

Research Insight

Determinants of Seniors' Housing Choices—Part I

The Research

CMHC commissioned a multi-part project to explore the factors that influence seniors' housing choices late in life and to determine how and why they may choose supportive housing (see sidebar). The first part of the research reviewed literature on the living arrangements of seniors, determinants of seniors' decisions to move to supportive housing and later life housing demands. The second part examined data from Canada's General Social Survey to produce a profile of seniors living in supportive housing or considering it and sought to create a predictive model.

Overview

The literature review confirmed the commonly held view that most seniors have a strong desire to remain in their own home. However, there are a number of challenges related to older adults' living arrangements, which make living at home difficult and lead seniors to begin considering alternative living arrangements. The review suggests that a complex number of factors influence seniors' decisions to improve their late-life housing arrangements and choice of supportive housing (see next page).

Not surprisingly, seniors are likely to begin considering supportive housing if they become isolated. For instance, those with a spouse are more likely to continue living in their current home, as well as those with children or friends nearby who can help out and provide company.

Seniors' own failing health, or their spouse's, can mean they begin thinking about supportive housing. Mobility and personal security are other factors that are considered in housing choices. These issues are likely to be weighed against the degree to which privacy and independence in their housing arrangement are valued.

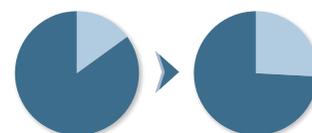
Key Findings

- Moves that occur later in life are generally triggered by negative shocks, most often the death of a spouse.
- At present, home care resources do not match the need levels of many of those receiving care in the home. This often results in a transition (sometimes prematurely) directly to long-term care facilities. Research found that:
 - 18% of seniors in Canada who need assistance at home have at least one unmet care need (Busque and Légaré 2012); and
 - 50% of those on the waiting list for long-term care could be living in the community with a more robust system of community support options (Local Health Integration Network 2009, Williams et al. 2009).
- Most seniors do not prefer living in multi-generational households, though those who have been in Canada for relatively short periods of time are more likely to prefer living with family.
- Finances are an issue. Half of Canadian seniors and pre-seniors have some level of concern about being able to pay for the level of care they might need (Canadian Institute of Actuaries 2010).

The Grey Wave

Canada's population of seniors will grow substantially over the next 50 years. According to Statistics Canada (2014) between 2013 and 2063:

Seniors as a proportion of the population will grow from 15% of the population to 26%



The population of seniors 65 and older is expected to more than double from 5.4 million to 11.1 million

The population of those 80 years and older is projected to increase from 1.4 million to 4.2 million

Supportive Housing

A safe, secure and home-like environment where enhanced services, such as meals, housekeeping and social and recreational activities are provided. Typically, supportive housing is flexible—the level of service can be adapted to changing care needs.

Implications

- Factors that affect housing decisions are complex.
- “Negative shocks” or a combination of factors determine housing choices.

Determinants of Housing Arrangements for Older Adults

DEMOGRAPHIC DETERMINANTS

- Having children, number of children, proximity of children*
- Living with partner, marital status, becoming a widow or widower*
- Availability of help in the home (from spouse, from children, through formal arrangements)*
- Age*
- Sex*
- Province of residence*
- Cultural/social norms*

SOCIO-ECONOMIC DETERMINANTS

- Employment status (retired or unemployed)
- Financial resources, income*
- Education

OTHER DETERMINANTS

- Expectations about moving into assisted living*
- Anticipation of need for care
- Provincial policies and programs that influence the availability, payment accommodation and rates

- Availability of help in the neighbourhood*
- Driving status, driver in household*

PHYSICAL/HEALTH DETERMINANTS

- Physical mobility/disability*
- Regular physical activity
- Vitamin D levels
- Challenges with independent living
- Own or spouse's failing health*
- Functional capacity*
- Requiring light-care support
- Cognitive functioning*

SOCIAL/PSYCHOLOGICAL DETERMINANTS

- Depression*
- Desire to reduce responsibility*
- Loneliness, desire to join friends*
- Desire for a lifestyle change
- Strong attachment to the home and neighbourhood
- Fear of losing independence/privacy, desire to maintain independence*
- Fear of changes to/loss of habits and routines

- Desire to live close to members of the same cultural/ethnic community
- Availability of social support*

DETERMINANTS RELATED TO ONE'S OWN HOME AND ALTERNATIVE LIVING ARRANGEMENTS

- Tenancy rights
- Flexible on-site care and support
- Cost
- Attractiveness of facility*
- Security offered*
- Location*
- Outdoor living areas*
- Familiarity and reputation of facility*
- Size and upkeep difficulties of the home and garden
- Accessibility of the home*
- Desire for more/less space
- Support available within facility to maintain independence
- Fear of losing one's "spot" if entry into facility is delayed/refused
- Accessibility to medical facilities*
- Transportation
- Poor current neighbourhood cohesion
- Extent of renovations required to stay in the home

* Determinants found in the literature to be specifically relevant to supportive housing.

Further Reading

FULL REPORT

[Analysis of housing choices and changing housing needs of seniors and pre-seniors by age group](#)

RELATED BULLETINS

[Determinants of Seniors Housing Choices Part II](#)

RELATED RESEARCH

[Housing for Older Canadians](#)

[Community Indicators for an Aging Population](#)

[2011 Census/National Household Survey Housing Conditions Series: Issue 1 Demographics and Housing Construction, 1971-2011](#)

[Impacts of the Aging of the Canadian Population on Housing and Communities](#)

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