

National Seniors Strategy Evidence Informed Policy Brief

Ensuring Older Canadians have Access to Affordable Housing and Transportation

Setting the Context:

If we want to support older Canadians to live independently in their communities for as long as possible, we need to ensure that they can continue to access appropriate, secure and affordable housing and transportation options as they age. Given that housing and transportation costs continue to rise faster than inflation, and that older Canadians tend to outlive their decision to stop driving by a decade, enabling their access to these fundamental needs will be central to enabling their continued independence.

According to the Government of Canada and the Canadian Mortgage and Housing Corporation (CMHC), affordable housing is officially considered affordable, “if shelter costs account for less than 30 per cent of an individual’s before-tax household income”.¹ A 2010 report, however, outlines that approximately 50 per cent of older Atlantic Canadians spend 30 per cent of their income on housing; while 20 per cent spend over 40 per cent of their income on housing, making them some of the most financially vulnerable individuals in Canada.² Perhaps more problematic is the finding that the majority of older Canadians are considered to have a “core housing need”, meaning that **“30 per cent of their income was not sufficient to pay the median rent for housing”** in their region.³ Understanding the affordable housing landscape is not always clear in Canada, as several types of housing exist along a continuum and include public, private and not-for-profit subsidy (see Figure 1). We do know, however, that a lack of access to affordable housing increases the likelihood of physical and mental health problems for older Canadians and yet, the federal government appears to be progressively eliminating the assistance it provides for low-income households and the provision of affordable housing.^{4,5} Additionally, simply having a place to live may not be sufficient to support ageing in place, unless the older person is able to ensure it can also meet their needs as they age (see Age-Friendly Environments brief for more information). As a result, for a growing number of older Canadians, having the additional resources to make a home more accessible, to address a growing presence of functional limitations that can occur as we age will also be important.



Figure 1: Canada’s Housing Continuum

Emergency Shelters	Transitional Housing	Supportive Housing	Subsidized Housing	Market Rental Housing	Market Home-ownership Housing
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*Adapted from Canadian Mortgage and Housing Corporation (2015)⁶

Alongside housing needs exists the need for access to affordable transportation services as we age. Our current demographic shifts are already presenting imminent and serious implications for transportation infrastructure planning considerations across the country and especially in rural and remote communities. For many older Canadians, driving a motorized vehicle has become the primary method they have become reliant upon for travelling around for most of their lives. Therefore, for many older Canadians, being able to drive is an important way of staying active, independent, and socially connected with others. Furthermore, even as older Canadians elect to stop driving, travelling as a passenger in a private vehicle becomes their main form of transportation.⁷ In a detailed report around the transportation habits of older Canadians, Martin Turcotte outlines five key issues that will need to be addressed to avoid the impending transportation crisis, namely⁸:

1. The vast majority of older Canadians hold drivers' licences up to and beyond 85 years of age – 3.25 million Canadians over 65, or three quarters of all older Canadians, have a drivers' licence – and this number will dramatically increase over the next decades. While older adults are in general safe drivers and are involved in fewer collisions than teenage drivers, as we age, we are more likely to experience cognitive or physical changes that can significantly affect how well we drive;
2. On average, older Canadians reside in communities where cars remain the primary mode of transportation;
3. The vast majority of older Canadians do not take public transit and express a preference for driving – 84 per cent of men aged 64 to 75 use their own vehicle as their primary form of transportation;
4. Accessible transit and taxis are considered a “last resort” for getting around up to age 85, and even then, only 9% of older Canadian women indicate it as their primary mode of transportation; and
5. Over a quarter of individuals diagnosed with Alzheimer's disease or some form of dementia hold a drivers licence, and nearly three quarters of them reported driving a vehicle in the month prior.

When older adults decide to stop driving, it is imperative that we ensure that various alternative and accessible transportation options are in place. Therefore, programs that help older adults maintain their independence and mobility, and allow them to travel wherever they want to go in the community safely, and in an accessible and affordable way, is extremely important. Without these, the burden of having to provide transportation supports is likely to fall on family, friends or other unpaid caregivers. A 2008 Statistics Canada report noted that transportation burden affected 80% of caregivers surveyed⁹ - a burden that is only likely to increase. Finally, there exists a clear link between social participation rates and one's access to transportation such that lack of transportation negatively impacts social participation rates, which in turn negatively impacts one's overall health outcomes (see Social Isolation brief for more information).¹⁰ Therefore, understanding the importance of having access to transportation in the larger context of ensuring the health and wellbeing older Canadians is essential towards the development of successful 'aging-in-place' and 'age-friendly communities' policies.

What Are the Issues?

1. Federal Supports for Affordable Housing are Dwindling while Existing Funding Models are Complicated.

The federal government has historically played a significant supporting role in funding the development of affordable and social housing. Current federal commitments for affordable and social housing, however, are set to expire. In 2006, these commitments amounted to over \$1.08 billion; however, at the current rate of decline, federal social housing transfers to the provinces and territories will be 0\$ by 2032.¹¹



It is also estimated that the current cuts in federal affordable housing transfers will result in 200,000 Canadian households, including older households, losing their rental assistance by 2020.¹² While housing subsidies and funding come from all levels of government, they are also governed by multiple interwoven agreements among numerous government and non-governmental organizations.¹³ Understanding how current declining investments in affordable housing and the ability of older Canadians to afford their living expenses will evolve is not clear, but what is clear is that not addressing this issue will drive more older Canadians to become under housed, homeless or require premature placement into a publicly subsidized nursing home. The latter situations are extremely undesirable given such services and supports come at a greater expense to Canadian taxpayers. What is required is better information on current and projected needs for affordable housing among older Canadians so that evidence-informed responses can be appropriately developed and supported in the most cost-effective ways for Canadian taxpayers.

