from 3,195 in 1991 to 2,375 in 1996. This follows a nation wide trend of declining seniors residency in service commercial accommodation that started in 1971: note, however, that most of the decline occurred between 1971 and 1991<sup>xiv</sup>.

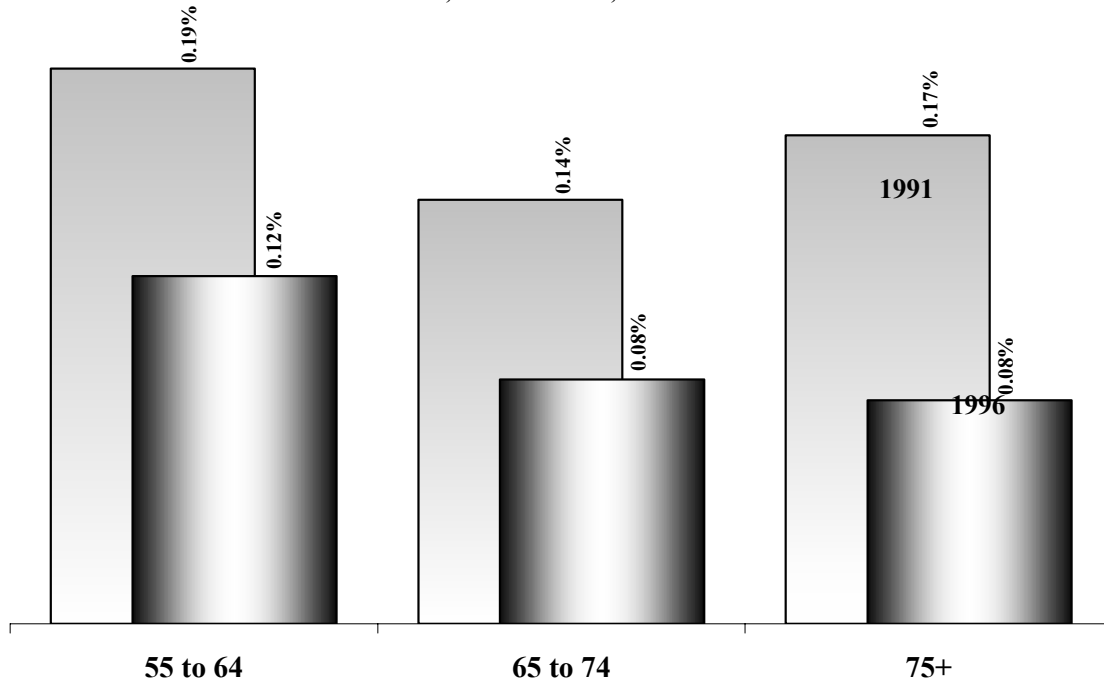
**Figure 17: Seniors Resident in Service Collective Dwellings in Ontario 1996, Percentage of Age Group by Type of Dwellings**



**Figure 18: Percent of Age Group Resident in Service Collective Dwellings, Ontario Males, 55 and Older, 1991 and 1996**



**Figure 19: Percent of Age Group Resident in Service Collective Dwellings, Ontario  
Females, 55 and Older, 1991 and 1996**



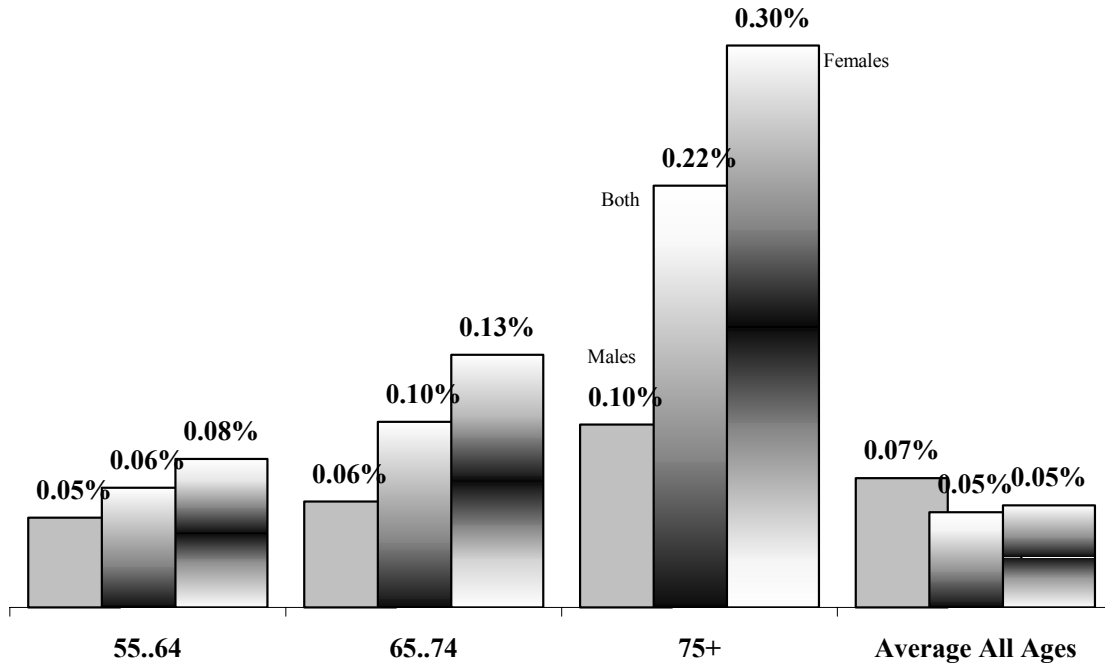
d) **Communal and Other Non-Institutional Collective Dwellings**. This category is both wide and varied, including as it does everything from circus, work and military camps to Hutterite colonies and religious institutions. In terms of the seniors population in Ontario, however, it is comprised almost entirely of people who live in religious institutions. In 1996, there were 2,600 people 55 years of age and older living in communal and non-institutional collective dwellings: 2,545 (97.9%) lived in religious institutions (1,960 women and 580 men).

There is a distinct age related pattern for residency rates in this type of housing, with the rates increasing progressively for both males and females, to reach 0.10% of the males and 0.30% of the females in the 75 plus age group (Figure 20). These rates are dramatically below the national averages. In 1996, 0.94% of the females in the 75 plus age group in Canada resided in this type of dwelling, compared to only 0.30% of those in Ontario: the comparable figures for males in this oldest age group were 0.35% nationally and 0.10% in Ontario. The reasons for these differences are a) there are no Hutterite colonies in the province (half of the population resident in Hutterite colonies is in Alberta), and b) 75% of Canada's population resident in religious institutions are in the province of Quebec.

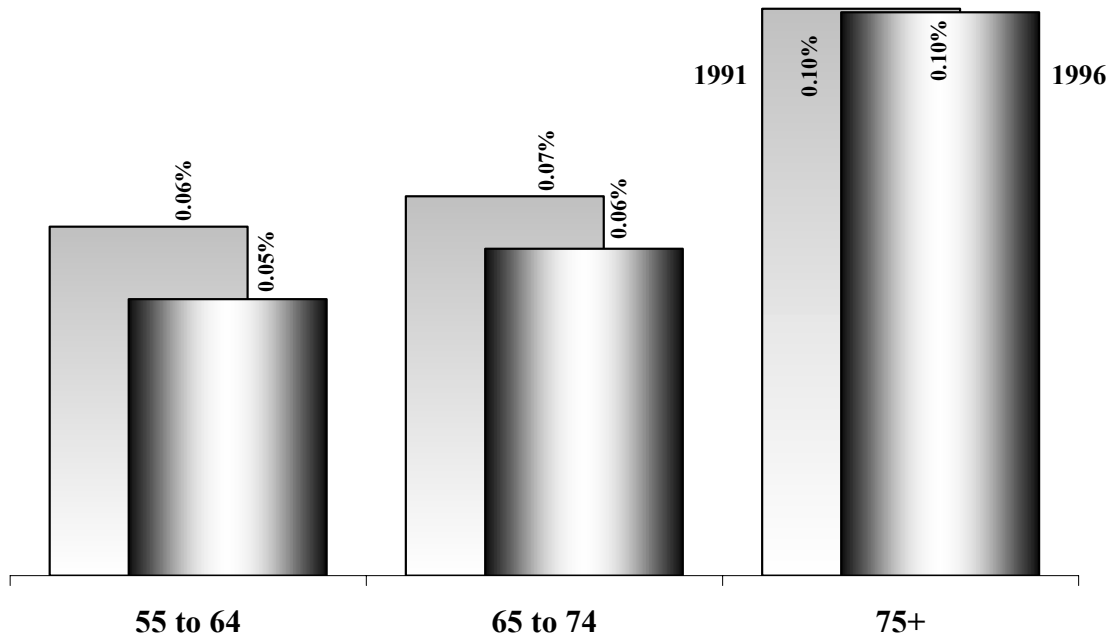
Given the small numbers involved, and that fact that Ontario data is only available for 1991 and 1996, it is hard to draw any strong conclusions about trends in residency rates for this type of accommodation (Figures 21 and 22). The national data indicates that, as with other types of collective dwelling, there has been a slight decline in the percentage of the seniors population who reside in this type of dwelling from 1981 to 1996, similar to what the Ontario data for 1991 and 1996 indicate.



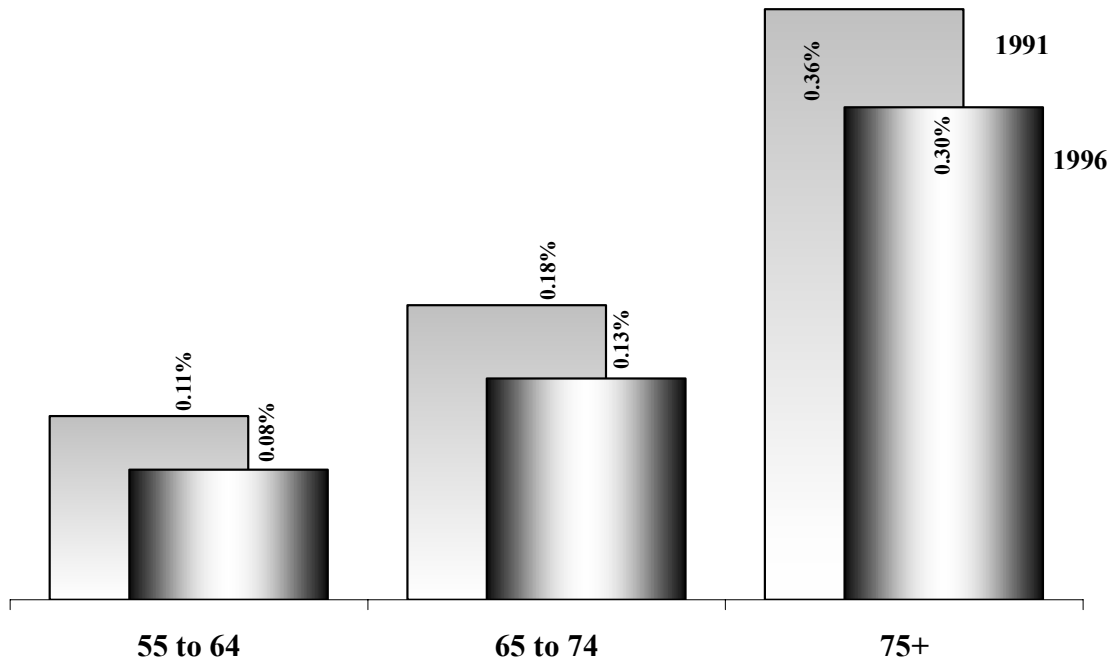
**Figure 20: Seniors Resident in Communal and Other Non-Institutional Collective Dwellings Ontario 1996, Percentage of Age Group**



**Figure 21: Percent of Age Group Resident in Communal & Other Non-Institutional, Ontario Males 55 and Older, 1991 and 1996**



**Figure 22: Percent of Age Group Resident in Communal & Other Non-Institutional, Ontario Females, 55 and Older, 1991 and 1996**

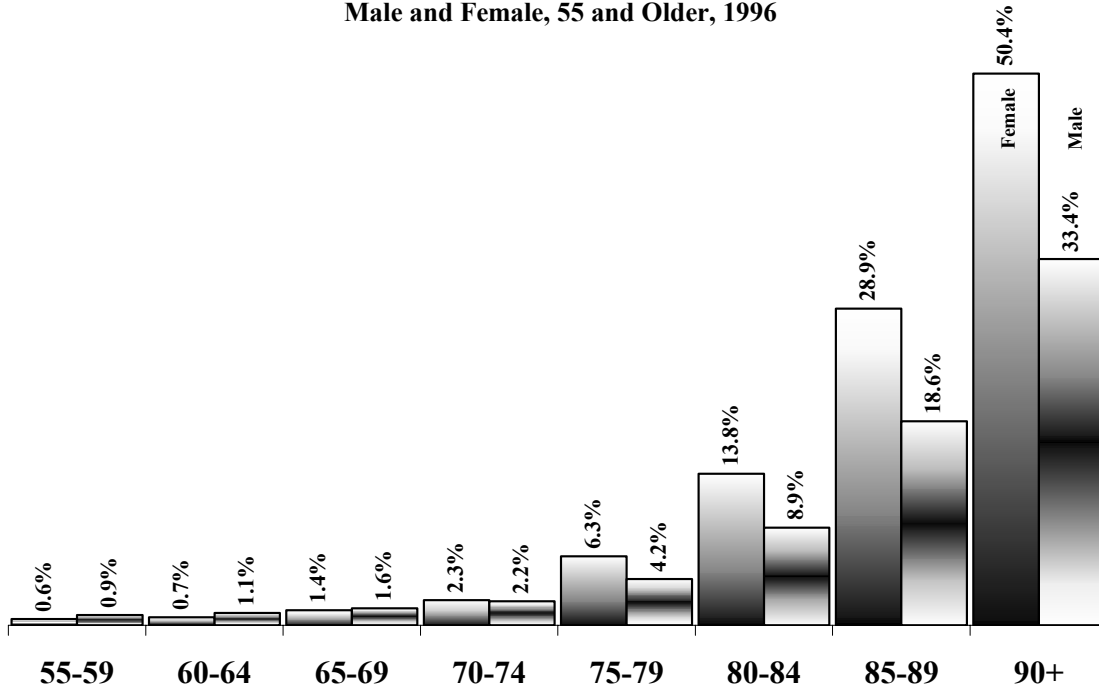


**e) Conclusions.** The national and Ontario data on collective dwellings clearly show that the majority of seniors, even in the 90 plus age group, do not live in collective dwellings, but rather live in private residences just like everyone else. They also show that collective dwelling residency rates have been generally stable or declined slightly over the past five years.

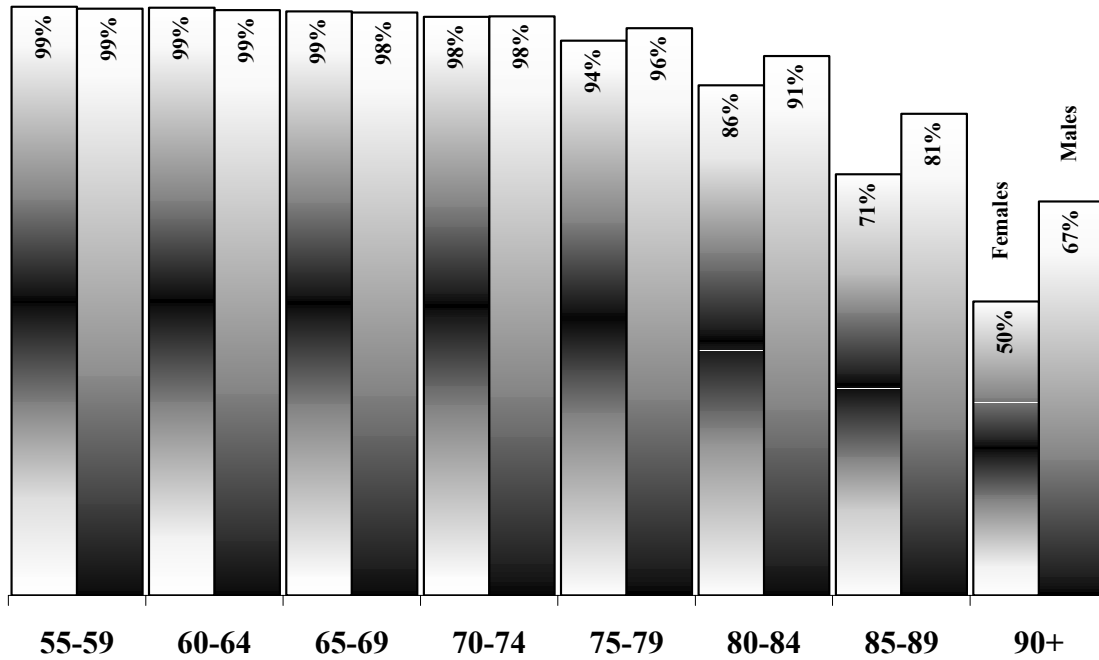
In order to project demand for collective dwellings, residency rates are multiplied by the projected future population to estimate the total number of people resident in each type of accommodation. Accepting the population projection, it is necessary to determine what residency rates to use. In the projections presented in section VI of this report, it is assumed that the rates will remain constant at their 1996 level. It assumes the rates, while declining in the past, are at a long term stable level. This is a conservative approach to projection, intended to establish a baseline projection that shows what demographic change alone will bring to the demand for accommodation in collective dwellings. Assumptions about further declines, or increases, in residency rates can be tested against this demographic base scenario.

