RESEARCH HIGHLIGHT

Analysis of Housing Choices and Changing Housing Needs of Seniors and Pre-seniors by Age Group

INTRODUCTION

The population of seniors aged 65 and older is expected to more than double between 2013 and 2063. It is also projected that the population of those 80 years and older will increase sharply. While the preference of a majority of seniors is to age in their homes, seniors will need a range of housing and support options to respond to changes in their health and mobility. Supportive housing, where residents can live independently while having access to the supports they need, is one solution for an aging population. Understanding the factors that influence seniors' decision to move into supportive housing is an important part of preparing for the future needs of an aging population. CMHC commissioned this research to examine the factors that influence the decision to move into supportive housing and explore whether these factors can be used to predict behaviour. This Research Highlight summarizes the findings of this project.

Objectives

The objectives were to improve CMHC's understanding of:

■ the current pattern of seniors' utilization of housing with supportive services;

■ the characteristics of those seniors more receptive to this type of housing; and

■ the factors that determine entry into housing with supportive services.

Methodology

This project was conducted in three parts: a literature review, a profile analysis of seniors who are living in or would consider supportive housing, and an examination of predictive models to identify whether seniors' supportive housing choices could be accurately predicted using known characteristics. A robust literature review was completed on (a) the living arrangements of seniors, (b) the determinants of seniors' decisions to move to housing with supportive services, and (c) later life housing demands.

Using data from Canada's General Social Survey (GSS) Family, Social Support and Retirement (cycle 21, 2007), profile analyses of older adults who were living in supportive housing and those who would consider living in this type of housing were carried out. These analyses used variables from the GSS that matched or were similar to determinants identified in the literature review. The GSS survey provided a random sample of about 23,400 Canadians, aged 45 or older in the ten Canadian provinces. Among several hundred questions in the GSS, the seniors and near seniors were asked, "Are you currently living in supportive housing?" and "Would you seriously consider supportive housing for your future housing needs?" These two questions allowed for the examination of both use of and preference for supportive housing.

The third part of the project was to develop a statistical model to predict future use or consideration of supportive housing based on those variables identified in the literature review and available in the GSS data that are most critical to seniors' late-life housing decisions. Logistic regressions were used to develop the model.

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FINDINGS FROM THE LITERATURE REVIEW

The literature review identified a wide range of determinants of late-life housing decisions and living arrangements. These were clustered into 45 different determinants and organized by demographic, socio-economic, health, and social/psychological factors as well as factors related to the home and specific aspects of alternative living arrangements (see figure 1). Out of all of the determinants identified, about 20 were specific to supportive housing, and the rest related generally to late-life housing decisions, but it is important to note that these two groups are not mutually exclusive. Determinants that were found in the literature to be specific to supportive housing are noted with an asterisk.

Demographic		
▪ 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*
Socio-economic		
▪ Employment status (retired or unemployed)	▪ Financial resources*	▪ 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*
Physical/Health		
▪ 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		
▪ 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
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
*Applies specifically to supportive housing		

Figure 1   Determinants of housing arrangements for older adults

PROFILE OF THOSE LIVING IN SUPPORTIVE HOUSING

About 3 per cent of all the seniors and pre-seniors in the General Social Survey reported living in supportive housing.[1] This proportion rose to about 11 per cent among those aged 75 or older.

Those in supportive housing tended to be older than the general population of seniors and pre-seniors[2]

Just 17 per cent of the residents in supportive housing were between 45 and 54 years old, compared to 40 per cent of survey respondents. Fully half of the residents in supportive housing were 75 years or older, compared to 14 per cent of the total sample (see figure 2).

Not surprisingly, residents in supportive housing were also more likely to be in rented accommodation and to be living alone (that is, without a spouse or children).