2. Certain Groups of Older Canadians are Particularly Challenged in Accessing Affordable Housing and Transportation.

According to Statistics Canada, older Canadians who live alone, are 85 years old or better, are female, have lower incomes, rent rather than own their dwelling, reside in large cities, or have mental health and addictions problems are more likely to experience housing affordability issues than other Canadians.¹⁴

When it comes to transportation, older Canadian women compared to men are the most likely to have their activities of daily life limited by transportation challenges both because they are less likely to hold drivers licenses and because they are less likely to take accessible public transit as they age.¹⁵ Indeed, amongst those aged 85 and better and living in private households, only 26% of older women, compared to 67% of older men in this cohort hold driver's licenses.¹⁶



Furthermore, this trend also exists amongst younger women aged 65-75 and thus will continue to be an issue for the foreseeable future. Current municipal strategies that aim to provide transportation subsidies or services for the elderly are largely focused in metropolitan areas where economies of scale support the provision of subsidies and services, putting those in rural areas at further risk of social isolation. However, the evidence also shows that even in areas where public transportation services are available, less than 10% of older Canadians use public transit.¹⁷ While a growing number of community agencies are developing subsidized community transportation that offer older adults rides in private cars and vans, these may be only available in communities large enough to host them, and for specific transportation needs (e.g. transportation to a medical appointment). Without sufficient and affordable transportation options, the provision of transportation support continues to fall disproportionately on family members and friends to get around – an unsustainable solution to help the growing ranks of older Canadians to remain independent in their communities.

Evidence Based Policy Options to Consider

1. We Need to Maintain and Prioritize a Federal Commitment to the Development of Housing and Transportation Infrastructure that Can Support the Independence of Older Canadians

Maintaining and Growing the Federal Government's longstanding investments in the development of affordable housing has allowed many older Canadians to maintain their independence. Given that housing affordability is becoming a growing issue across the country, continuing and prioritizing investments that especially support more vulnerable groups of older Canadians access needed housing supports will enable more individuals to age in the place of their choice.



Identifying and promoting other enablers to ageing in place, such as home renovation subsidies, and property tax deferral programs especially for low-income older households will further enable ageing in place. Meeting the evolving transportation needs of older Canadians will not be solved simply with the provision of more public transportation services, especially when less than 10% of older Canadians choose to use it. Therefore, supporting the provision of research and funding that can enable the development of popular, accessible, and dignified transportation strategies that can support both urban and rural older adults will be integral to supporting older adults to maintain their independence in their communities.

Supporting Documents

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- ³ National Advisory Council on Aging. (2005). Aging in poverty in Canada. Available at: <http://publications.gc.ca/collections/Collection/H88-5-3-2005E.pdf>
- ⁴ Statistics Canada. (2010). Housing affordability. Available at: <http://www.statcan.gc.ca/pub/82-229-x/2009001/envir/hax-eng.htm>
- ⁵ The Co-Operative Housing Federation of Canada. (2015). 200,000 affordable homes threatened by expiring federal funding: Budget proposals to protect Canada's affordable housing infrastructure. Available at: http://www.chfcanada.coop/eng/pdf/Govt%20Relations-Affordable%20Housing_en.pdf
- ⁶ Canadian Mortgage and Housing Corporation. (2015). About affordable housing in Canada. Available at: http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce_021.cfm
- ⁷ Turcotte, M. (2012). Profile of seniors' transportation habits. Statistics Canada – Canadian Social Trends. Catalogue no. 11-008. Available at: <http://starcanada.ca/wp-content/uploads/2012/07/Profile-of-Seniors-Trans-Habits-Turcotte.pdf>
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- ¹¹ Housing Services Corporation. (2014). Canada's social and affordable housing landscape: A province-to-province overview. Available at: http://www.hscorp.ca/wp-content/uploads/2014/06/Canada-Social-Housing-Landscape_FINAL.pdf
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- ¹³ Housing Services Corporation. (2014). Canada's social and affordable housing landscape: A province-to-province overview. Available at: http://www.hscorp.ca/wp-content/uploads/2014/06/Canada-Social-Housing-Landscape_FINAL.pdf

¹⁴Statistics Canada. (2010). Housing affordability. Available at: <http://www.statcan.gc.ca/pub/82-229-x/2009001/envir/hax-eng.htm>

¹⁵Turcotte, M. (2012). Profile of seniors' transportation habits. Statistics Canada – Canadian Social Trends. Catalogue no. 11-008. Available at: <http://starcanada.ca/wp-content/uploads/2012/07/Profile-of-Seniors-Trans-Habits-Turcotte.pdf>

¹⁶Turcotte, M. (2012). Profile of seniors' transportation habits. Statistics Canada – Canadian Social Trends. Catalogue no. 11-008. Available at: <http://starcanada.ca/wp-content/uploads/2012/07/Profile-of-Seniors-Trans-Habits-Turcotte.pdf>

¹⁷Turcotte, M. (2012). Profile of seniors' transportation habits. Statistics Canada – Canadian Social Trends. Catalogue no. 11-008. Available at: <http://starcanada.ca/wp-content/uploads/2012/07/Profile-of-Seniors-Trans-Habits-Turcotte.pdf>