The values that will be used in the projections are the 1996 residency rates that have been presented in this section. In order to ensure that the high residency rates of the older aged parts of an age group are not applied to growth in the younger parts of the 1996 data aggregates (55 to 64, 65 to 74, 75 plus), rates for each five year age group were estimated for each type of collective dwelling by allocating the 1996 age group rates to component 5 year age groups using the 1991 national distributions by five year age group within each larger age groups for the province. The resultant estimates of collective dwelling residency rates by five year age groups are shown on Figure 23.

**Figure 23: Estimated Percentage of Age Group Resident in Collective Dwellings, Ontario  
Male and Female, 55 and Older, 1996**



**Figure 24: Estimated Percentage of Age Group Resident in Private Dwellings, Ontario  
Male and Female, 55 and Older, 1996**



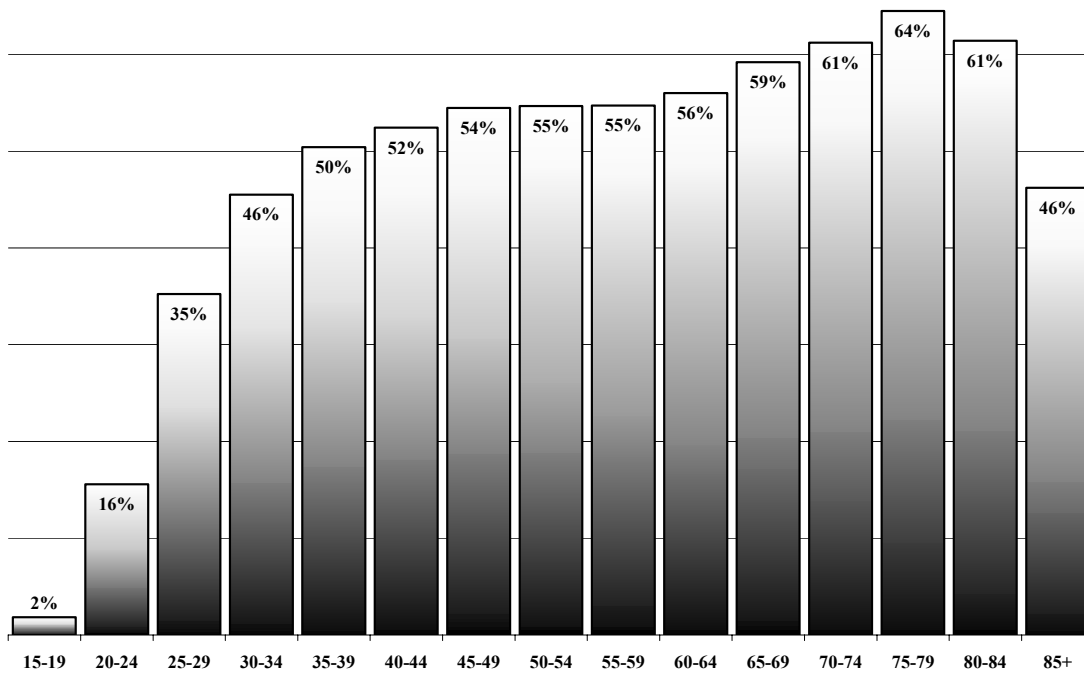
**V. Seniors in Private Housing**

The percentage of seniors in private housing, shown on Figure 24, is the mirror image of Figure 23: in every age group the majority of seniors live in private housing, with over 90% of the people in every age group up to age 85 living in private dwellings, over 75% in the 85 to 89 age group, and almost 60% in the 90 plus age group.

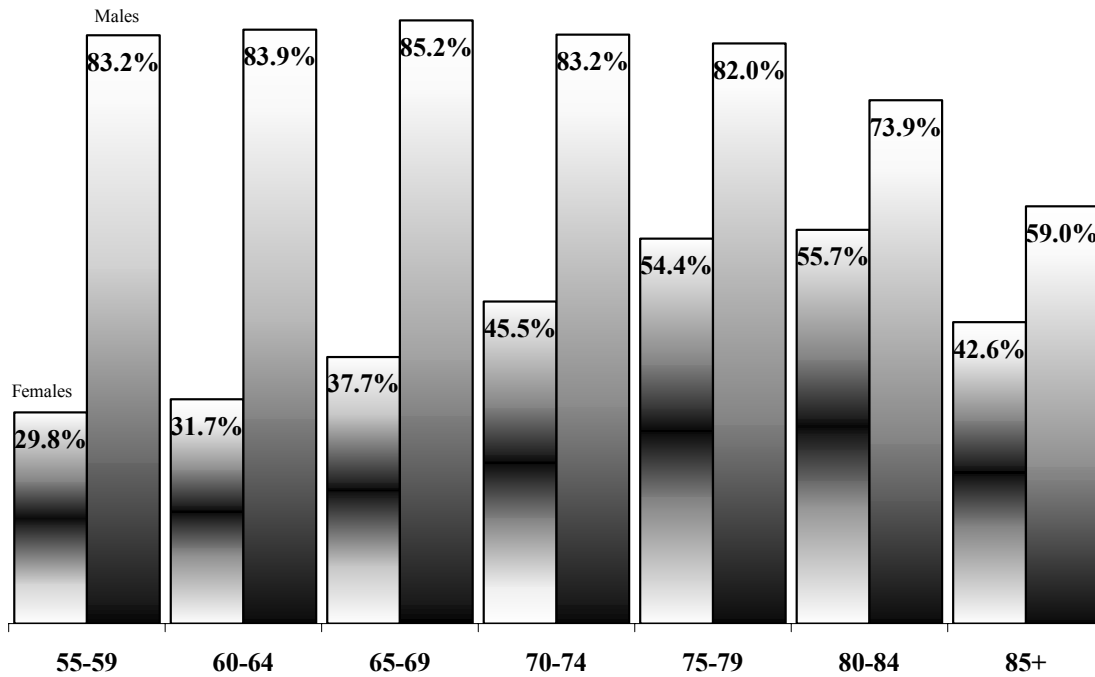
**a) Household Maintainer Rates.** A residency rate (the percentage of people in an age group resident in a type of collective dwelling) was used to tabulate data for the population in collective dwellings. For the population in private dwellings, a household maintainer rate that focuses on the structure type of dwelling is used. A household maintainer rate is the percentage of people in an age group who are maintainers of households living in private dwellings of a particular type. In the census questionnaire used to gather data on housing, each group of people living together in a dwelling unit (a household) is asked to indicate the age (and other attributes) of the person they consider to be primarily responsible for the financial support of the household. This person is referred to as the (primary) household maintainer: the percentage of people in each age group who are household maintainers is referred to as the household maintainer rate.

The household maintainer rate for the seniors population is the highest of all age groups (Figure 25). 55% of the people in the 55 to 59 age group are maintainers of households, 1% are residents of collective dwellings, and 44% live in private households where someone else is the household maintainer. As the population ages, the percentage that are household maintainers increases, to reach its highest value in the 75 to 79 age group. In this age group, 64% of the people are household maintainers, 5% are residents of collective dwellings, and 31% are residents of private dwellings maintained by someone else. With the significant increase in the institutional residency rates over the age of 80, we see a decline in the private household maintainer rate to 46% in the 85 plus age group (data for the 85 to 89 and 90 plus age groups is not available).

**Figure 25: Age Specific Household Maintainer Rates, Ontario, 1996**



**Figure 26: Age Specific Household Maintainer Rates, 55 Plus Population, Ontario, 1996**



The household maintainer rate for males is relatively constant in the range of 82% to 85% of the males being household maintainers from the 55 to 79 age groups (Figure 26). Then, as would be expected from the increase in the propensity to reside in collective dwellings for males from age 80 on, male household maintainer rates decline to 74% in the 80 to 84 age group, and 59% in the 85+ age group.

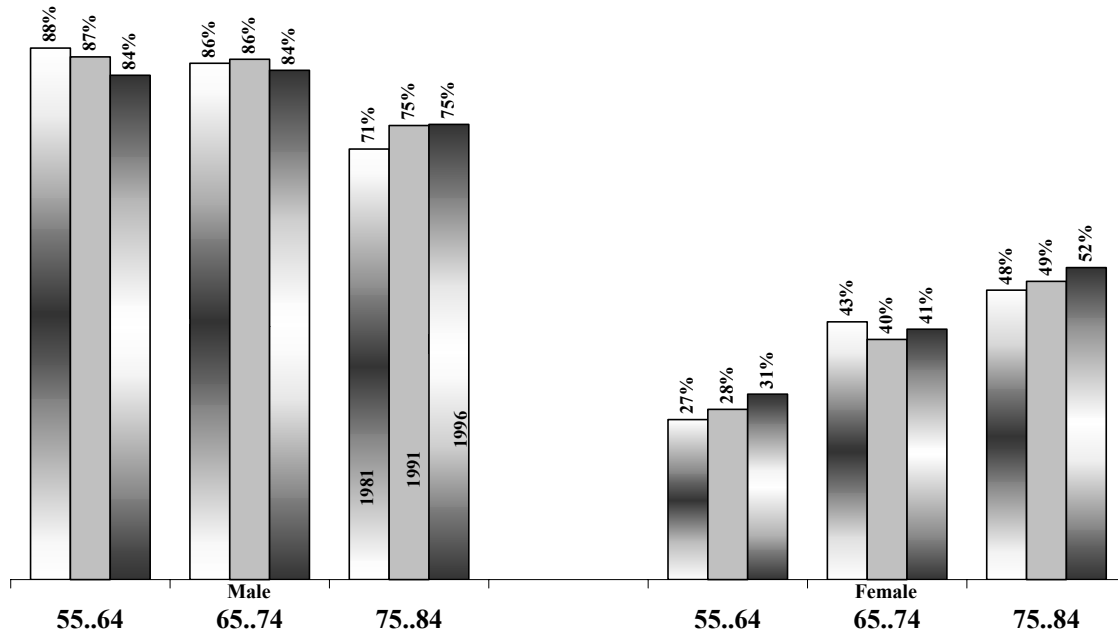
The fundamental reason for the age related increase in the percentage of people who are household maintainers is that males have a higher mortality rate. Consider the 80 to 84 age group in comparison to the 55 to 59 age group. In the 55 to 59 age group, 83.2% of the males are household maintainers, 0.9% are in collective dwellings, and 15.9% are residents of households maintained by someone else. In the 80 to 84 age group, 73.9% of the males are household maintainers, 8.9% are in collective dwellings, and 17.2% are resident in households maintained by someone else. The decline in male household maintainer rates with age is the result of the increasing collective dwelling residence rates, not the result of males increasingly being in households maintained by someone else, which remains in the 16% to 17% range.

Thus the increase in overall maintainer rates shown on Figure 25 is entirely due to the increase in female maintainer rates, which increase with age, from 30% in the 55 to 59 age group to 56% in the 80 to 84 age group, before declining to 43% for the 85 plus age group. The reason is that when the male spouse dies, the female spouse becomes the maintainer of a one person household. While male household maintainer rates remain constant, they generally apply to a two person household, and to the ever-diminishing male share of the population in each successive age group. Female maintainer rates, in contrast, increase as the surviving spouse generally goes from being a person residing in a household maintained by someone else to being the maintainer of a one-person household.

This is shown in the comparison of household maintainer rate for women in the 55 to 59 age group with the rate for the 80 to 84 age group. In the 55 to 59 age group, 29.8% of the women are maintainers of households, 0.6% are residents of collective dwellings, and 69.6% live in private households maintained by someone else. In the 80 to 84 age group, 55.7% of the women are household maintainers, 13.8% are residents of collective dwellings, and 30.5% are residents of households maintained by someone else. The increase in female maintainer rates from 29.8% in the 55 to 59 age group to 55.7% in the 80 to 84 age group is the result of the decline from 69.6% of the women in the younger age group living in households maintained by someone else to only 29.8% of them doing so in the older one. It is the earlier death of the male spouses or companions that leads to the increase in female maintainer rates with increasing age.

Published data that demonstrate how these maintainer rates have changed over time is not available, as most historical censuses aggregate data to a single 65 plus age group. The three data points that are available are for 1981, 1991, and 1996, but only for the 55 to 64, 65 to 74 and 75 plus age groups. These show (Figure 27) a slight increase in maintainer rates for females, and a slight decline for males, in the 55 to 64 age group. As the residency rates for collective dwellings for both males and females declined from 1981 to 1996, the changes in maintainer rates reflect a slight increase in the propensity of women, and a slight decline in the propensity for men, to be household maintainers.

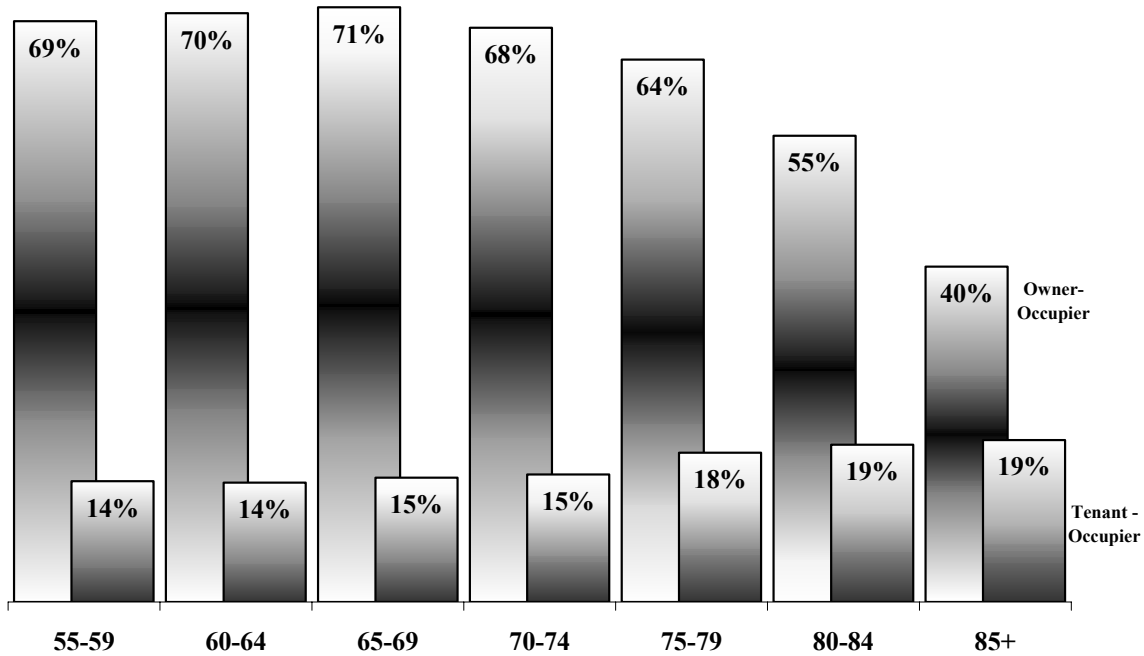
**Figure 27: Household Maintainer Rates by Sex, 55 Plus Population, Ontario 1981, 1991, 1996**



The maintainer rates for the 65 to 74 remained essentially constant over the period. The increase in private household maintainer rates for both males and females in the 75 plus age group reflects an increase in the propensity of people in this age group to maintain private households, as expected from the decline in the residency rates for collective dwellings over the past 15 years.