Looking at those 75 years or older and living in supportive housing, about one-third (32 per cent) had lived there less than three years, and slightly more than a third (35 per cent) had been in supportive housing for more than 10 years. This suggests that most moves to supportive housing likely take place after age 65 (see figure 3).
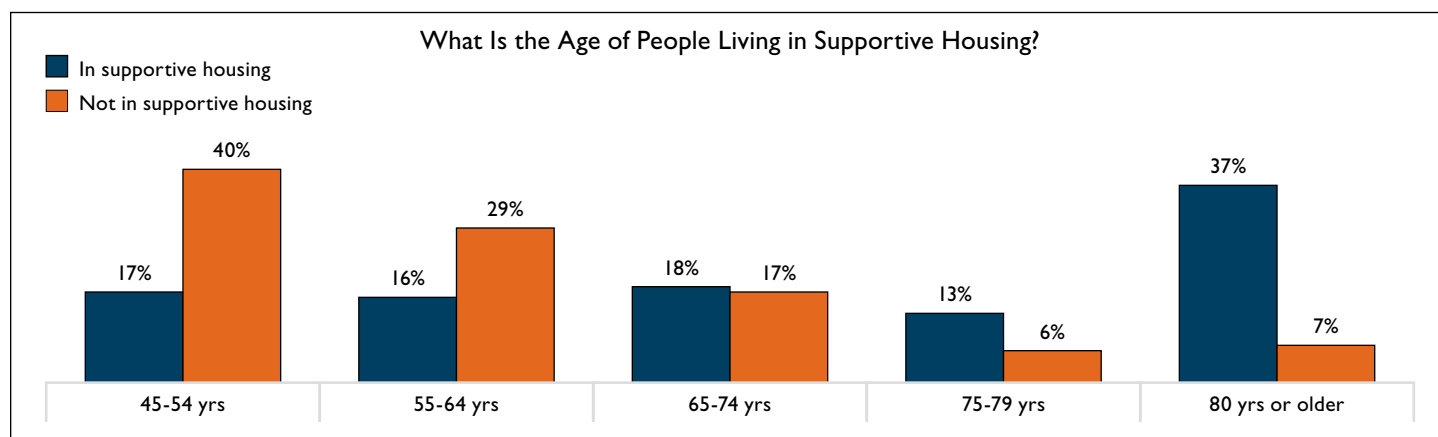
Figure 2   Distribution of population aged 45 or older, by age and supportive housing status
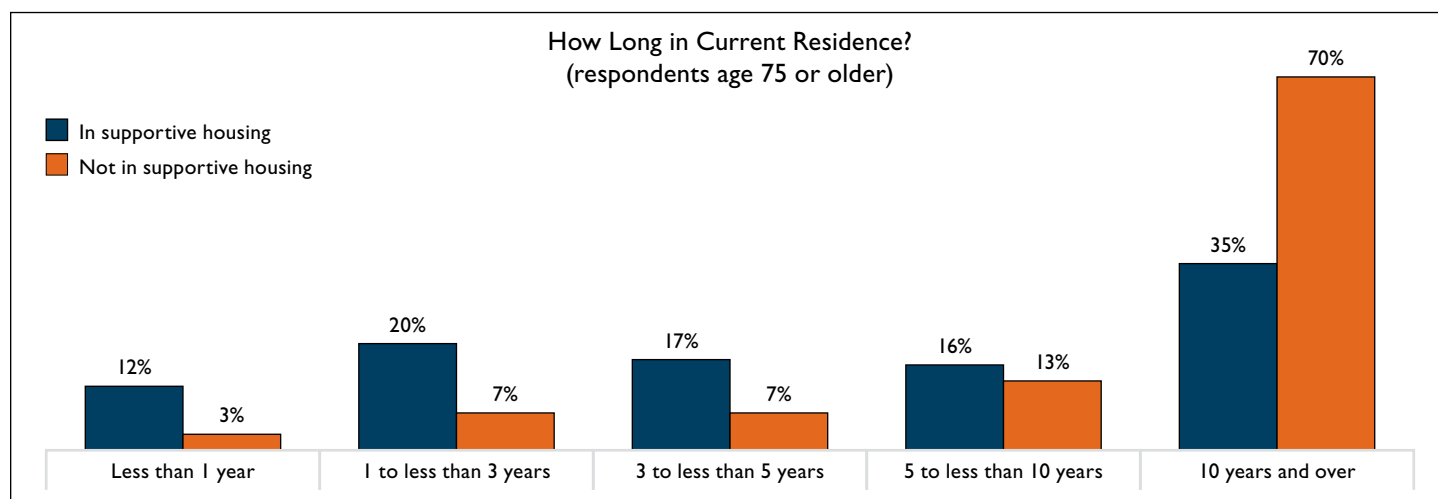
Figure 3   Distribution of population aged 75 or older, by length of time in current residence and supportive housing status

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[1]   Supportive housing "is housing designed for people who only need minimal to moderate care, such as homemaking or personal care and support, to live independently."

[2]   The sample contained only Canadians 45 years or older.

PROFILE OF THOSE INTERESTED IN SUPPORTIVE HOUSING [3]

The research sought to identify characteristics or factors that affect individual attitudes toward supportive housing.

About 62 per cent of individuals aged 45 or older had a positive response toward the idea of supportive housing [4] (see figure 4).

Interest varied somewhat by age: interest peaked at 65 per cent among individuals 55 to 65 year old and declined to 55 per cent among those over 80 years who were still living independently.

Since decisions about moving to supportive housing were most often taken by older seniors, the preference of those aged 75 or older were subject to further analysis. Among this group, factors that correlated with attitude toward supportive housing included current living arrangements, spouse's age, current housing characteristics and length of time in current home. For immigrants, length of time since immigration was shown to influence attitudes toward supportive housing.

Some living arrangements had a substantial impact on the consideration of supportive housing for those aged 75 or older. Less than four in ten (37 per cent) of those living with their children, whether with or without their spouse, would consider supportive housing as a future option (see figure 5). Six in ten of those living with their spouse (60 per cent) or with other family or friends (61 per cent) would consider supportive housing as a future option. Those living alone showed a slightly more favourable attitude toward supportive housing in the future, at 63 per cent.

For those living with a spouse, a disparity in ages was found to have an impact on attitudes toward supportive housing, among those aged 75 or older. Respondents who were older than their spouse were less likely to consider supportive housing than those with a spouse of similar age (see figure 6).
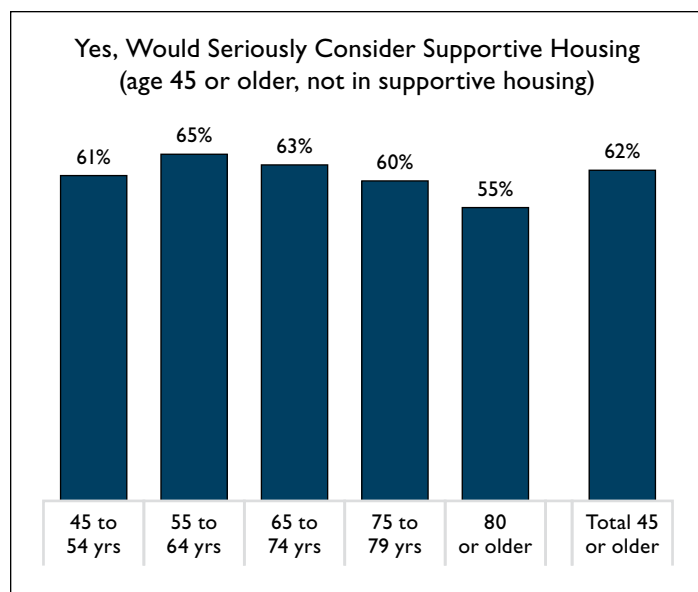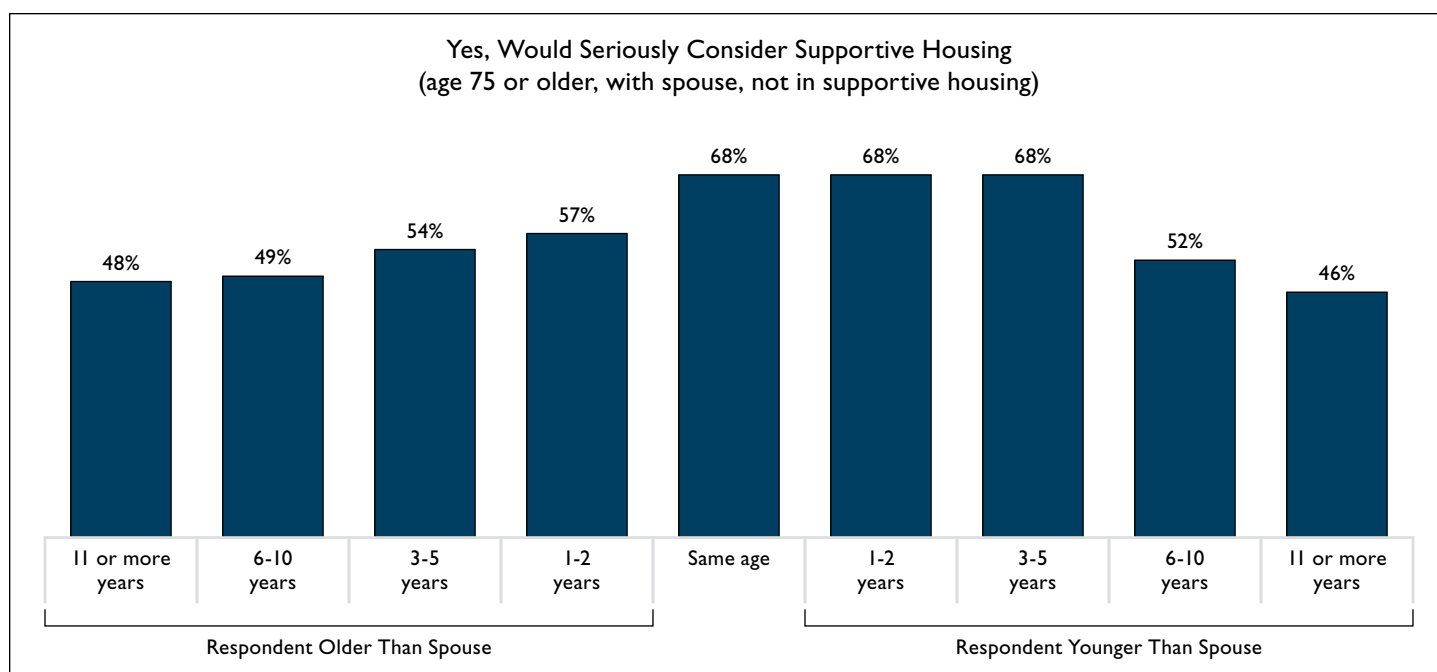