**b) Tenure.** The pattern of household maintainers by tenure (owner-occupier or renter household) also demonstrates a strong pattern in the older population (Figures 28 and 29). The decline in maintainer rates for males is the result of a decline in the rates for owner-occupied housing. From a peak of 71% of the males in the 65 to 69 being the maintainers of owner occupier households, this tenure specific rate declines steadily to reach 40% of the males in the 85 plus age group. This decline is offset to a modest extent by an increase in the tenant household maintainer rate from 14% of the males in the 55 to 59 age group, to 19% in the 80 to 84 and 85 plus age groups.

**Figure 28: Age and Tenure Specific Household Maintainer Rates, Male 55 Plus Population, Ontario, 1996**

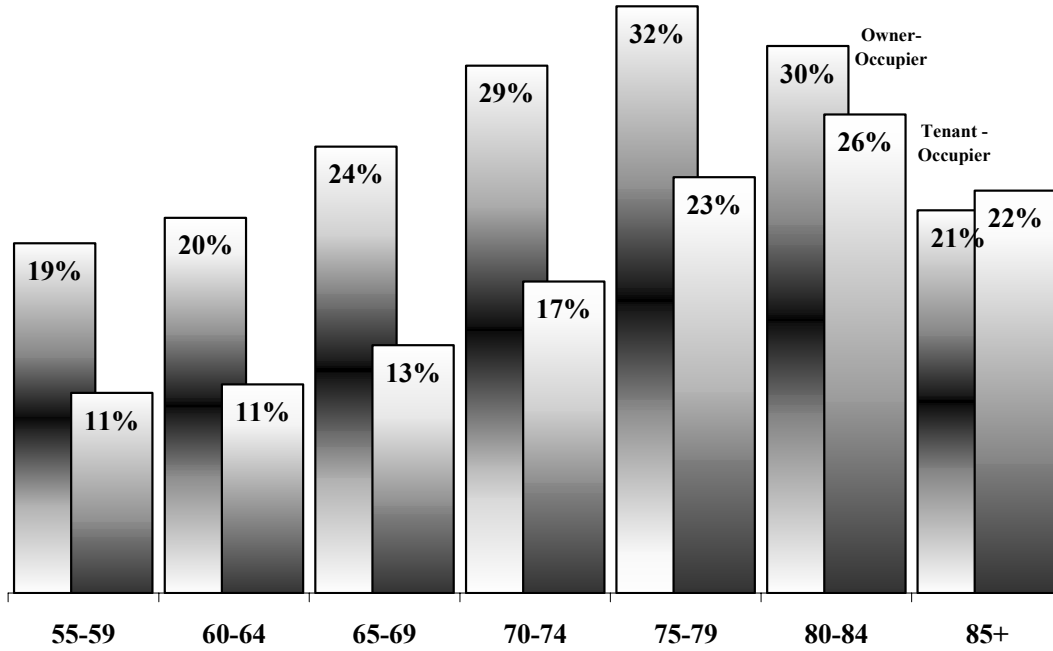


Owner-occupier maintainer rates for women climb from 19% in the 55 to 59 age group to 32% in the 75 to 79 age group, before declining in the 80 and older age groups (Figure 29). The rates for rental housing also climb, from 11% of the women in the 55 to 59 age group to 26% in the 85 plus group. The pattern of women maintaining owner-occupancy households upon the death of a spouse, as well as an increasing propensity to be in either rental or collective housing, is shown in these data. Note that the rental maintainer rates for seniors in Ontario are all marginally lower, and the owner occupier rates marginally higher, than the corresponding national averages.

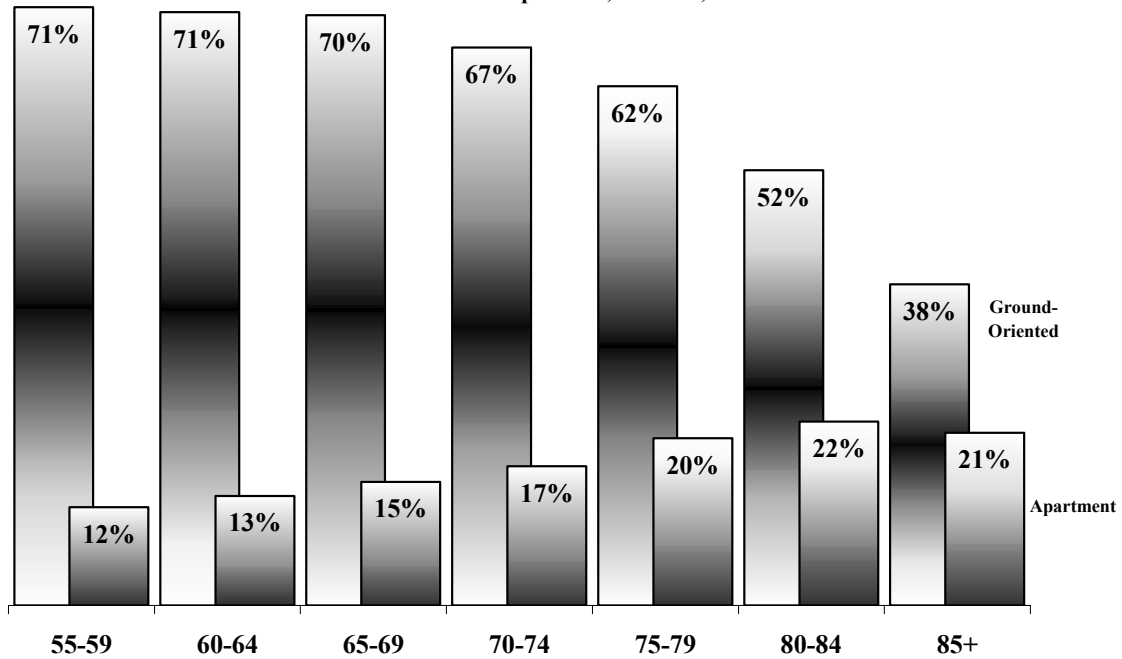
**c) Structure Type.** The pattern for household maintainer rates by structure type (Figures 30 and 31), is very similar to that for tenure. This is the result of the correspondence between owner occupancy and ground orientation, and between rental and apartments. Having said this, in the 60 and older population, ground oriented rates are lower than owner occupancy rates, and apartment rates are higher than rental rates. To show the full age related pattern of tenure and structure type, it is necessary to consider the four combinations of tenure and structure type together. Before doing so, it is important to review what makes up the ground oriented and apartment categories.

Household maintainer rates for males are primarily rates for maintaining households living in single detached houses (Figure 32). 60.8% of the males in the 55 to 59 age maintain households living in this type of dwelling, compared only 10.6% who maintain households living in other forms of ground oriented housing.

**Figure 29: Age and Tenure Specific Household Maintainer Rates,  
Female 55 Plus Population, Ontario, 1996**

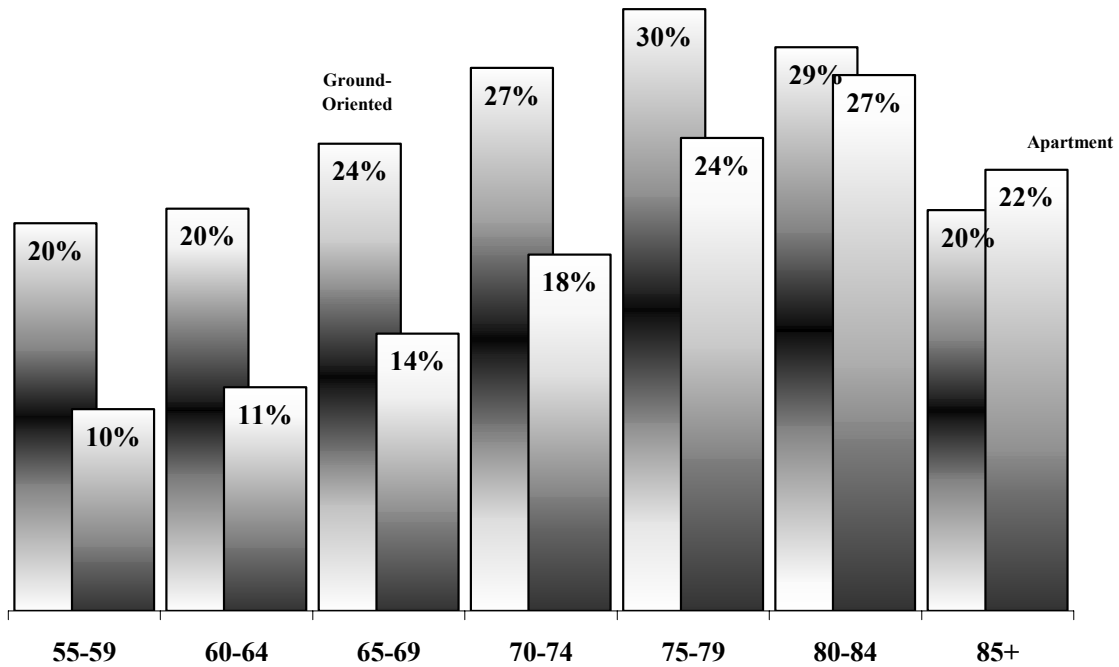


**Figure 30: Age and Structure Type Household Maintainer Rates,  
Male 55 Plus Population, Ontario, 1996**

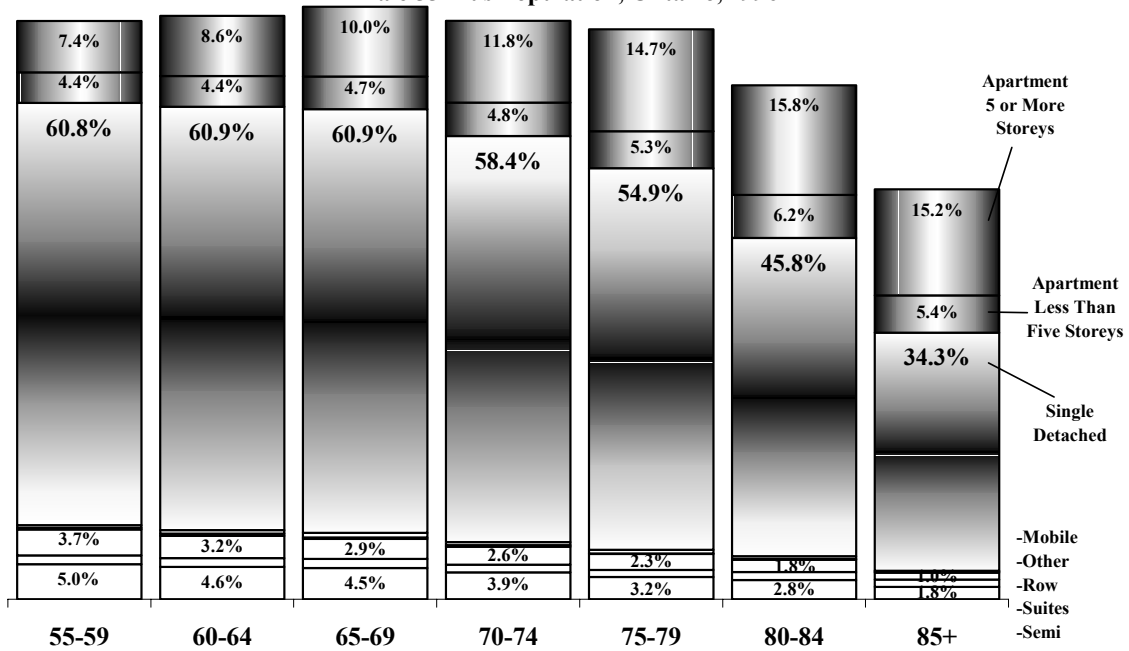




**Figure 31: Age and Structure Type Household Maintainer Rates, Female 55 Plus Population, Ontario, 1996**



**Figure 32: Age & Detailed Structure Type Maintainer Rates, Male 55 Plus Population, Ontario, 1996**



The maintainer rates for males in the 55 to 59 age group for other ground oriented structure types are semi-detached duplex, 5.0%; suites and flats in detached houses, 1.3%; row houses, 3.7%; mobile and moveable dwellings, 0.4%; and dwellings attached to non-residential buildings, 0.2%. The 11.8% of males in the 55 to 59 age group who maintain households in apartments is made up of 7.4% in buildings of 5 or more, and 4.4% in buildings of less than, five storeys.

The decline in maintainer rates for males with increasing age is the result of a decline primarily in single detached housing, but which also occurs in each of the other ground oriented structure type categories. In contrast, the increase in apartment rates is in both the high rise and low rise sector. By the time the 85 plus age group is reached, single detached maintainer rates for males have dropped to 34.3% of the age group, with rates for all other ground oriented structure types also at their lowest level (semi-detached duplex, 1.8%; suites and flats in detached houses, 1.0%; row houses, 1.0%; mobile and moveable dwellings, 0.1%; and attached to non-residential, 0.2%).

The rates for apartments in both high rise and low rise buildings increase for each age group from the 55 to 59 to the 80 to 84 age groups, and remain high in the 85 plus age group. The 15.2% of the males in the 85 plus age group who maintain households in living in apartment buildings of five or more storeys is twice the 7.4% rate for the 55 to 59 age group, and the 5.4% rate for dwellings in low rise buildings is greater than the rates for all but the 80 to 84 age group.

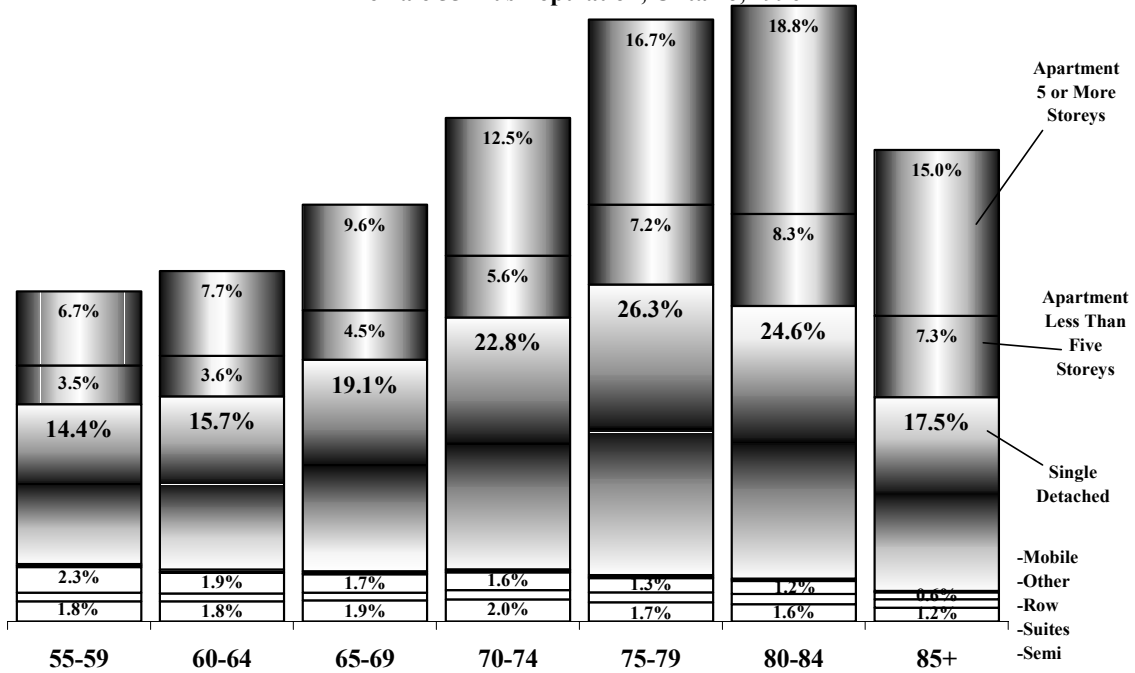
The structure type specific maintainer rates for females show a closer balance between ground oriented and apartments (Figure 33). 14.4% of the women in the 55 to 59 age group maintain households living in single detached dwellings, with a further 6% in other forms of ground oriented accommodation (semi-detached duplex, 1.8%; suites and flats in detached houses, 0.8%; row houses, 2.3%; mobile and moveable dwellings, 0.2%; and dwellings attached to non-residential buildings, 0.1%). The 10.2% of the women in this age group who maintain households in apartment buildings is made up of a 3.5% rate for units in low rise buildings and a 6.7% rate for units in high rise buildings.