Figure 4   Proportion of population aged 45 or older who would consider supportive housing, by age
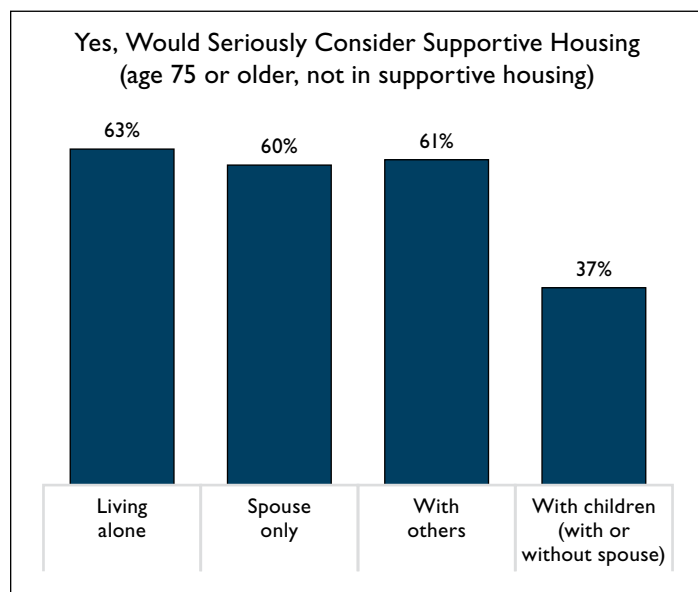
Figure 5   Proportion of population aged 75 or older who would consider supportive housing, by living arrangement

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[3]   The question asked in the GSS was "Would you seriously consider supportive housing for your future housing needs?"
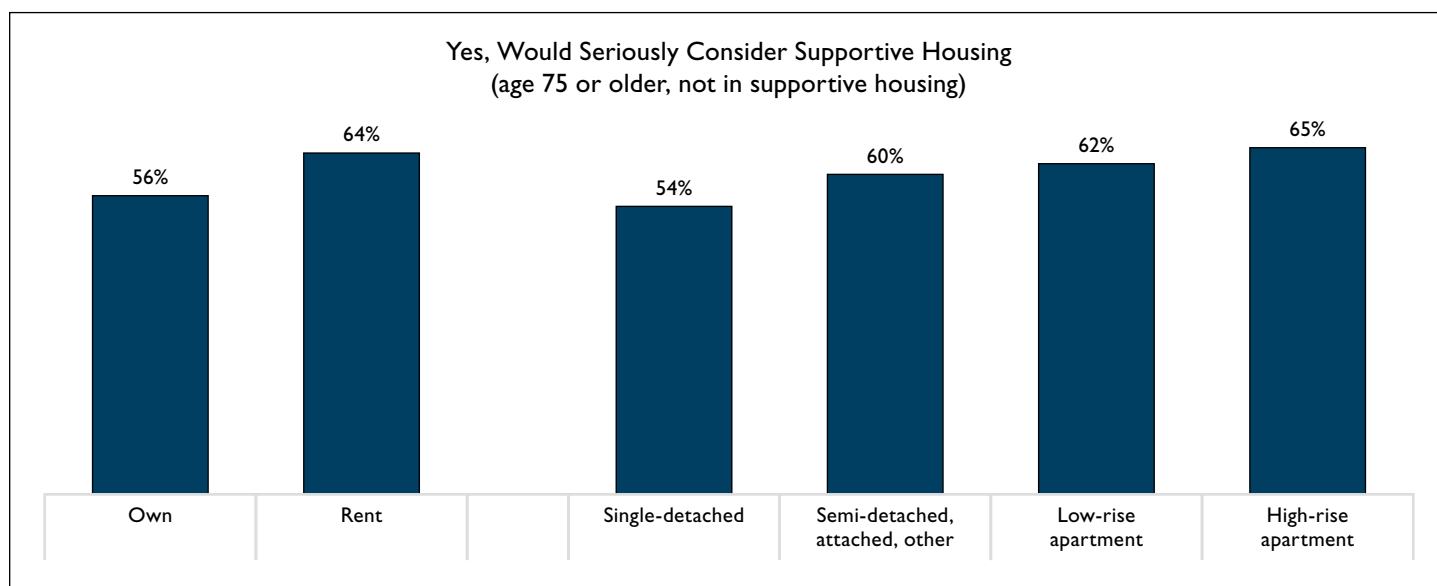
[4]   Alternatively, 38 per cent would NOT consider supportive housing or did not know.

Figure 6   Proportion of population aged 75 or older who would consider supportive housing, by age relative to spouse

Respondents who were six or more years younger than their spouse were also substantially less interested in supportive housing. Presumably, for those already in their seventies or older, with an age disparity between spouses, there was a possibility or expectation that the younger partner would be able to provide care in lieu of moving to supportive housing.

Tenure and dwelling type were also factors associated with interest in supportive housing among seniors aged 75 or older. For example, homeowners were less interested in supportive housing than were renters. Similarly, those living in a single-detached dwelling were less likely to consider supportive housing (54 per cent) than those in an apartment (63 per cent) or in semi-detached or row housing (60 per cent) (see figure 7).
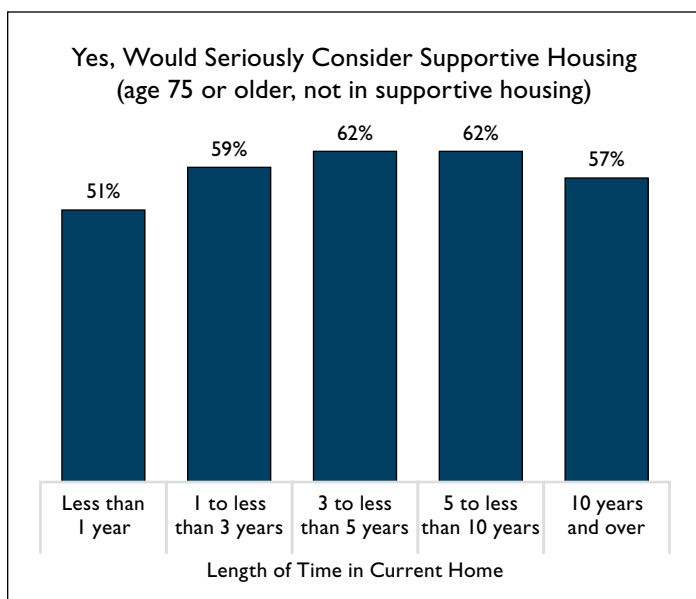

Figure 7   Proportion of population aged 75 or older who would consider supportive housing, by housing characteristics

There are several possible explanations for these patterns—moving from an owned home to supportive housing may be perceived as a bigger shift than from a rental property. Some renters and apartment dwellers may have already "downsized" and thus be more amenable to a second move, to supportive housing.