Unlike the patterns for males, female household maintainer rates for all structure types increase to the 75 to 79 age group, and then increase for both apartment types into the 80 to 84 age group, before declining upon reaching the 85 plus age group. Of all of the women in the 85 plus age group in Ontario, 20.0% are maintainers of households living in ground oriented accommodation: 17.5% are maintainers of households living in single detached housing, 1.2% of households in semi-detached duplexes, 0.8% in suites and flats in detached structures, 0.6% in row houses, 0.06% in mobile homes, and 0.01% in dwellings attached to non-residential property. The 22.3% of the women in the 85 plus age group who maintain household living in apartments are divided between 7.3% for dwellings in low rise buildings, and 15.0% for dwellings in high rise buildings.

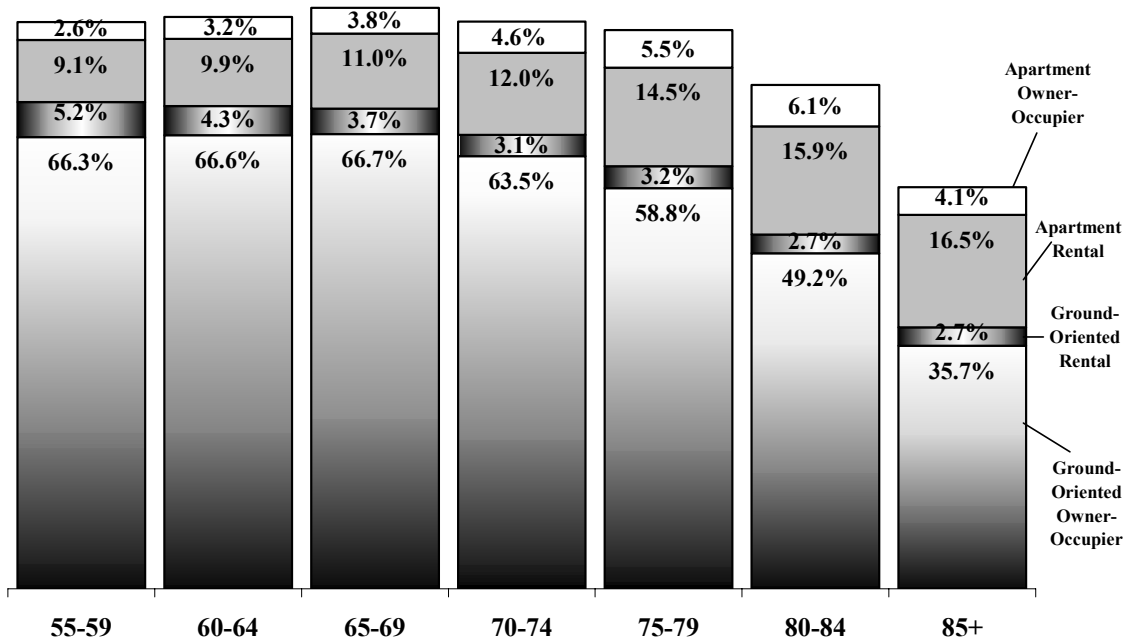
There is a high degree of substitutability between the detailed structure types within the broad category of ground oriented and apartment, and only a small percentage of households are in non-single detached ground oriented. Thus in this report only the two higher levels of aggregation (ground oriented and apartment) will be considered. This will permit a focus on the four combinations of tenure and structure type: owner occupied ground oriented, rental ground oriented, owner occupied apartments, and rental apartments.

**d) Tenure and Structure Type.** The decline in male ground oriented household maintainer rates with age is tied to both the structure type and the tenure (Figure 34). In the cases of both ground oriented rental and ground oriented owner occupier households, there is a decline in male maintainer rates from 5.2% (rental) and 66.3% (owner occupancy) in the 55 to 59 age group to 2.7% and 35.7%, respectively, by the time the 85 plus age group is reached.

**Figure 33: Age & Detailed Structure Type Maintainer Rates, Female 55 Plus Population, Ontario, 1996**



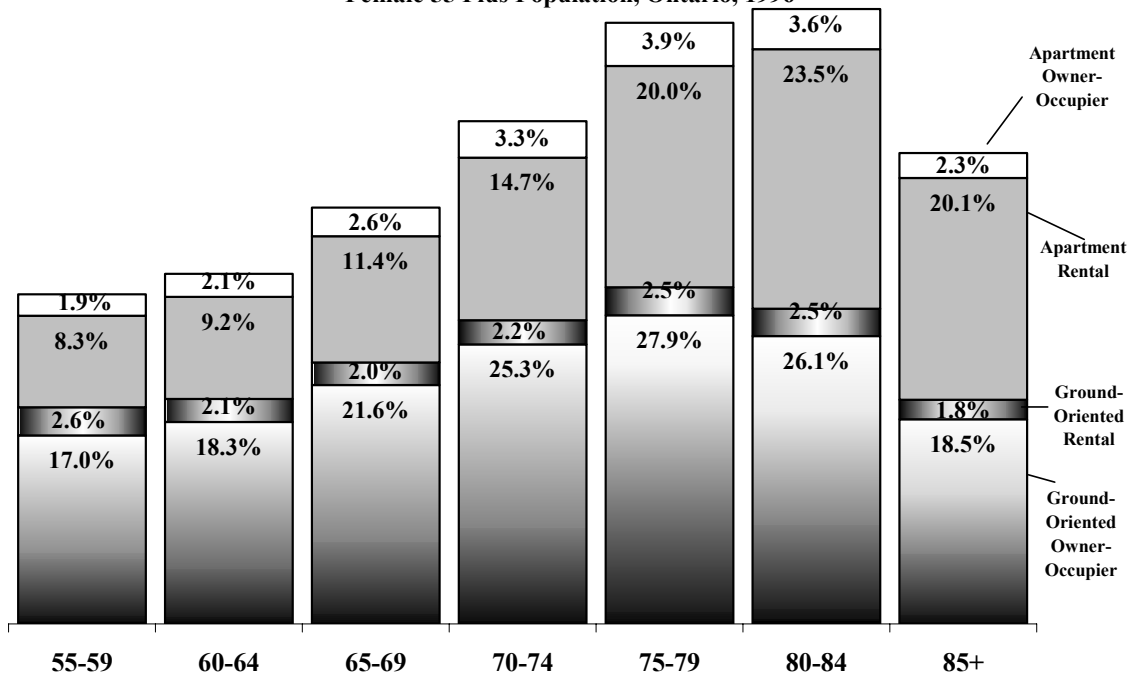
**Figure 34: Age, Tenure & Structure Type Maintainer Rates, Male 55 Plus Population, Ontario, 1996**



Similarly, the increase in male apartment maintainer rates is tied both structure and tenure, as the rates increase with age from 9.1% for rental apartments and 2.6% for owner occupier apartments for males in the 55 to 59 age group, to reach their peak values of 6.1% of the males in the 80 to 84 age group maintaining owner occupier apartment households, and 16.5% of the males in the 85 plus age group maintaining rental apartment households.

The pattern of change in maintainer rates for women aged 55 and older is primarily determined by structure type (Figure 35). Rates for owner occupied ground oriented increase from 17.0% in the 55 to 59 age group to its highest value of 27.9% in the 75 to 79 age group before declining to 18.5% in the 85 plus age group. The rate for ground oriented rental moves in a 2.0% to 2.6% range throughout the female seniors population until the 85 plus age group when it drops to 1.8%.

**Figure 35: Age, Tenure & Structure Type Maintainer Rates, Female 55 Plus Population, Ontario, 1996**



The peak 23.5% rental apartment rate for women occurs in the 80 to 84 age group, with this rate being almost three times the 8.3% rate for women in the 55 to 59 age group: while this rate climbs steadily between these two age groups, most of the increase occurs between the 70 to 74 and 75 to 79 age groups. The female age specific maintainer rate for owner occupier apartment households doubles from 1.9% of the women in the 55 to 59 age group maintaining this type of household to 3.6% in the 80 to 84 age group, before declining to 2.3% in the 85 plus age group.

**e) Conclusions.** The rates shown on Figures 34 and 35 will be used in the projection of seniors private housing demand. Together with the 1996 collective dwelling residency rates for seniors, the age specific maintainer rates provide the inputs necessary for a demographically determined projection of seniors housing demand in Ontario over the next four decades. As the occupancy rates will be held constant at their 1996 levels, it will be the population projection that will shape the pattern of housing demand: the final step before presenting the housing projections is to examine the characteristics of the population projection.

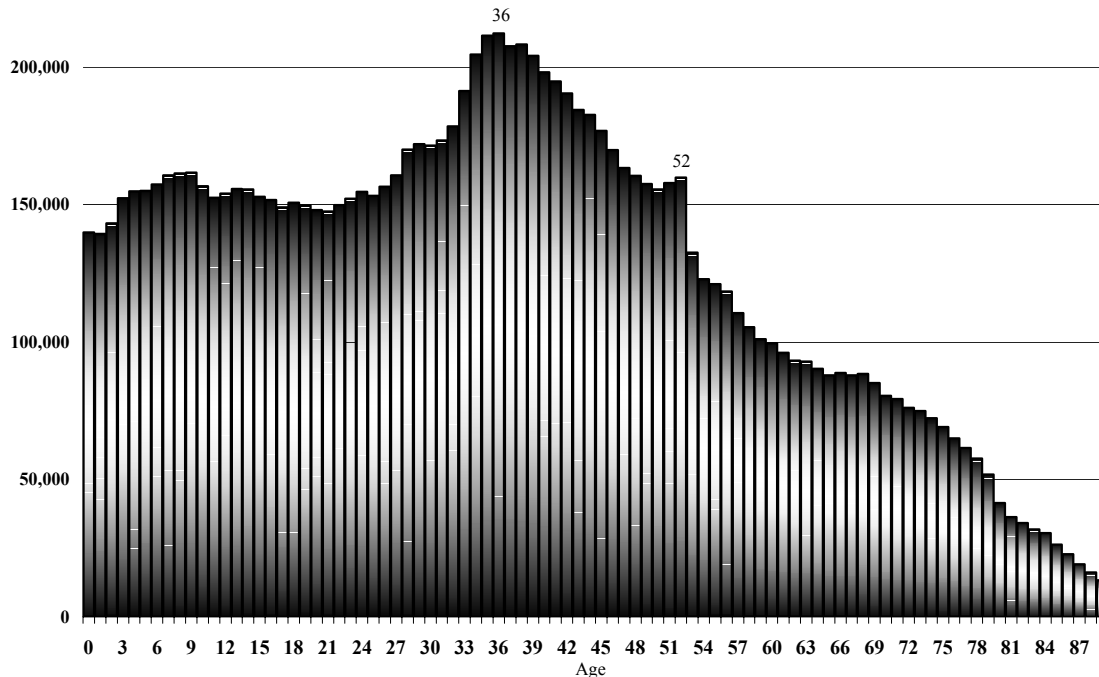
**VI. A Growing Seniors Population**

There are an estimated 11,564,000 people in Ontario today, of which 2,472,000 (21%) are 55 years of age or older. Over the next two decades, the province's population is projected to increase by over 30%, to 15,063,000 by 2020. The population 55 years of age and older will increase by 85%, to 4,569,000 persons, accounting for 30% of the province's population. Of the total population increase of 3.5 million people, 60% (2,096,000) will be in the 55 and older age group. Over the next four decades, the 55 and older population will increase by 145%: in 2040, there will be 6,065,000 people in Ontario 55 and older, accounting for one third of the province's population. The additional 3,593,000 additional seniors in Ontario over the next four decades will account for 54% of the total population increase of 6,614,000 that will take the province's population to 18,310,000 by 2040 (a 57% increase in the total population).

The under 55 age group is projected to increase by 33% over the next 4 decades (from 1999's 9,041,000 to 12,184,000 by 2040). As this increase will be dependent upon the level of births and deaths in, and migration and immigration to, Ontario over the next three decades, one may anticipate some variance in the magnitude of the increase. The 55 plus population is projected to increase by 145% (from 1999's 2,472,000 to 6,065,000 in 2040). There is very little risk that this number will not be attained: there are currently 5,234,000 people between the ages of 15 and 44 in Ontario, almost all of whom will be 55 and older in 2040. There is no question that Ontario's population over the age of 55 is going to more than double over the next three decades.

The current age structure of Ontario's population (Figure 36) permits us to project not only how much the older population is going to grow, but when this will occur. The front edge of the baby boom was 52 years of age in 1999: there will be significant increases in the 55 year old population in 2002, in the 65 year old population in 2012, in the 75 year old population in 2022, and in the 85 year old population in 2032, as the front edge of the baby boom reaches these ages.

**Figure 36: Ontario's Population by Age, 1999**

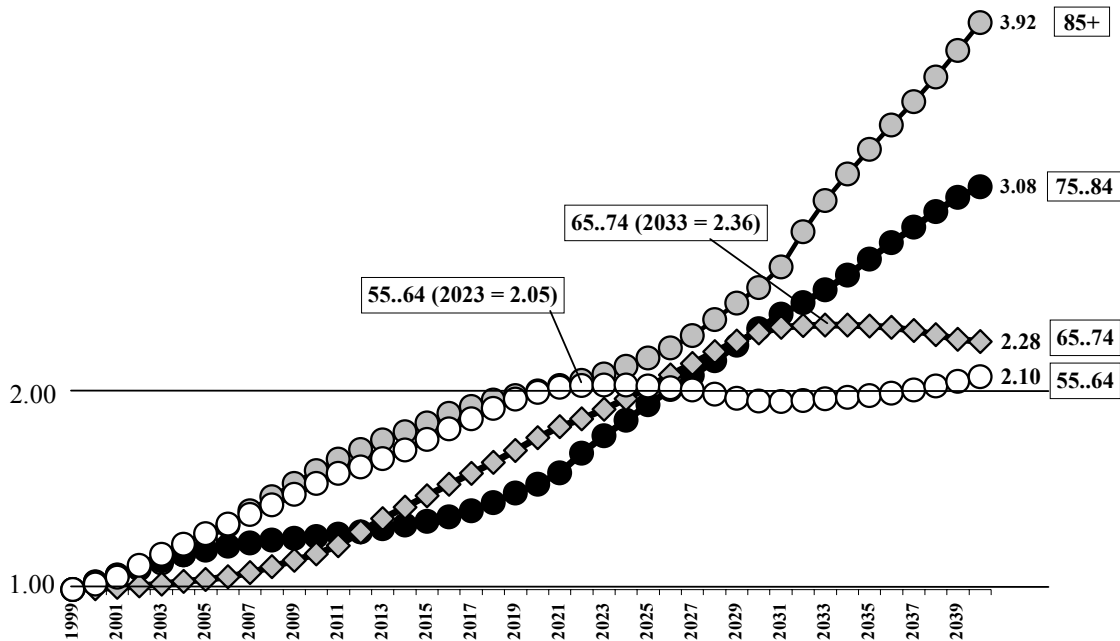


Simply by aging today's population, we can conclude that the number of 55 year olds will continue to increase until the typical boomer, who was 36 in 1999, turns 55 in 2018: after that,

the number of people aged 55 will decline. The population of 65 year olds will increase from 2012 to 2028, when today's typical Ontarian turns 65; the population of 75 year olds will increase from 2022 to 2038, and of 85 year olds from 2032 to 2048.