Residential mobility also appeared to be related to future housing considerations. Those who had recently moved to their current home were least likely to consider supportive housing (51 per cent), compared to those who moved more than a year ago (see figure 8). Those who had been in their current home ten years or more were also less likely to consider supportive housing (57 per cent). Very recent movers may have already taken into account their current needs and capabilities, while those who moved three to ten years ago may be more open to doing so again, compared to those who have not moved in many years.

In general, immigrants aged 75 or older had similar receptivity to supportive housing as did the Canadian-born. However, immigrants' attitudes did vary by how long they had been in Canada. The younger they were when they moved to Canada, the more likely they were to consider supportive housing (see figure 9). For example, 63 per cent of those who were under 10 when they became permanent residents would consider supportive housing, compared to 30 per cent of those who were 50 or older when they became permanent residents.

Figure 8   Proportion of population aged 75 or older who would consider supportive housing, by length of time in current home
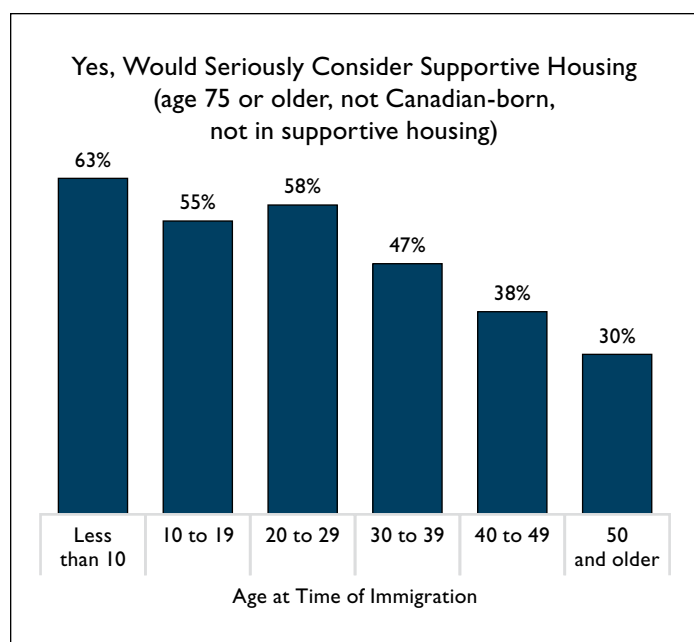
Figure 9   Proportion of immigrant population aged 75 or older who would consider supportive housing, by age at immigration

FINDINGS FROM THE PREDICTIVE MODELLING

Although a number of the characteristics identified in the literature and profile analysis were found to be significant in predicting supportive housing status, particularly in the 75 and over age group, these determinants were found to explain only a small proportion of the variance in supportive housing consideration/usage. Even the strongest predictors were only capable of explaining a small fraction of variation in supportive housing attitudes. Attempts to improve the predictive model were unsuccessful—the model was unable to predict supportive housing status much better than what could be predicted by random chance. The inability to identify the key drivers of the decision to use or consider supportive housing may be due in part to limitations of the GSS data set. A number of the factors identified in the literature review were not among the questions in the GSS. It is possible that other variables might better predict supportive housing use or consideration than the ones available from the GSS. In addition, there were a relatively small number of survey respondents who were using supportive housing (3 per cent), particularly compared to the number who said they would consider using it (62 per cent). This may have impacted the

robustness of the predictive model. Finally, GSS respondents might not have been familiar with supportive housing and their responses might reflect an incomplete understanding of the supportive housing environment.

Despite the lack of success in developing a predictive model, the analysis did show which variables in the data set were consistently statistically notable in at least 80 per cent of the test runs (see figure 10).

Enabling Characteristics
■ Availability of assistance
■ Build savings for retirement
■ Buy or sell real estate
■ Domestic help
■ Dwelling type
■ Education level
■ Living arrangement
■ Living arrangement during assistance
■ Made other investments for retirement
■ Main activity
■ Pension plan
■ Pension plan prior to retirement
■ Reduced work time
■ Three or more generations in household
Need Factors
■ Cognitive capacity
■ Memory
■ Moved in past five years
■ Need for light-care support
■ Needing assistance for long-term condition
■ Received paid and unpaid assistance
■ Reason for moving (closer to public transit and services)
■ Reason for moving (health)
■ Reason for moving (other)
■ Reason for moving (provide or receive care)
■ Reason for moving (too many stairs)
■ Reason for moving (other financial)
■ Self-rated health
■ Received unpaid assistance

Figure 10 Characteristics associated with supportive housing consideration/usage

CONCLUSION

While this research begins to unravel some of the reasons why people might or might not consider supportive housing, it also highlights the complexity in understanding seniors' decisions about housing arrangements. Characteristics such as living arrangements, age at permanent residency and age difference between spouses were correlated to supportive housing status. Factors such as changes in financial status, health status, need for care, marital status and availability of help in the home also were identified as being significant in the decision to move into supportive housing. Even though a wide range of factors were identified as significant, they were found to explain only a small proportion of supportive housing behaviour. Further research into how the highlighted determinants impact consideration of supportive housing as future choice is needed to increase our understanding of what motivates Canadian seniors to enter or avoid supportive housing.

Implications for the housing industry

The decision to move into supportive housing or other forms of housing is complex. While there are many triggers, such as changes in health or widowhood, that might push individuals into a supportive housing situation, there are also mitigating factors, such as the age difference between spouses, homeownership, and presence of children or other help. Policy makers and service and housing providers can benefit from understanding the broad range of variables that impact the ability and desire to remain at home or move to an alternate living arrangement, including supportive housing. Policies and programs that consider and purposely address a strategically selected range of variables may have a better chance of achieving the intended outcomes.

Full Report

Final report [electronic report]: Analysis of housing choices and changing housing needs of seniors and pre-seniors by age group: ftp://ftp.cmhc-schl.gc.ca/chic-ccdh/Research_Reports-Rapports_de_recherche/eng_unilingual/RR_Supportive_Housing_aug20.pdf

For further reading go to cmhc.ca.

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Alternative text and data for figures

Figure 2   What Is the Age of People Living in Supportive Housing

Age of Respondent	In Supportive Housing (%)	Not in Supportive Housing (%)
45-54 years	17	40
55-64 years	16	29
65-74 years	18	17
75-79 years	13	6
80 years or older	37	7

Figure 3   How Long in Current Residence? (respondents aged 75 or older)

Length of Time in Current Residence	In Supportive Housing (%)	Not in Supportive Housing (%)
Less than 1 year	12	3
1 to less than 3 years	20	7
3 to less than 5 years	17	7
5 to less than 10 years	16	13
10 years and over	35	70

Figure 4   Yes, Would Seriously Consider Supportive Housing (age 45 or older, not in supportive housing)

Age	Would Consider Supportive Housing (%)
45 to 54 years	61
55 to 64 years	65
65 to 74 years	63
75 to 79 years	60
80 years or older	55
Total 45 or older	62

Figure 5   Yes, Would Seriously Consider Supportive Housing (age 75 or over, not in supportive housing)

Current Living Arrangement	Would Consider Supportive Housing (%)
Living alone	63
Spouse only	60
With others	61
With children (with or without spouse)	37

Figure 6   Yes, Would Seriously Consider Supportive Housing (age 75 or older, with spouse, not in supportive housing)

Age of Respondent Relative to Spouse	Would Consider Supportive Housing (%)
11 or more years older than spouse	48
6-10 years older than spouse	49
3-5 years older than spouse	54
1-2 years older than spouse	57
Same age	68
1-2 years younger than spouse	68
3-5 years younger than spouse	68
6-10 years younger than spouse	52
11 or more years younger than spouse	46

Figure 7   Yes, Would Seriously Consider Supportive Housing (age 75 or older, not in supportive housing)

Housing Characteristic (tenure and dwelling type)	Would Consider Supportive Housing (%)
Own	56
Rent	64
Single-detached	54
Semi-detached, attached, other	60
Low-rise apartment	62
High-rise apartment	65

Figure 8 Yes, Would Seriously Consider Supportive Housing (age 75 or older, not in supportive housing)

Length of Time in Current Home	Would Consider Supportive Housing (%)
Less than 1 year	51
1 to less than 3 years	59
3 to less than 5 years	62
5 to less than 10 years	62
10 years and over	57

Figure 9 Yes, Would Seriously Consider Supportive Housing (age 75 or older, not Canadian-born, not in supportive housing)

Age at Immigration	Would Consider Supportive Housing (%)
Less than 10	63
10 to 19	55
20 to 29	58
30 to 39	47
40 to 49	38
50 and older	30