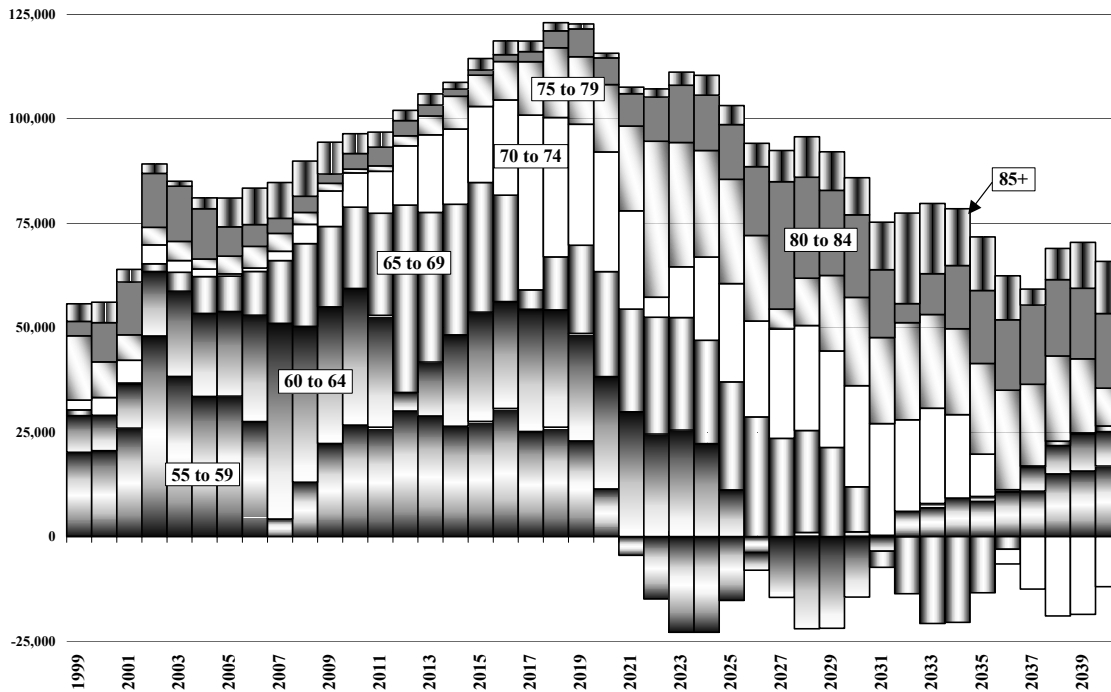
These conclusions are born out in the population projection. Figure 37 shows the projected growth of 55 and older population, aggregated into 10 year age groups, referenced to the number of people in the age group in 1999. [The total population of Ontario is projected to increase by 57% from 1999 to 2040, with there being 1.57 people in the province in 2040 for every 1 that there was in 1999]. The rate of increase for the 55 to 64 age group turns up in 2002 with the entry of the front edge of the baby boom into this age group, and continues to increase until 2012, when the front edge of the baby boom ages out of it and into the 75 to 84 age group. As the second, and largest half, of the baby boom enters the 55 to 64 age group from 2009 to 2019, its size will continue to increase, albeit at a slowing rate. The largest number of people in the age group will be in 2023, when there will be 2.05 times (105% more) people than there are today. After 2023, the peak of boomers will age out of the 55 to 64 age group and its size will decline.

**Figure 37: Population Growth By Age Group, Ontario, 1999 to 2040 (1999=1.00)**



The same pattern, lagged by a decade, is shown for the 65 to 74 age group, whose growth takes off in 2006 as the first of the war babies reaches age 65, and accelerates from 2012 as the front edge of the baby boom reaches this milestone. It will continue to grow until 2033, when there will be 2.36 people in the age group for every one there is today. After this, as the second half of the baby boom begins to age out of the age group, its size will, in turn, decline. The 75 to 84 age group, lagged by yet another decade, follows the same path. Increasing life expectancies mean that people in the age group before the baby boom generation are living longer than their predecessors, and hence bringing the most rapid growth throughout the period to the 85 plus age group, the smallest and oldest of those considered in the projection.

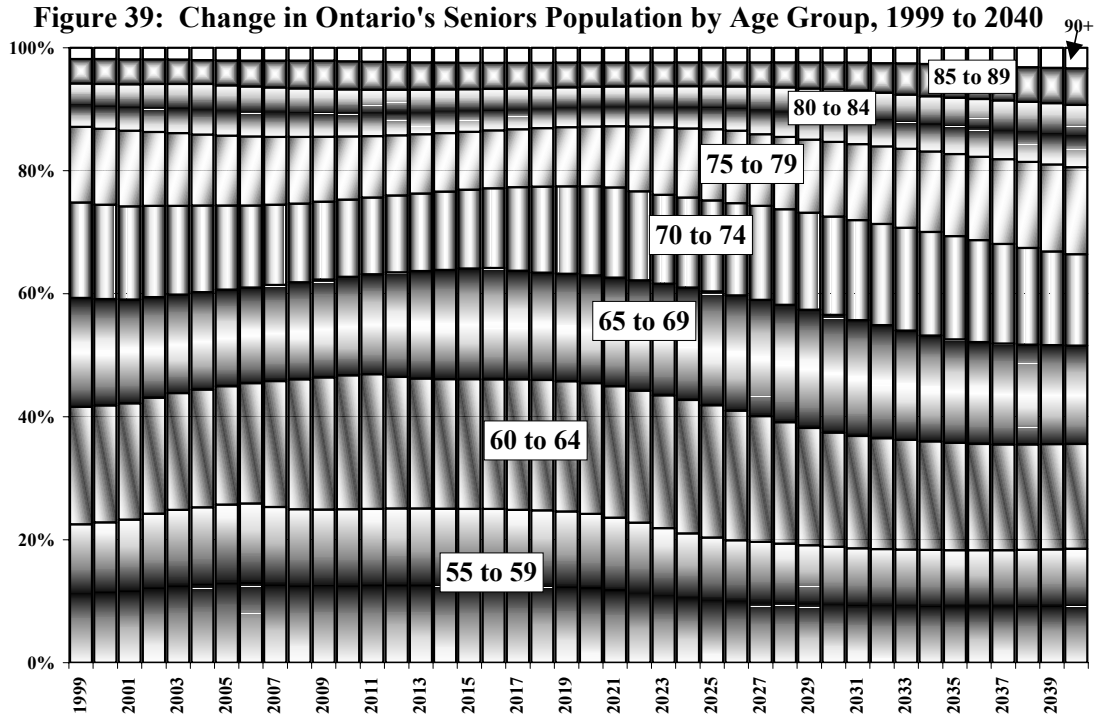
**Figure 38: Projected Population Growth by Age Group, Ontario, 1999 to 2040**



The pattern of absolute increase in the number of people in each age group (Figure 38) follows that of the relative increase shown on Figure 37. The largest increment in the seniors population over the 1996 to 2006 period will be in the 55 to 59 age group, as the first of the boomers age into the age group. Between 2006 and 2012, the largest increment will be in the 60 to 64 age group (as the first of the boomers age into this age group), followed by the 55 to 59, whose continued growth will be caused by the aging of the last of the boomers into the age group, offset to some extent by the aging of the first of the boomers out of it. From 2012 to 2016, the front edge of the baby boom will be pushing into the 65 to 69 age group, which will then have its five years of having the largest increment of growth, as will the 70 to 74 age group from 2017 to 2021, the 75 to 79 age group from 2022 to 2027, and 80 to 84 age group from 2028 to 2032.

By 2021, the bulge of the baby boom, today's 35 to 39 year olds, will be aging out of the 55 to 59 age group. With the generation behind the baby boom being about 8% smaller than the baby boom generation, there will not be enough people aging into the age group to replace the boomers aging out, and the number of people in the 55 to 59 age group will decline for five years, as will the 60 to 64 age group starting in 2026.

This pattern will have a significant impact on the age composition of the seniors population (Figure 39). For example, from 1999 to 2009, there will be an increasing portion of the seniors population in the 80 and older age group (the aging of the post world war one baby boom), and in the 55 to 59 and 60 to 64 age groups (the aging of the post world war two baby boom). As a result of the increase in the share of the 80 plus population, we can anticipate the demand for housing in collective dwellings to increase faster than the population of seniors during this 10 year period. Once the smaller "birth dearth" 1930's generation reaches the 80 plus age group in 2011, its share of the seniors population will decline until 2020, and then will begin to increase again, a path that will be followed by the demand for accommodation in collective dwellings.

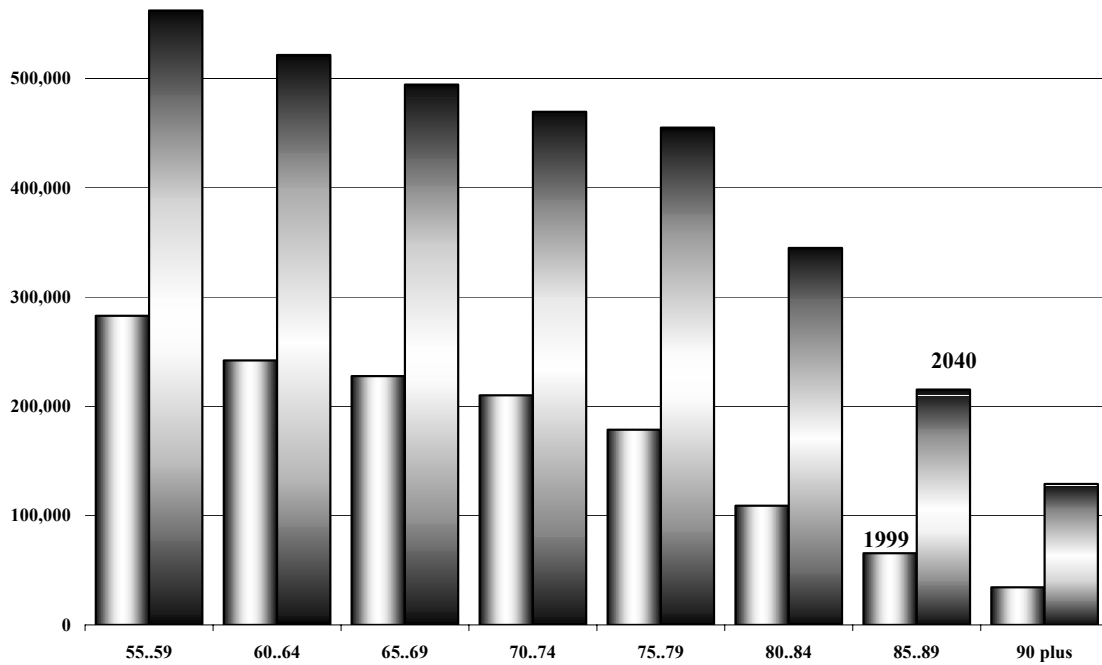


The pattern of growth and change within the seniors population will be essentially the same for the male and female populations (Figures 40 and 41). As females have longer life expectancies than males, there are now, and will be in the future, more females than males in every seniors age group. Having said that, given that male life expectancies have been increasing faster than female life expectancies over the past twenty-five years, the increase in the number of males in these age groups will be relatively faster than for females. For example, in 1999, there were 179,000 women aged 75 to 79: there will be 455,000 in 2040, representing a 2.5 times increase. In 1999 there were 126,000 males in the same age group: this number is projected to increase to 402,000 by 2040, a 3.7 times increase.

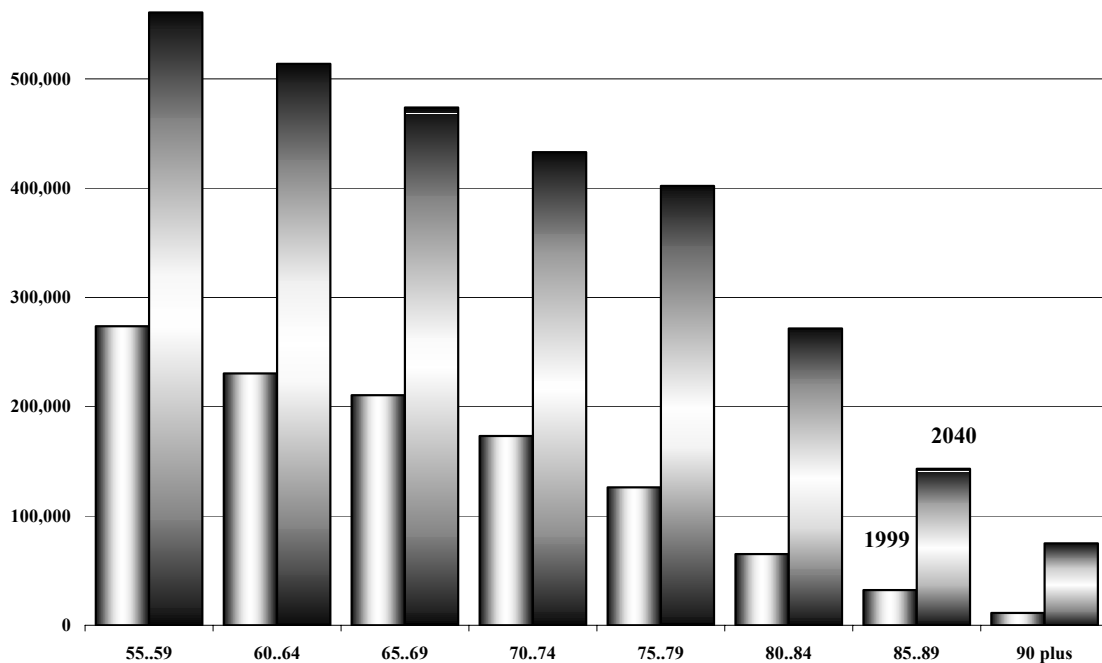
Given the age specific nature of both collective dwelling residency rates and private household maintainer rates, the pattern of growth in the seniors population will have a distinct impact on seniors' housing demand. Even without a formal projection, it is apparent that the growth of Ontario's older population will have its greatest absolute impact on the private housing market, as collective dwelling residency rates do not become significant until age 85 and older, which the first baby boomer will not reach for 30 years, and the typical boomer will not reach for 50 years. Having said this, the fact that the 85 plus population is projected to have the greatest relative growth throughout the next four decades means that we can anticipate demand for collective accommodation to increase faster than for private accommodation, both of which will increase faster than the population as a whole. The seniors housing demand projection presented in the next section shows these anticipations to be correct.



**Figure 40: Number of Females by Age Group, 1999 and 2040, Ontario**



**Figure 41: Number of Males by Age Group, 1999 and 2040, Ontario**



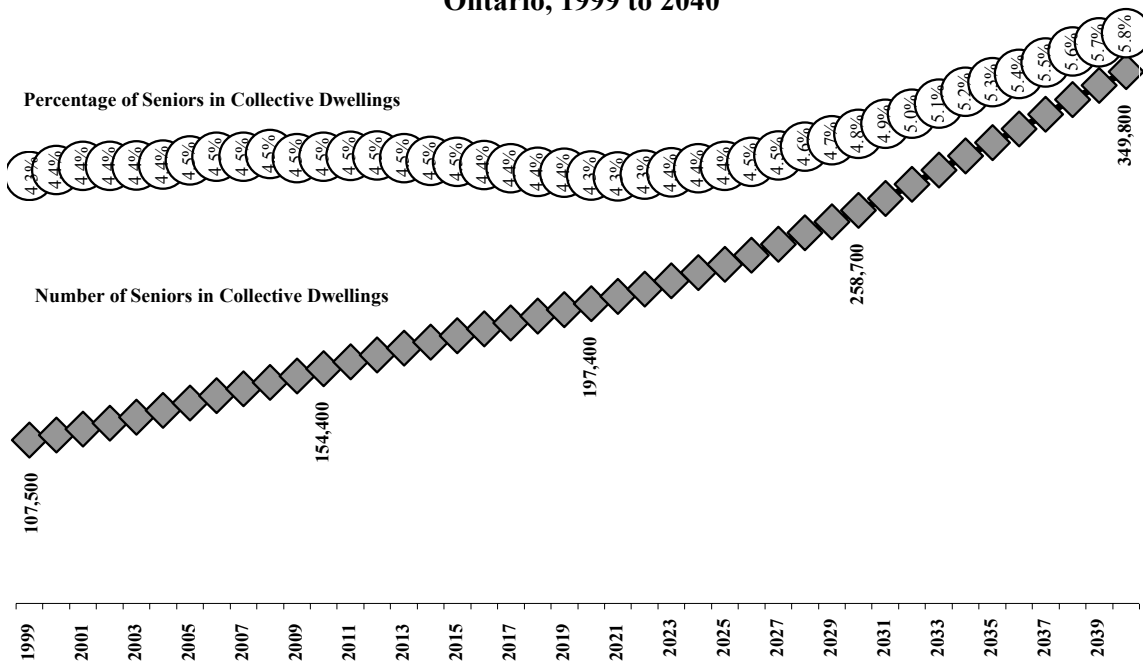
**VII. Housing Ontario’s Future Generations of Seniors**

A demographically based projection of the accommodation required to house Ontario’s growing seniors population is relatively straightforward, as it requires multiplying the projected number of people of each sex in each age group by the collective dwelling residency rates discussed in Part IV of this report to estimate the number of people resident in collective dwellings in the future, and by the household headship rates presented in Part V to estimate the number of private dwelling units that will be maintained by people aged 55 and older. The results of this mathematical operation are discussed in the following sections of this Part of the report.

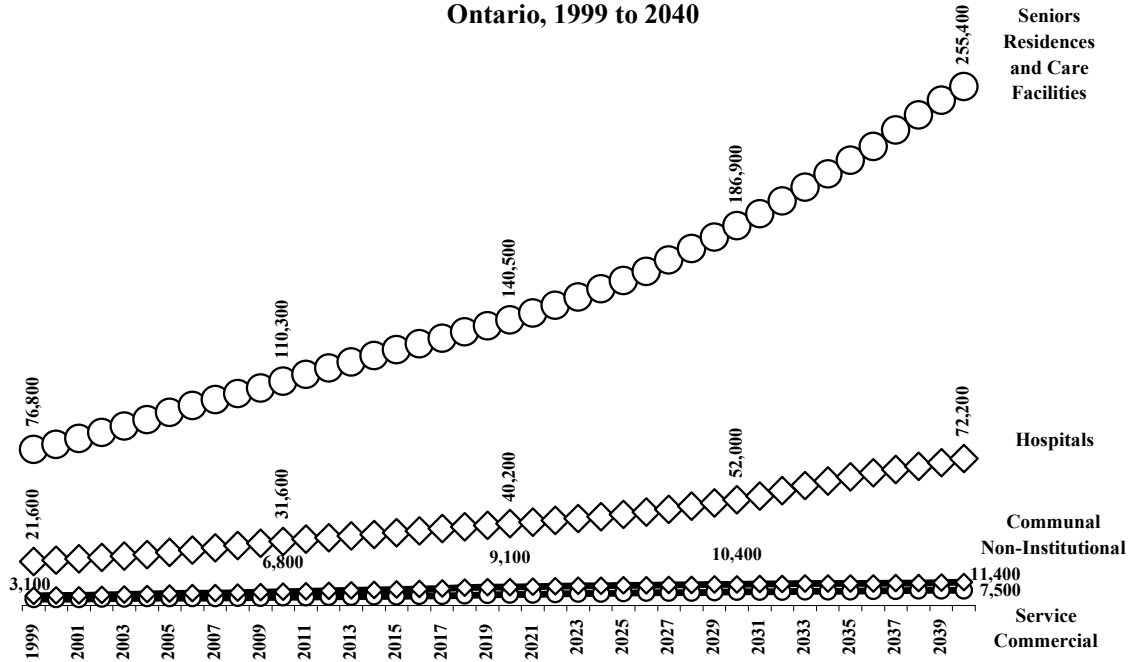
**a). Collective Dwellings.** Assuming constant 1996 collective dwelling residency rates, the population of seniors in collective dwellings will increase from 107,500 today to 197,400 by 2020, and 349,800 by 2040 (Figure 42). This increase of 242,300 additional seniors resident in collective dwellings represents a 226% increase over the next 40 years, compared to a 145% increase in the number of seniors, and a 57% increase in Ontario’s population.

The most dramatic change will occur after 2027, when the 85 plus age group will begin its most rapid growth. From 1999 to 2027, the percentage of seniors in collective accommodation will remain in the current 4.3% to 4.5% range, with the rate of growth in the number of seniors in collective dwellings increasing at about the same rate as the seniors population. From 2027 on, assuming current collective dwelling residency rates, the percentage of seniors in such dwelling would increase from 4.5% to 5.8% by 2040. Given the historical trend to a decline in collective residency rates, and the three decades in the future before this change is felt, it is likely that an increase significantly above the 4.5% level will not occur. It is apparent that in the future, as in the present and the past, 96% of the province’s seniors will live in private accommodation.

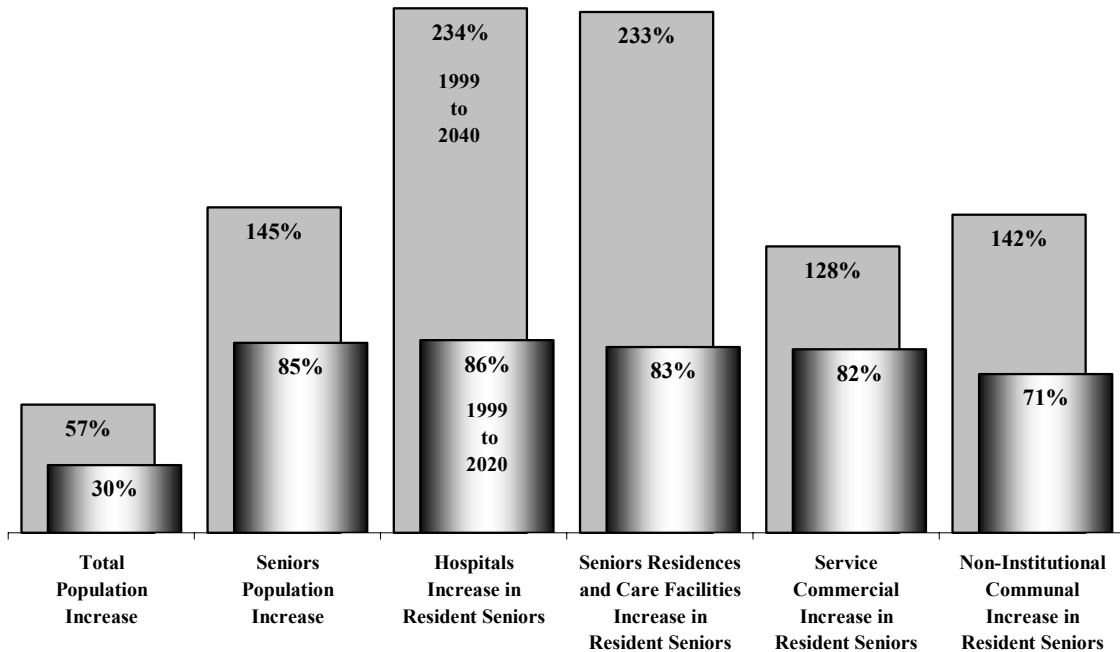
**Figure 42: Projected Seniors Population In Collective Dwellings, Ontario, 1999 to 2040**



**Figure 43: Projected Seniors Population in Collective Dwellings by Type, Ontario, 1999 to 2040**



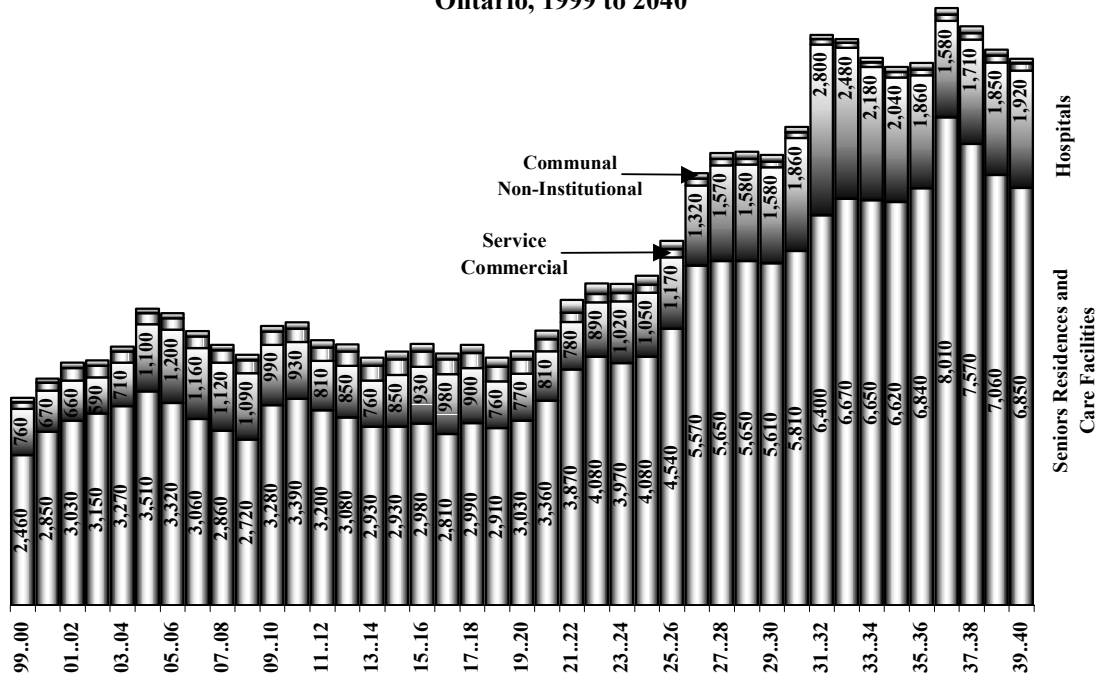
**Figure 44: Projected Growth of Seniors Population in Collective Dwellings by Type, Ontario, 1999 to 2020 and 2040**



Given the insignificant number of seniors resident as staff, in correctional institutions, and in orphanages, the focus here is on the overwhelming majority in care facilities and senior's residences, and in hospitals, service commercial and non-institutional communal dwellings.

Over the next two decades, the growth of the seniors population in institutional dwellings will be both relatively the same for all types of dwellings and at the same pace as the growth of the seniors population as this is the period when most of the growth in the seniors population will be in the low institutional residency rate population between the ages of 55 and 74 (Figures 43 and 44). The seniors population will increase by 85% (2.1 million more seniors), compared to a 30% (3.5 million) increase in the total population between 1999 and 2040.

**Figure 45: Projected Annual Increase in Number of Seniors in Collective Dwellings By Type, Ontario, 1999 to 2040**



While the percentage increase will be about the same (between 71% and 86%) in all types of accommodation, the increase will be numerically concentrated in seniors residences and care facilities. There will be 63,700 more residents of these collective dwellings (from 76,800 in 1999 to 104,500 in 2020), compared to 18,600 in hospitals, 4,100 in service commercial, and 2,200 in non-institutional communal. There will be annual net increases in demand to accommodate in the range of 2,460 to 3,390 more residents in seniors residences and care facilities, approximately 1,000 in hospitals, 200 in service commercial, and 100 in non-institutional communal residences (Figure 45).

Over the longer term, from 1999 to 2040, the increase in demand for accommodation for seniors accommodation in both hospitals and seniors residences will greatly outstrip both the population growth and the increase in the seniors population. The province's population will increase by 57% (6.6 million), its seniors population by 145% (3.6 million more), the number of seniors residents in hospitals by 234% (50,600 more) and the number in seniors residences and care facilities by 233% (63,700 more).

This will be the result of the significant increase in the number of seniors in the 75 and older age groups after 2020, and specifically after 2026. If residency rates remain constant at their 1996 level, the incremental demand for accommodation in care facilities and hospitals will be relatively constant for the next twenty-five years, and then increase dramatically (Figure 45). In 2020, approximately 3,000 additional people will be accommodated in seniors residences and care facilities: by 2030 this will have increased to 5,600, and by 2040 to 6,800. The number of additional hospital residents each year will increase from 770 in 2020 to 1,580 in 2030 and 1,920 by 2040.

Given the close relationship between hospital and care facilities, it is useful to aggregate these two categories into seniors in health related institutions. In this larger format, we can anticipate increments of demand to accommodate in the range of 3,200 to 3,800 additional seniors in health related facilities each year for the next two decades, with the number increasing to the range of 9,000 more per year in the 2030s.

The number of seniors in service commercial (hotels, motels, rooming and lodging houses), and in communal non-institutional (religious institutions and Hutterite colonies) dwellings will increase at about the same rate as that of the seniors population as a whole. The 145% increase in the number of seniors will be accompanied, assuming constant 1996 residency rates, by a 128% increase in the number who are resident in communal non-institutional dwellings, and a 142% increase in the number resident in service commercial dwellings. There will be a long term average of between 100 and 150 more residents of service commercial and of non-institutional communal dwellings each year for the next four decades assuming current residency rates.

These increases are determined by demographic change alone, given the assumption that collective dwelling residence rates remain at their 1996 levels. This assumption was made in spite of the fact that these rates declined slightly from 1991 to 1996: if a continuing decline were assumed, the resultant projected increases in demand would have been somewhat lower. There were a number of reasons why a continuing decline was not assumed. The first is that there are simply not enough data points (only two) to provide a solid base for establishing trend lines. It is not possible from the existing data to argue that changes are constant between these points: it may be that rates bottomed in between 1991 and 1996 and are now on the increase. Nationally while residency rates for hospitals and related institutions dropped from 1981 to 1996, they increased from 1971 to 1981, with their 1996 values roughly equal to their 1971 levels. Most of the 1981 to 1996 decline occurred between 1981 and 1991.

The second reason was that declines stop at some point: to project continuing declines in rates is based on the assumption that it will be as easy to reduce them in the future as it has been in the past. As the easiest reductions are generally those that occur first, and hence have likely already occurred, future declines will be well below those which have occurred over the past decades.

This leads to the third reason, which is that projection of continuing declines in rates is increasingly used as a reason not to deal with issues, particularly issues concerning publicly funded services, which would otherwise require a significant change in how these services are funded. As base line projection, assuming constant 1996 rates clearly identifies the magnitude of growth that will occur in the demand for accommodating seniors in hospitals, care facilities and seniors residences if utilization rates do not decline. It allows us to prepare for what might happen, while working to reduce residency rates so that it does not.

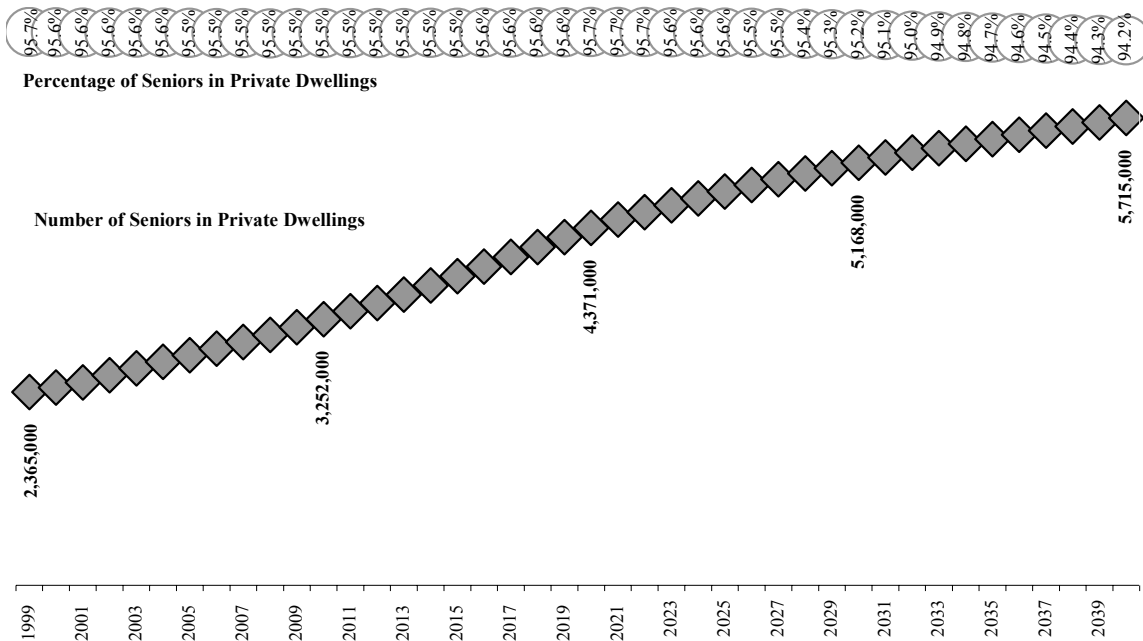
Certainly developments in medical technology that keep people alive, but needing care, longer may well lead to an increase in residency rates. But it is more likely in the future that, on the positive side, a fitter, healthier, and more active seniors population will have lesser requirements for collective accommodation, and on the negative side, there will be a relative decline in public funding for such dwellings. Combined, these may well lead to a reduction in collective dwelling residency rates, and a matching increase in private household maintainer rates.

**b) Private Dwellings**

The most significant growth in the seniors accommodation will be in private dwellings, with the number of seniors living in private housing increasing from 2,365,000 in 1999 to 4,371,000 in 2020, and 5,715,000 in 2040 (Figure 46). For all practical purposes, 95% of the seniors population is, and will be for the next 40 years, in private dwellings: the share will change only slightly from today’s 96% to 94% by 2040. Over the next four decades the seniors population in private dwellings will increase by 142%, compared to the 226% increase in the seniors population in collective dwellings, the 145% increase in the seniors population as a whole, and the 57% increase in the province’s population.

In absolute terms, the number of seniors in private dwellings will increase by 3,350,000 people over the next four decades, from 2,365,000 in 1999 to 5,715,000 in 2040, while the number of seniors in collect dwellings will increase by 242,000. In contrast to collective dwellings, where the greatest increase will be after 2020, the greatest increase in the senior population in private dwellings will be during the first two decades of the period (an increase of 2 million from 1999 to 2020 compared to the 1.35 million increase from 2020 to 2040). This is the result of the greatest increase in the “young” seniors population occurring in the first two decades.

**Figure 46: Projected Seniors Population In Private Dwellings, Ontario, 1999 to 2040**



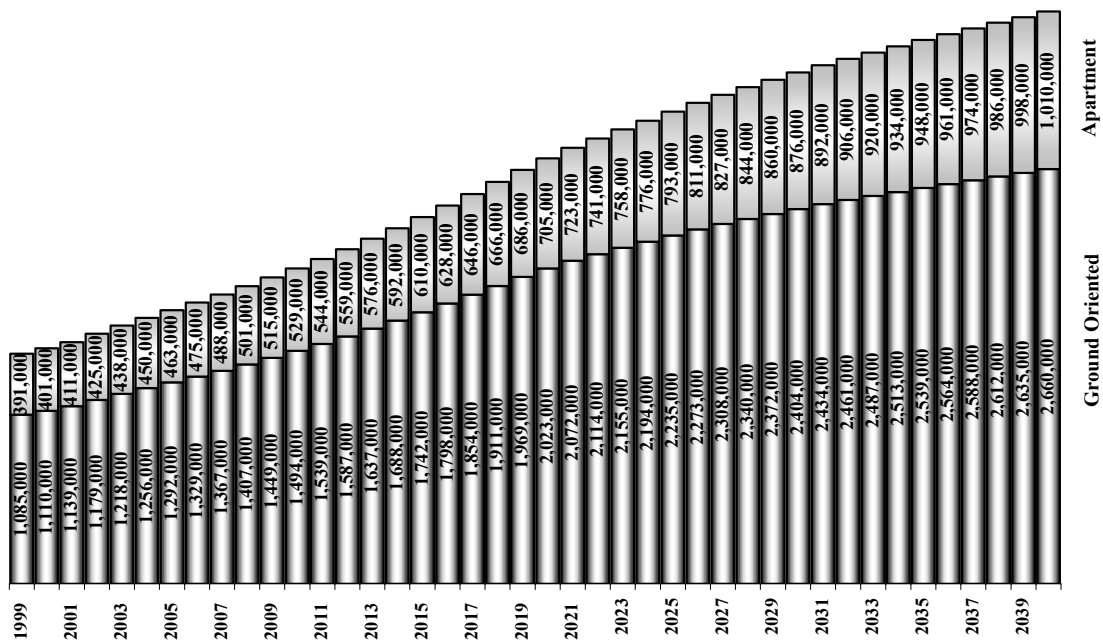
Even with the simplifying assumption of constant 1996 age, sex, structure type and tenure maintainer rates, the factors affecting the pattern of seniors demand for private dwelling accommodation are relatively complex. On the demographic side, the projection that the male

proportion of the seniors population will increase as a result of the continuing convergence of male and female life expectancies means that, as they do today, male household maintainer rates will continue to dominate housing demand patterns. As the majority of the seniors population growth over the next 40 years will be in the under 75 population where male maintainer rates are relatively stable, the housing demand pattern of the future will also be similar to that of today.

This stability in demand will be complemented by behavioural factors. As female rates in the under 85 population increase to offset the corresponding declines in male rates, overall housing demand will move with the growth of the seniors population. This means that it will increase slightly faster than the seniors population as a whole until population growth shifts into the 80 and older age groups where overall maintainer rates decline. And finally, the fact that female maintainer rates increase for **all** dwelling and structure type combinations until the oldest age group is reached, means that increases in demand for all types of housing will be quite similar. In 1999, there were 1,476,000 households in private dwellings that were maintained by people 55 years of age or older. Assuming constant 1996 maintainer rates, this will increase 2.49 times to reach 3,669,420 private dwellings, an increase of 2,193,300 dwellings (149% increase).

Between 1999 and 2020, the 85% increase (1,252,000 more private households maintained by seniors) will be proportionately shared between ground oriented and apartment structure types (Figure 47). In 1999, seniors maintained 1,085,000 ground oriented dwellings and 391,000 apartment dwelling units. Both of these will almost double in the next two decades, reaching 2,023,000 ground oriented, and 705,000 apartment units, maintained by seniors in 2020. This means an increase of 938,000 households (86%) in ground oriented dwellings, and 314,000 (80%) in apartments, maintained by people 55 and older in Ontario over the next 20 years.

**Figure 47: Projected Number of Seniors Maintaining Private Dwellings By Structure Type, Ontario, 1999 to 2040**

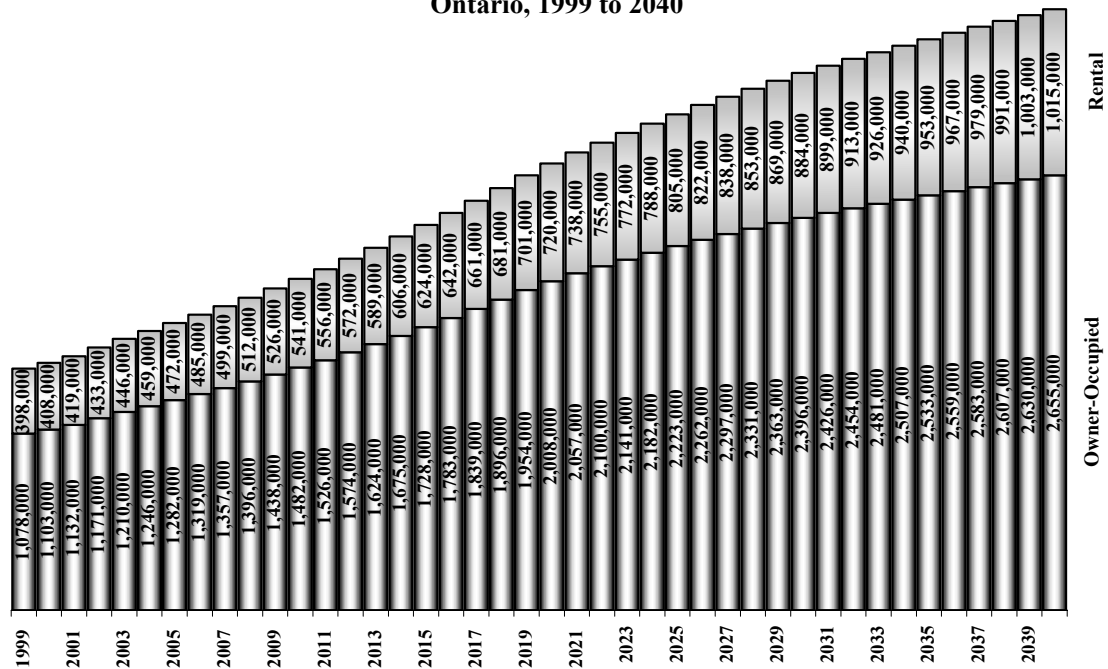


Over the 2020 to 2040 period, the growth of the 75 plus population will be reflected in both the collective and private sectors. Overall increases in the number of households maintained by seniors will slow (increasing by only 35%, adding only 942,000 such households), as maintainer rates decline and the growth of the seniors population slows. It will also be reflected in a shift towards an increasing share of apartment households. Apartments maintained by seniors will increase by 43% (305,000 more) while households in ground oriented accommodation will increase by only 31% (637,000 more). Note that even with this shift, ground oriented accommodation will be the norm for the seniors population.

In 1999, 37.6% of seniors household maintainers were women. With the slight shift in the composition of the seniors population towards males in the future, the percentage of senior household maintainers who are women will decline very slightly to 35.4% in 2020, before increasing (as a result of higher male mortality rates in the older age groups) to reach 36.8% by 2040. Women accounted for 30.8% of the seniors who maintained ground oriented households, and 56.5% of those who maintained apartment households, in 1999: over the next four decades this will change slightly, to 30.0% and 54.5% respectively, following the “same decline followed by increase” pattern for their share of all maintainers.

Housing demand by tenure (Figure 48) will follow the same pattern as that by structure type. The number of owner occupier households maintained by seniors will increase by 86% (930,000 more households) and apartments by 81% (322,000 more) over the next two decades. From 2020 to 2040, the number of owner-occupied units maintained by seniors would, at constant 1996 maintainer rates, increase by 32% (647,000 more) and rental households by 41% (295,000 more).

**Figure 48: Projected Number of Seniors Maintaining Private Dwellings By Tenure Type Ontario, 1999 to 2040**



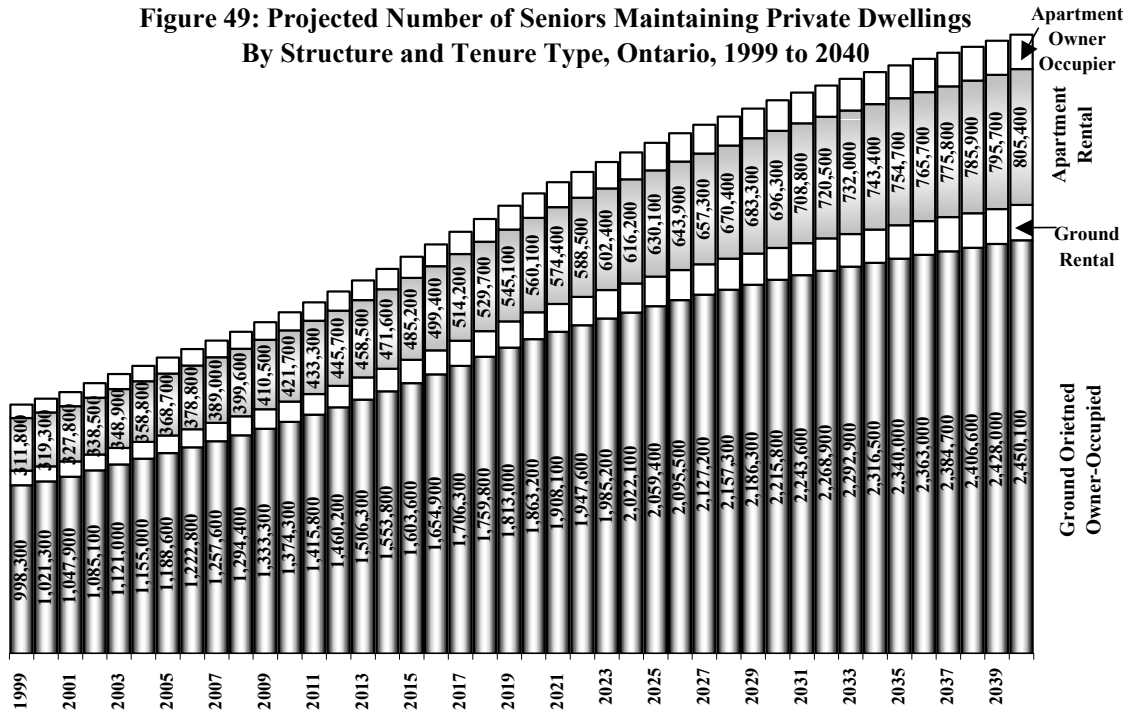
In 1999 women accounted for 30.4% of the seniors maintaining owner occupier housing, and 57.0% of those maintaining rental accommodation: these shares will decline slightly, to 29.6% and 55.5% respectively, by 2040 as a result of the increased male proportion of the seniors population.

Turning to the detailed structure and tenure type combinations, it is apparent that ground oriented owner occupancy will continue to dominate the private housing stock occupied by seniors (Figure



49). In 2020, there will be 1,863,000 households maintained by people 55 years of age and older and living in ground oriented owner occupied dwellings, 875,000 more than the 998,000 of 1999 (an 88% increase). From 2020 to 2040, the increase will be smaller, both absolutely (587,000 more) and relatively (31% increase).

**Figure 49: Projected Number of Seniors Maintaining Private Dwellings By Structure and Tenure Type, Ontario, 1999 to 2040**

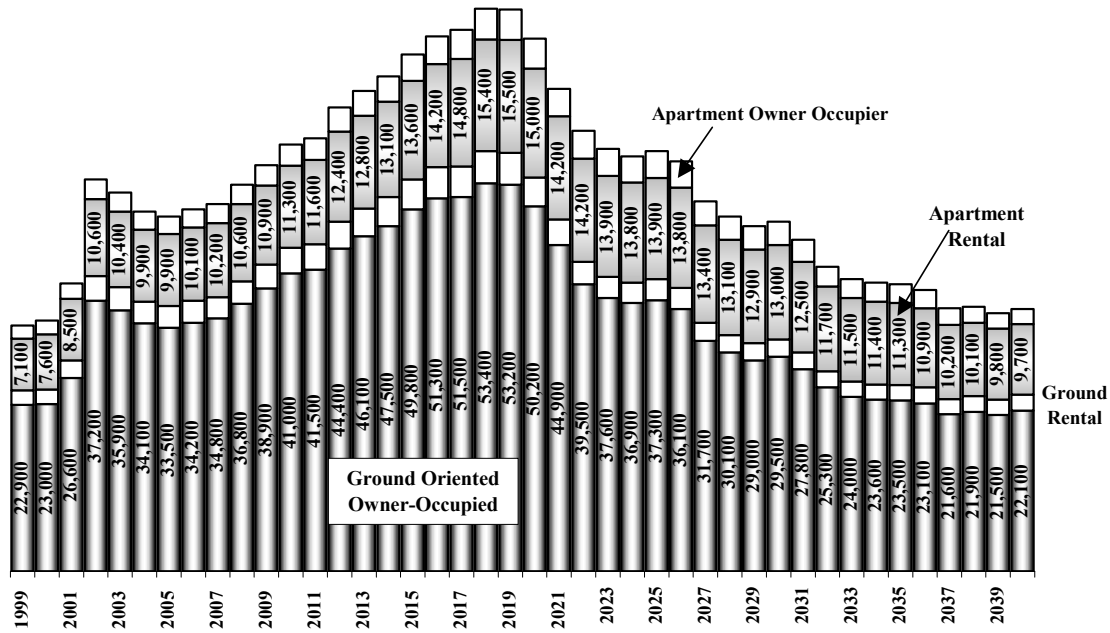


The number of rental apartment households that are maintained by seniors will increase by 248,000 dwellings (a 79% increase) between 1999 and 2020, and by 245,000 dwellings (a 44% increase) between 2020 and 2040. The number of owner-occupier apartment households maintained by seniors will increase by 65,000 dwellings (an 82% increase) from 1999 to 2020, and by 59,900 dwellings (a 41% increase) from 2020 to 2040.

Under the constant maintainer rate assumption, in 2040 women will account for 57.3% of the seniors maintaining households in rental apartments (down from 59.1% in 1999), 48.3% of those for rental ground oriented (48.8% in 1999), 28.5% of those in owner occupied ground oriented (29.2% in 1999) and 43.1% of those in owner-occupier apartments (46.0% in 1996).

The preceding discussion of the number of households living in private housing that are maintained by seniors focused on the stock, the total number of dwellings by type, at a point in time. A distinct pattern of change in this stock is shown by examining the additions to the stock of households maintained by seniors over this forty year projection period (Figure 50). During the 1999 to 2001 period, the number of senior-maintained households added to the housing stock each year will be relatively modest, in the range of 30,000 additional households per year. Once the front edge of the baby boom reaches age 55, the number of seniors households added to the housing stock each year increases dramatically, with between 48,000 and 55,500 more each year during the 2002 to 2011 period.

**Figure 50: Projected Additional Number of Households Maintained by Seniors  
By Structure and Tenure Type, Ontario, 1999 to 2040**



As the larger, second half of the baby boom reaches age 55 in 2012, the number of additional private households maintained by seniors will continue to increase, with between 55,000 and 70,000 added each year from 2012 to 2020. The annual additional number of seniors households will then decline, returning to 32,000 per year by 2040 as the baby boomers age past 75. Part of the slowing of growth will be the result of the slowing of the growth of the seniors population, as all of the boomers will be seniors and the following generation, while adding to the seniors population, will add fewer than the baby boom generation did. The other part will be the result of the first of the boomers reaching the age where private maintainer rates begin to decline, and collective residence dwelling residence rates begin to increase.

Annual additions to the stock of households maintained by seniors by specific dwelling type will all follow this general pattern. The number of seniors households living in ground oriented owner occupied dwellings will increase by between 23,000 and 27,000 per year from 1999 to 2001; by 33,500 to 41,500 per year from 2002 to 2011; by 41,500 to 53,400 per year from 2012 to 2020; and then decline to 22,000 by 2040. The number of rental ground oriented seniors households will increase by between 1,700 and 2,000 per year from 1996 to 2001; in the 2,000 to 3,500 range from 2002 to 2011; in the 3,500 to 4,000 additional households per year range from 2012 to 2020; and then decline to the 2,200 range by 2040.

The number of households maintained by seniors in rental apartments will increase in the 7,100 to 8,500 additional households per year range from 1999 to 2001; in the 9,900 to 11,600 per year range from 2002 to 2011; in the 12,400 to 15,000 additional households per year from 2012 to 2020; and then declining to 9,700 by 2040. During the 1999 to 2001 period, the number of additional seniors maintaining households living in owner occupied apartments will increase in the range of 1,600 to 1,800 per year; in the range of 1,900 to 3,000 more per year from 2002 to 2011; in the range of 3,300 to 4,100 per year from 2012 to 2020; and then down to 2,100 per year by 2040.

This is a base line housing demand projection, linking a trend based population projection with seniors private household maintainer rates, assumed to remain constant at the 1996 level.

Without more empirical evidence, which is not published, alternative trend projections are not appropriate. The issue of how maintainer rates might change, however, does warrant discussion.

The same factors that might lead to reduction of collective dwelling residency rates may also lead to an increase in private household maintainer rates. Positively, an increasingly fit, active and able seniors population may mean a greater propensity of seniors to be in private households. Negatively, fiscal downloading and reductions in public sector support for seniors collective housing, and reduction in transfer payments to seniors, might limit the ability of many seniors to obtain accommodation in collective dwellings.

One of the issues that will have to be dealt with in respect to the very significant increase in the number of seniors in private dwellings, primarily as a result of the increase of the seniors population, but perhaps augmented by a decline in collective dwelling residency rates, will be a very significant increase in the goods and services required to assist this population. The demand for emergency alert and response services, assisted transportation, meals on wheels, home visiting services, cleaning and nursing services, will all grow at the rate of increase in the seniors occupancy of private housing at the least (which will be in the range of 150%) or at a higher rate reflecting the growth rate of the oldest seniors in private housing (for example, the 286% increase in the 85 plus age group in private housing, over the 245% increase in the 80 to 84 age group) over the next four decades.

Current trends indicate a number of changes that might be anticipated in household maintainer rates within the private housing stock. As these trends are often in the opposite direction, no one clearly identifies the path that may be experienced in the future. A fitter, more active and more able seniors population may not only lead to a reduction in collective dwelling residency rates, but to an increase in ground oriented household maintainer rates, as seniors will be able to have the benefits of remaining in the family home and working in the garden longer than they have in the past. Offsetting this trend is the fact that the seniors population of the future will have had a much more urban lifestyle than today's seniors, and hence a greater propensity to have been apartment dwellers during their working years, and hence may remain so during their retirement.

Clawbacks of benefits, wealth and income eligibility tests, and reductions of services that may (will) occur in the future as fiscal constraints continue to reduce government transfers will also have an affect on seniors housing patterns. Seniors who are wealthy in terms of owning their own home, but income poor, will increasingly have to look at selling the home to fund their retirement and health care. In some cases, realizing the equity in their home will push people into the apartment market, either as owner occupiers or tenants, thereby reducing the ground oriented maintainer rates and increasing apartment maintainer rates. In other contexts, they may become "equity refugees", relocating to markets where they can buy "their house" in a small town or rural community for much less than they sold it for in an urban area.

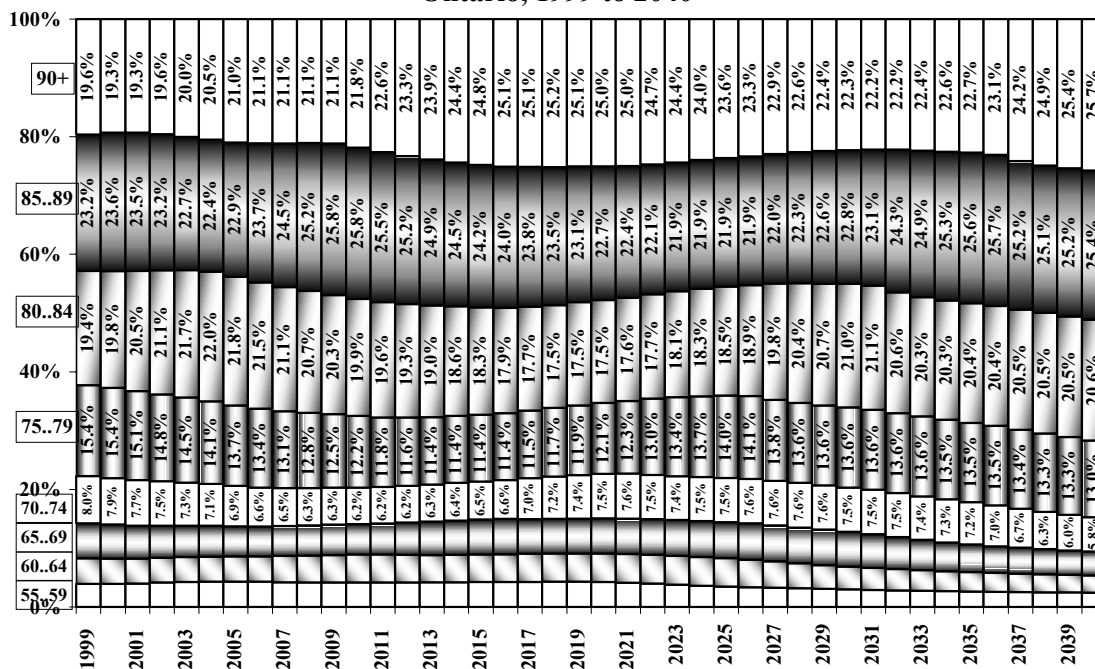
One area where it is most reasonable is to expect an increase is in apartment owner occupied and a decrease in apartment rental occupier rates. Today's stock of seniors in apartments represents a history where opportunities for apartment ownership were more limited than they currently are. Future generations of seniors are more likely to be apartment owners either because they own apartments today as pre-seniors, or because they acquire them as empty nesters in the future.

**VIII. Conclusions**

Seniors' demand for accommodation in Ontario will increase faster than both the population as a whole (which will increase by 57%) and the seniors population itself (which will increase by 145%) over the next 40 years. Assuming constant residency and household maintainer rates, the demand for accommodation in collective dwellings will increase 226%, with 242,319 more seniors resident in such accommodation in 2040 than there were in 1999. The number of seniors in private dwellings will increase by 142%, with 3,350,000 more seniors resident in private dwellings in 2040 than there were in 1999.

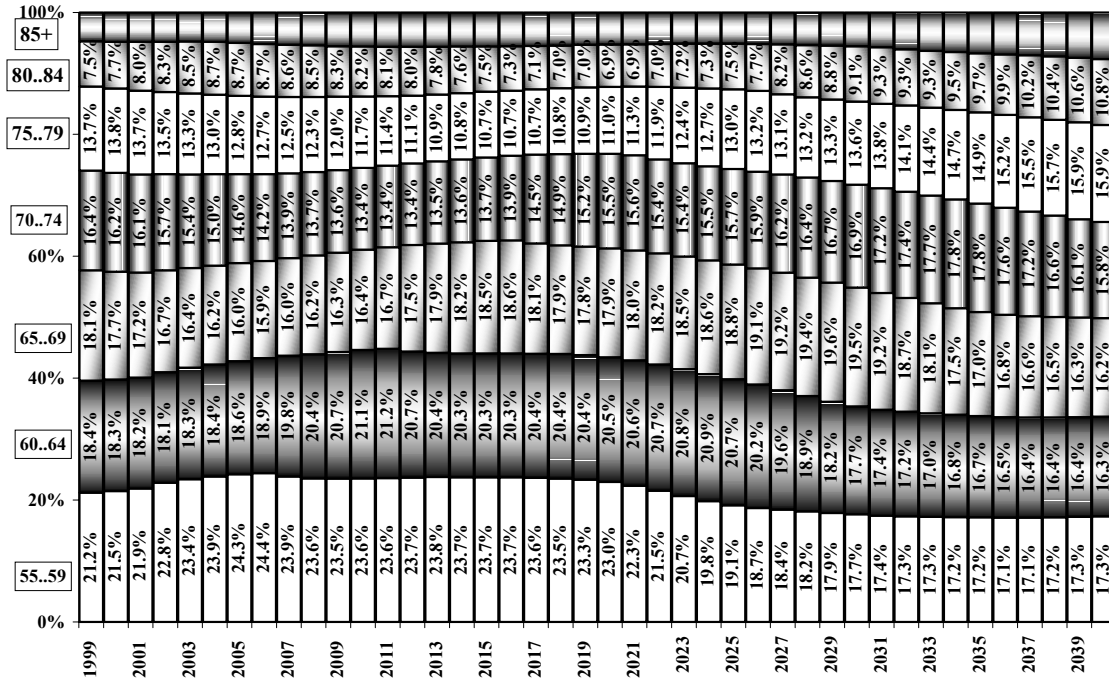
The demographic change that underlies these projections will also lead to a change in the composition of the seniors population, in both the collective and private dwelling sectors. In the case of collective dwellings, the 90 and older age group will increase as a percentage of the population in collective dwellings while the other age groups will decline (Figure 51). In 1999, 19.6% of the seniors population in collective dwellings were 90 plus: with constant residency rates, this age group will increase to account for 25.0% in 2020, and 25.7% in 2040. The increase will make this oldest age group the predominant one in collective dwellings from 2015.

**Figure 51: Projected Age Distribution of Seniors in Collective Dwellings, Ontario, 1999 to 2040**



The shares for all other age groups will decline. The 85 to 89 age group, currently having the largest percentage of the seniors in collective dwellings with 23.2%, will decline to second place with a 21.9% share in 2020 and a 25.4% share in 2040. The 80 to 84 age group which has today's third largest share (19.4%) will remain there with a 20.6% share in 2040. The 75 to 79 age group will continue to be in fourth place, with its current share of 15.4% declining to 13.0% by 2040. Overall, the 75 plus population will increase from 77.6% of the seniors in collective dwellings in 1999 to 84.7% in 2040.

Figure 52: Projected Age Distribution of Senior Household Maintainers, Ontario, 1999 to 2040



The 75 plus age group accounted for only 25.9% of the seniors maintaining private households in 1999 (Figure 52). The largest share of the population of seniors maintaining households living in private dwellings was the 55 to 59 age group (17.3%), followed by the 60 to 64 age group (16.3%) in second place, the 65 to 69 age group (16.2%) in third place, and the 70 to 74 age group (15.8%) in fourth place.

Demographic change will increase the 75 plus age group’s share of the population of seniors maintaining private households to 34.4% by 2040, the result of the increase in the 75 to 79 age group’s share from 13.7% in 1999 to 15.9% in 2021, the 80 to 84 age group’s share from 7.5% to 10.8%, and the 85 plus age group’s share from 4.7% in 1996 to 7.6% in 2040. The 70 to 74 age group will drop to fifth place, with its share declining slightly from 16.4% in 1999 to 15.8% in 2021. The 65 to 69 age group will remain in third place, as its share drops from 18.1% in 1999 to 16.2% in 2040. The 60 to 64 age group (a drop from 18.4% to 16.3%), and the 55 to 59 age group (a drop from 21.2% to 17.3%), will retain their second and first place shares over the 1999 to 2040 period. Note that until 2020, the seniors population maintaining private households will become “younger”, as maintainers under the age of 70 will increase from 74.1% to 76.8% all seniors maintaining private households as a result of the aging of the baby boom generation into the under 70 population. Their continued aging after 2020 will lead to the increase in the share of the 70 plus age group, from 23.2% in 2020 to 34.4% by 2040.

The demand for seniors housing will increase significantly over the next four decades, with the demand for collective accommodation increasing at four times the rate, and for private housing at more than twice the rate, of the province’s population. Reductions in collective residency rates may slow the rate of increase in collective dwellings. If this occurs, it will add to the demand for private households, where 96% of seniors do and will live, making seniors accommodation a rapidly growing segment of housing markets in Ontario over the next four decades.

Endnotes:

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<sup>i</sup> Marshall McLuhan and Quentin Fiore, The Medium is the Massage, Bantam Books, 1967, page 74-75.

<sup>ii</sup> David Foot, Vancouver Sun, April 22, 1997, page D1.

<sup>iii</sup> This value is higher than the 1996 Census count of 2,274,000: the 2,317,100 value has been adjusted for the estimated census undercount.

<sup>iv</sup> All projections of Ontario's population are from The Urban Futures Institute's projection model. For more on this topic please see the publication Ontario's Population in the Next Four Decades: Eighteen Million Strong and Growing, The Urban Futures Institute, 1999.

<sup>v</sup> For a detailed discussion of life expectancies, see What Can You Expect? Life Expectancy in Canada, 1921 to 2021, The Urban Futures Institute, 1998.

<sup>vi</sup> We have classified religious institutions with communal non-institutional such as Hutterite colonies, as their value based structure seems to place them in this group, rather than with hospitals, which is where Statistics Canada puts them.

<sup>vii</sup> See Housing Canada's Seniors in the Next 30 Years (The Urban Futures Institute, 1999) for a discussion of seniors housing in the national level.

<sup>viii</sup> This is slightly lower than the 2,317,100 figure presented earlier as the total population of seniors. The difference is the adjustment of the census figure upward to capture those missed in the Census count. This undercount adjustment means that census data will also total to something slightly less than the total population.

<sup>ix</sup> Comparable data for Ontario are only available for 1991 and 1996: the magnitude of these numbers is too small, and the period of time too short, to draw any conclusions as to trends in the province.

<sup>x</sup> Gordon Smith, The Population in Collective Dwellings: Canada, 1971 to 1991, Statistics Canada, Ottawa, 1996.

<sup>xi</sup> See Housing Canada's Seniors in the Next 30 Years (The Urban Futures Institute, 1999), pages 11-12.

<sup>xii</sup> Ibid., page 14.

<sup>xiii</sup> Ibid., page 15.

<sup>xiv</sup> Ibid., pages 17 and 18.